

STARTUP

DEC-JAN 2019

INSIDER

**DON'T
WASTE TIME**

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

**BUILD
LIKE A
BOSS!**

How Farhan Masood built a multimillion dollar artificial intelligence company in just 5 years?



7 WAYS

To succeed
in your
new year's
resolution

10

Steps to
launch &
scale-up
an online
business in
Pakistan



Rs. 425



STARTUP INSIDER

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Definiteness of Purpose

One of the greatest gifts of this job for me is getting to know many of the incredible entrepreneurs who live among us. Everyday I am inspired, touched and heartened by the stories they share. But the most common characteristic they all share is to have a burning desire and definiteness of the purpose. When Ray Kroc founded McDonalds, the money was



not the motivation. It was a sunny day of October 1954 and he was sitting on the roadside. He saw people were rushing towards restaurants during lunchtime and most of them came back without lunch because in that hour they were unable to find a place and food to eat. He decided to serve all the Americans and then the fast food concept came into place for the very first time in the world. McDonalds is now serving around 69 million people every day. Ray lived a PURPOSE to serve, a desire to fulfill a need and the money he earned was the by-product of the process.

"EVERYONE BELIEVES THAT BY JUST GETTING INTO ENTREPRENEURSHIP, YOU WILL BECOME RICH, AND THAT IS FAR FROM THE TRUTH."

I see a lot of budding entrepreneurs are continuously focusing on their business plans and financial projections. Numbers are important. But you will not be successful if the entire plan is not backed by a purpose. Every day I see a lot of people shut down their businesses due to lack of capital. They underestimate the power of purpose. If you know the chief aim of your life then the capital seems a very small reason to quit.

We, who are in this race for successful businesses, should be encouraged to know that this changed world is now demanding new leaders, new ideas, new ways of doing things, new inventions, new methods of marketing, new books, new literature and new ideas of advertising. Entrepreneurship is not for everyone. It is for those who are passionate about their purpose. They love what they do and money follows them!

Usman Ahmed
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issue 08

contents

special edition



16

NEW YEAR RESOLUTIONS

Make it your best year ever - Seven ways to succeed in your new year resolutions in 2019.

22

MARKETING

The one mistake a lot of startups make is believing social media is the only tool available to them.

24

WORKING FROM HOME

Few ways that can help you become productive from the comfort of your own home.

27

ON THE COVER

With Farhan Masood. We recently stumbled upon this One-on-One interview with the co-founder Soloinsight.

42

HOW TO FRANCHISE?

Are you franchiseable? How does one go about franchising? And do you have what it takes to become a successful franchisor?



**COMING
SOON**

DON'T WASTE YOUR TIME!

HABIT #4: TRANSFORM YOURSELF IN JUST 8 DAYS



Research on "Prophet Muhammad (PBUH) as an entrepreneur" is an ongoing process at Startup Insider. I always tell my team to read biographies written by non-muslims so we can report unbiased views on the subject. But last month I found a very simple but transformational saying of the prophet and interestingly heard from an Islamic scholar Saqib Raza.

“It is good for a person's faith that he gives up every unnecessary act.”

If implemented properly, it can change your entire routine in just 8 days of practice.

Make a daily habit to take out fifteen minutes just before going to bed. Write all your routine matters from waking up to the bed at night. How many times you

have taken food, to whom you talked, how many hours you slept, when and where you went, when you came. Record every minute of the day even if you scrolled your facebook for several minutes or attended a meeting in your office.

Formulate a ledger-shaped journal and highlight those unnecessary things which you should not have done. Point out all those activities which were not healing your body, soul, and thinking. Ask yourself questions; why I thought bad about someone, why I stared at someone, In short, audit your time and make a list of those activities which are not improving you as a human being. At the end of the day, you will find the number of hours you spent on social media, watching tv, debates on politics, useless talks with colleagues, unnecessary surfing on the internet, uncalled friends meetups and the list goes on..

Promise yourself that you will avoid all the highlighted items in your journal tomorrow. Spend the



next day with positive thoughts and determination. As a result, you will ignore all the unnecessary things you used to do till yesterday. Now sit again at night and record all your day in the journal you prepared for the exercise. For example, if you eliminated 5 things in the day, you will notice there will be some new added in the list. Highlight them as well for the day after tomorrow.

Continue the practice for consecutive eight days and you will see some surprising results at the end of the week. You will feel more productive and energetic in your daily matters. When you will not be engaged in unnecessary activities then obviously you will have plenty of spare time for your personal development and to master your skills. Your mornings will be brighter and your nights will be peaceful. You will be achieving the same goals and tasks in hours which you were doing for the days and weeks. Replace bad habits

with the good ones. Read books, be positive, plan your day, manage your time, prioritize, exercise, meditate and spend quality time with your family. Richard Branson put it in this way, "any successful entrepreneur knows that time is more valuable than money itself".

The entire concept of human life and time is also explained in the Quran,

"By Al-'Asr (the time). Verily, man is in loss. Except those who believe and do righteous good deeds, and recommend one another to the truth and recommend one another to patience." (130)

Prophet Muhammad (PBUH) instructed his followers and thus the believers to know and value the importance of time. He taught us that time passes quickly and can never return, it is irretrievable. It is also the most precious gift that humankind possesses and can be taken from us at any given moment.

A Special Tribute to **Junaid Jamshed** (1964 - 2016)

By Asker Zaidi

Junaid Jamshed might have been one of the most talented figures to hit the pop culture scene in the last 30 years. He was inspired by a religious scholar Tariq Jameel and then died on 7th December 2016 as a preacher. He had only 100 Rs. when he left his singing career and within three years, he emerged as a prominent entrepreneur of Pakistan. In 2018, he was posthumously nominated for the nation's third highest civilian honour, the Sitara-i-Imtiaz.

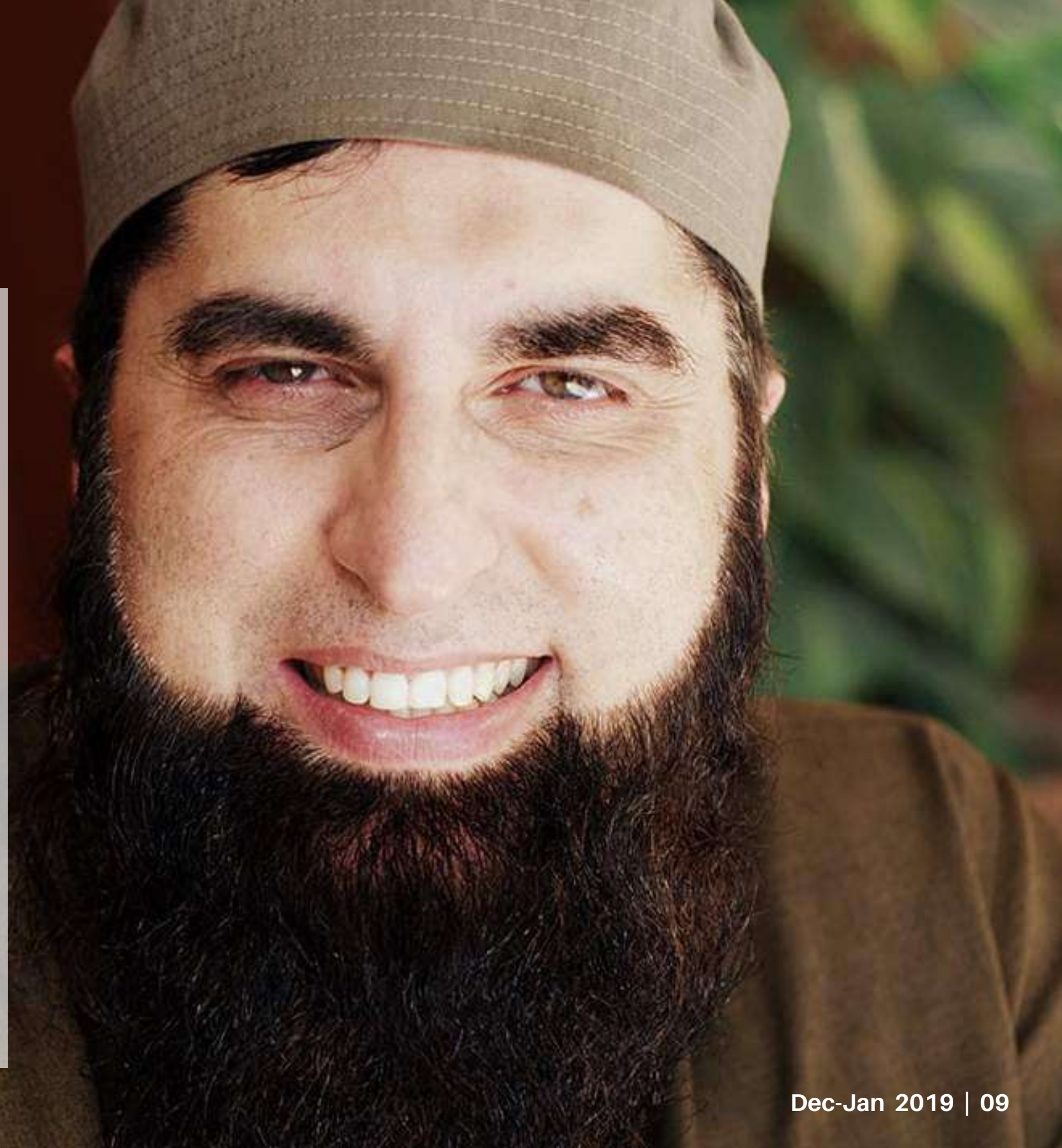
In one of his lectures, he revealed how he became a successful entrepreneur through a Quranic verse.

"The alms (sadaqa) are for the poor, the needy, and those who administer them, and those

whose hearts are to be reconciled (to truth), and to free the slaves and the debtors, and for the cause of God, and (for) the wayfarers; an obligatory duty imposed by God. God is Knower, Most Wise".
(Quran 9:60)

He always quoted Prophet Muhammad's sayings on transparency in business practices and dealing with people. From broke to millionaire, he worked his way to establishing one of the leading clothing brand in Pakistan. Not only this, he taught people about Islam and the teachings of our beloved Prophet Muhammad (PBUH) through his hundreds of speeches and sermons.

May his soul rest in peace.





Bonjour, I'm Dr. Zeeshan Qader founder and CEO of Averroes Advance Analytics that launched operations in 2017 after winning @Yale Chinese Alumni run GIB contest. So suddenly I find myself setting up an organisation that does analytics work from Paraguay all the way to Japan using Blitzkrieg consulting. How did I get here? Here's my story, if you cannot read 2 pages, this is not for you, go back to your job!

That's me with a tonne of hair oil and "surmma" in my eyes at my village Nakka Kahut, Talagang, Chakwal. I hate it when people pull my cheeks. I'm 4 years old and my first report card has just come in the mail. I got 11th position out of a class of 57 in first grade (we could not afford



kindergarten). I am over the moon, excited I feel great. Then my dad asks me a question that took me 10 years to answer. He said "why are you not #1?" I remember it vividly, and that comment just took the floor from underneath my feet. For the first time in my life I had found out that there were people "better" than me. Up until then I used to think all the people in the world look like us. That's me below, the tiniest one of the lot, so you can imagine I was bullied at school. Everyone else in class was 5 or 6 and I was only 4. Life was

How I Became an Entrepreneur?

BY DR. ZEESHAN QADER

tough! I still have scars on my right arm and hand from the daily beatdowns of public school.



Fast forward to 1998, I was 14, living in Jeddah, Saudi Arabia. My father joined the Consulate General of Pakistan in KSA. My academic performance has declined even further. I've failed Chemistry and Maths in 9th grade. My father decides to put me in a more international school to try something new. Since my father was a prominent figure in the Pakistani expat community. The honour of the family demanded I have good grades. I had never cheated before, I always thought grades were meaningless. So I went from being bullied all my life, to being an athlete. The confidence boost was immense. It was my turn to bully the bullies, I protected the weak!

So its test time, I look to my left, then to my right. I copied one answer from Bilal about lactobacillus leading to tooth decay and the other from Shiraz (have no idea where they are, had no twitter or internet back then in Saudi Arabia). The tests came in and I was 10/10 in biology. My dad was proud and everyone thought I was a natural genius. Its time for the next test and over the weekend my biggest concern as a 14 year old was how will I ever make this work? Then I noticed the biology book sitting on my table. I actually open the book and start to read. Nothing, its been an hour and I still can't

understand anything. I'm about to give up but then I make progress. So the key to understanding is putting in the effort...Interesting. I spent the entire weekend going through all my books. Pretty much locked in with Nusrat Fateh Ali Khan singing Kalam-e-Iqbal Qawwali on a loop. If that music was a man, it would

Cambridge University O-levels with a A* (Distinction) in Physics with an offer to join the top private school in Pakistan. I've done all my education since then on a scholarship. I went to the top business school in Pakistan the IBA Karachi (founded by Wharton and run by USC). Got a 700 on my GMAT, Top National 0.03% on GAT

flowers, found more butterflies laughed and cried more than Tim. Basically Nick is more focused when you talk to him or share information compared to Tim. So naturally he has sharper cognition and better understanding of his native language as well. This advantage according to Gladwell lasts an entire



BECOME AN ENTREPRENEUR WITH "PASSION!". AN MIT SLOAN STUDY IN 2014 FOUND THAT 70% OF STARTUPS IN SILICON VALLEY FAIL DUE TO " LACK OF INSPIRATIONAL LEADERSHIP.

look like Saladin.

Or if you are into Rumi, Kalam-e-Iqbal is the urdu version of his poetry. After the entire weekend of putting in the effort things started making sense. So classical music does help you concentrate realization. I am amazed at how easy it is to learn, if you persevere. Next test, I get 10/10 without cheating. That gets me curious about physics, can I be good at learning that. Next test 10/10 in physics, I begin to enjoy the admiration of my class, I was considered a jock since I played football and cricket. You can be good at sports and at maths? Yes. So the missing ingredient had been my lack of focus towards books and complete dedication to becoming a professional cricketer. The eureka moment happens, if you don't understand anything, keep at it. During my PhD I spent one year looking at 37 different scales of attitude towards the ad and much good did it do me. Just 2 hours of reading/day as a habit completely changed my life.

So two years later I graduated with 5A's and 2B's from

(Pakistani GMAT). Received a scholarship from the Govern-ment of Pakistan to do my MS & PhD from the IAE Aix Graduate School of Manage-ment (The Kellogg of France). Got a French MBA scholar-ship worth 25,000 euros and got a PhD in Sex Appeal in Advertising with mention très honorable avec félicita-tions du jury highest award of merit for doctoral scholar-ship. My first pay check was \$60/month in 2002 and my last pay check was billed at 50 bitcoin/h.

The answer is simple, become an entrepreneur with "PASSION!". An MIT Sloan study in 2014 found that 70% of startups in Silicon Valley fail due to " lack of inspirational leadership.

Now for how you can do this too, if you read Outliers by Malcolm Gladwell then you know that the advantage brilliant students have as children is experience. Consider two children as an example, Tim is 4 years 2 months old and Nick is 4 years 11 months. They are both in the same class despite Nick being 7 months older has more life experience. He has smelled more

lifetime. Thats why 70% of successful people (top lawyers, bankers, physicists etc) according to him were born in Jan/Feb or March. *So for the folks who are thinking of having kids, try to hit the Jan/Feb and March target! :)*

Psychologically speaking when a person is "programmed" or primed to think of themselves as "intelligent" they tend to act intelligent as well. This is induction based hypnotherapy, it changes human behavior and habits at the core. This priming can be done artificially and is practiced by Tom Cruise, Beyonce and Kim Kardashian. You take a piece of paper, write down all the best memories of you life on it and keep it. Look at it every day in the morning and try to add something to it every night. This way your confidence level will strengthen and your outlook will be positive.

Every child is born with immense creativity, which diminishes over time since our education system shoves outdated information into our mind. When I cheated and actually felt the



This is **ELON**. Elon wanted a *NEW INTERNET PAYMENT METHOD*. Elon created **PayPal**. Elon wanted *CHEAPER SPACEFLIGHT*. Elon created **SpaceX**. Elon wanted to *DRIVE AN ELECTRIC CAR*. Elon invested in **Tesla Motors**. Elon wanted a *FASTER WAY OF TRANSPORT*. Elon invented **HyperLoop**. Elon is *WORRIED BY ARTIFICIAL INTELLIGENCE*. Elon is financing the creation of safe **OpenAI**. Elon sees the **WORLD CAN BE BETTER**. But Elon doesn't tell everyone how bad the world is. Elon changes the world. Elon is smart.
BE LIKE ELON.



JOIN ME ON MY BLITZKRIEG EMPOWERING THE YOUNG CONSULTANTS CHALLENGING GIANTS ALL OVER THE WORLD. LETS BECOME RICH TOGETHER! THE POLITICIANS ALL OVER THE WORLD HAVE FAILED US, WE NEED TO CREATE GROWTH OPPORTUNITIES USING BLUE OCEAN STRATEGIES IN ALL ECONOMIES.



admiration and experienced how great it felt. I was hooked, so try it, cheat once and see how it feels, it might change your life. After all, hope is contagious and given the current state of the world, we need a global epidemic!

Still not convinced? You think YOU cannot do what you desire in life? May be

you've wanted to start your own business forever but the time is not right. Perhaps you want to ask your boss for a raise but feel insecure about it. All these issues exist because you are giving the control of your life to someone for a small amount of money. As a recent CEO I am surprised how low people set their expectations. You can hire a PhD from Harvard for \$3500/month. This person has spent \$150,000 and is willing to work for a fraction of that for "stability". The first rule of Blitzkrieg in business is "disruption". Getting out of your comfort zone to experience something new. Still not making sense.

This is real life **IRON MAN** Elon Musk. Elon is a doer! he does not let the small minds of ordinary people stop him from revolutionising the

automotive and aerospace industries. Creativity, is something we all have. He's just "monetized 'it'". He's a merchant of dreams and that is the best entrepreneur. So create a dream for a better world, monetise it and infect others with your passion. Build a dream team and take on a consulting project to see how it feels. Practice Blitzkrieg and take on the likes of Accenture and McKinsey, its David and Goliath and we all know how that story ends. Be Like Elon, do what you always wanted to do, dare to create new jobs, become your own boss! I am writing this right from my office aka Temple of Ultra Productivity. If you find this article interesting, you can always message me, on Facebook, twitter or LinkedIn. I always try to reply back in person within 24 hours.

HOW I MADE MONT5 GLOBAL?

Zia Ul Ghafoor, a serial entrepreneur who is passionate about marketing Pakistani handcrafted products to the world.



Q

87% startup founders get out of business within six months. How your startup went global within 4 years down the road? And from where the idea came from?

After moving back to Pakistan from UK, I wanted to promote and brand Pakistani products to the rest of the world. From gemstones to sports goods, I tried a lot of ideas and failed every time. In 2014, a friend of mine arrived at dinner wearing a stylish leather jacket. Without any further conversation, I quickly asked about the brand. He unzipped it immediately and I saw, he was wearing four sweaters below the jacket and told me that, it is just a fashionable

thin layer of leather. When I came back to Pakistan and checked out the high end leather jackets manufactured in the local industry. The leather could be the best solution for anyone in extreme weather, but there was a problem. They looked ridiculous. I thought, "What if I could create a high quality weather resistant leather jacket in a stylish outfit?"

Global leather industry size is \$82B with 3.4% annual growth. Out of total, \$8.6B is leather apparel

chunk and \$600M is leather jacket. Eventually I figured out that leather industry is the area I should focus on and finally launched MONT5 in 2015 through Kickstarter, a crowd-funding platform.

I didn't setup a leather factory to invent a new product. I partnered up with local manufacturers and asked them to produce customized designs what I wanted. I had dozens of prototypes made from three manufacturers in Sialkot. Some were effective but looked ugly. Others looked stylish but weren't warm. I had to create the perfect jacket, so people would feel confident wearing them in social settings, without sacrificing quality and effectiveness. Finally we shortlisted a manufacturer operating in a very small setup but the quality of the leather was awesome and initially we ordered 150 pieces and placed them at our online store with lifetime warranty.

We built eCommerce store and launched digital media campaigns. On Day One, we sold one jacket. It wasn't much but we were enthusiastic. The next day we sold three. Then five or six orders everyday. After a month, we were out of stock. It proved there was a market for this product. One of my mentor used to say, "You also can sell your home, if the product is acceptable in the market and generating profits in early stage". From kickstarter and with the help of my partners,

we raised five million rupees to scale up the operations in the different countries.

Customer feedback influence people to buy in a pretty powerful way. We approached our existing customers and asked them to give testimonials about the jackets and we wrote them on the online store. There was a huge impact on sales afterwards. Soon enough, customers started sending photos of samples and asking for the customized designs. Another revenue stream popped up in my mind and we offered customized handcrafted leather jackets. The sales exponentially grew and we expanded in Canada and Australia.

We have now our own stitching unit in Sialkot and we operate day and night specially in the winter season. we are making leather jackets that are crafted to perfection using only the highest quality leather from the finest tanneries. And we're doing this by cutting the middle man out and sharing the profits directly with the craftsmen.

My philosophy of the startup life is, "do not stop"! If something is not working, change the way and do it again. You can't just open your business, sit back and wait for customers. You've got to be figuring out what you can do with the resources you have to generate as much ongoing business as you can.



STEP OUT OF THE HISTORY
THAT IS HOLDING YOU BACK.
STEP IN TO THE NEW STORY
YOU ARE WILLING TO
CREATE.

Oprah Winfrey

MAKE IT YOUR BEST YEAR EVER!

7 WAYS TO SUCCEED IN YOUR NEW YEAR RESOLUTION

By Talha Khan

A According to research conducted at the University of Scranton, only 44 percent of people who make New Year's resolutions are still hanging in there six months later.

It's a new year, and many people will be wanted to open a new chapter in the book that is your life. That's what New Year's resolutions are for — to make improvements to our lives in some way. Here are seven ways to stick to your new year resolutions and make it the best year of your life.

1. Break Your Goal into Achievable Milestones

One of the main reasons why people have such a hard time fulfilling their New Year's resolutions is because the goals are too generic. Think about the specific goals you're trying to achieve, and then start breaking them into manageable bits. For example, if you're trying to make five million and reach a goal wealth of 10 million by December, then you'll need to earn about 416,000 each month. Breaking it down into smaller achievements can make your goals seem far less intimidating.

2. Hold Yourself Accountable

To hold myself accountable, I tell my friends and family my vision for the year. Once you feed it out in your mind, your subconscious will take over and make sure what you say and do align. To hold yourself accountable, you must find the motivation to do difficult things. You need to amplify the urgency of your mission, know why it matters, and understand how taking responsibility helps you become the kind of person you want to be.

3. Track Everything

Metrics matter. In this day and age, it is easier to track our routines—whether it's how much money we spend, our calorie intake, or even our sleeping patterns. Here are some things to note:
Measure percentages: complete vs. incomplete. Record everything, even if it's a setback. Tracking your time will obviously make you more aware of where your minutes go throughout the day. But even more importantly, tracking your time allows you to identify the activities that are wasting your time.

TALHA KHAN IS CEO AND FOUNDER ASHAR PHARMACEUTICALS PTY LTD.



happy new year

A word from...



JAHANGIR K. TAREEN
SERIAL ENTREPRENEUR

Its time to decorate your life with the colors that this new year has brought for you. Another year

and another set of a whole new change will come up but what you won't have to change is the formula of hard work to get good results. Keep working hard and persevere to achieve your desired success.

Happy New Year!

4. Create a Debt Free Plan

If the debt has been a constant problem for you, make 2019 the debt-free year. Paying down debt is like climbing a mountain, it's going to take time and effort and the only way to get to the top is to start climbing. The first step of your plan should be figuring out the total debt you have and figure out your interest rates. Once you have all of the debt and interest rates set, then pick the best repayment plan for you. Some people like to pay the smallest debts off first while others like the bigger debts. I prefer the installment strategy; I negotiate to pay in the smaller amounts every month, so pick what's best for you.

5. Celebrate the Wins

Research from Harvard University discovered that recognizing your small progress every day is the key to productivity and happiness. Establish habits which help you to make small wins every day. As you have wins, always make a note of it. Treat yourself to something pleasurable. I once decided to reward myself with a one month vacation in Maldives if I hit my goals. Those little reward celebrations helped me to reflect back and achieve some big resolutions.

DID YOU KNOW?

44%

OF PEOPLE WHO MAKE
NEW YEAR'S RESOLUTIONS
ARE STILL HANGING IN
THERE SIX MONTHS LATER.

Source: University of Scranton

6. Use Technology to Your Advantage

Work smarter and not harder. Ultimately, technology should help connect us and make our lives easier, so use it to your advantage. But make sure you use the right technology. Increasing productivity with technology is possible when the right tools are utilized. Incorporate automation tools as much as you can. Also, add as many apps as possible that provide a way to digitize your manual processes such as social media and email marketing.

7. Build Your Perfect Morning Routine

Build morning routine that optimizes your mind, body and spirit. Remember! The early bird will catch the worm. Successful entrepreneurs absolutely wake up early and structure their day. My perfect day would include business and pleasure. I would wake up, recite my morning prayer and begin to write my daily journal. I would eat a hearty breakfast and then head to the gym. Getting the blood flowing with some light daily exercise is the key to a healthy head that is clear and ready to work. Find out what works best for you and make a daily routine to become your best self.



"REST IN
REASON;
MOVE IN
PASSION".

Khalil Gibran

ONLINE BUSINESS

10 STEPS TO LAUNCH AND SCALE-UP AN ONLINE BUSINESS IN PAKISTAN

BY SALMAN HUSSAIN

My friend Babar, who works for a courier company told me that the total market size of Cash-on-delivery was Rs. 4 billion in 2014 and it jumped to Rs. 24 billion in 2018. People are now purchasing online in Pakistan and industry size is growing year by year. But the market still needs more players in different industries other than mobile accessories and apparels. I jumped into this industry last year and now I am running three small online stores and generating around Rs. 50,000 in sales per day. Quick automation is the beauty of this model and you can do it too.

1. Identify the need and fill the gap

Do not try to innovate but find out what is not being sold online in the local market. Also, do not import and spend millions of rupees. Start and test with the products available in local industry.

2. Know your numbers

In this business, the major costs are products, shipment, marketing, and packaging. You should calculate on per unit basis for accurate pricing.

3. Know your shipping strategy

It is the most important factor in your online store's success. There will be misdeliveries, late shipments, delayed payments, customer dissatisfaction and much more. You should allocate a resource for this area in order to get fast movements of the parcels and payments.

4. Design your online store

Simple Wordpress store is good in the start. Activate the woocommerce plugin for the cart and backend database to keep control on inventory, pricing, and shipment. No need to hire a professional for products photography, instead do it yourself with the help of mobile apps.

5. Prepare your social networks

Setup colorful and attractive pages along with creative cover images of your products on Facebook and Instagram. Try mockups as they will boost the visibility of your products section. Build an audience through posting on your personal wall and invite your friends to like your pages.



6. Know your target audience

If you don't know who your target market is, there is a strong chance that you will waste money on social media. Don't assume anything. Let's say you've decided your target market is young women. Why? You may have gone even further, assuming certain styles appeal to them.

7. Setup the systems and processes

You should be very clear about the assembly line of this business. Typically it starts from the availability of the product, marketing campaigns, sales calls, packaging, shipment and then operations. In the start, try to do every step yourself so you can supervise your staff later.

8. Run social media paid campaigns

I am just using Facebook and Instagram for the paid promotions and the return on investment is pretty good. Don't do experiments in developing ad campaigns. Go to Udemy and enroll yourself in a digital advertising course and learn hands-on methods and techniques within two weeks.

9. Customer support

Winning the customers trust is the key in this industry. People are still afraid to buy online. I will advise you to not only sell to the customers rather engage them in your communication messages. People will feel secure when buying from you and they will definitely refer to their friends. Jeff Bezos once said, "If you make customers unhappy in the physical world, they might each tell 6 friends. If you make customers unhappy on the Internet, they can each tell 6,000 friends". So you have to be very careful in your communications, if you do it well then you will definitely get excellent reviews and repeat purchases.

10. Again sell to existing customers

There can be 50% COD returns in the new online store. You should not just trust the courier company, instead call your customers and inquire why the shipment was returned? Most of them will say, they were out of town or company did not call them. You should engage them again.

WITHOUT SOCIAL MEDIA

THE ONE MISTAKE A LOT OF STARTUPS MAKE IS BELIEVING SOCIAL MEDIA IS THE ONLY TOOL AVAILABLE TO THEM!

By Omer Farooq



Our lives today revolve around social media. It has become our go-to for almost all sources of information. Whenever we talk about promoting our product or services, the first thing we plan is our social media marketing strategy. The one mistake a lot of startups make is believing social media is the only tool available to them, whereas some of the more conventional promotional tools, in addition to social media, can boost their marketing and promotions significantly.

1. Creating awareness.

This can be done through local newspapers, trade magazines, radio broadcast, television, and websites and can greatly contribute in educating people about the business entity.

2. Using word of mouth.

From the start of time, this has been one of the most effective methods of generating sales and establishing clientele. By using referrals and written testimonials of satisfied customers, friends, peers, and colleagues your product/service gains integrity.

3. Attending trade shows and conferences

The cost of attending these events is easily covered by the potential of PR activity that they hold. These events provide you with the opportunity to build relationships and network with prospective clients and collaborators.

4. Brand Ambassador Program

This program includes selecting particular university students according to set criteria (usually focused upon active students in extracurricular activities) to promote and create awareness of a product. They will serve as representatives of your brand and help spread word of mouth in their community. In order to ensure that ambassadors work efficiently, a reward mechanism should be established in which various competing activities could be conducted.

5. Collaborate with partners

One of the easiest ways to increase publicity is by collaborating with partners that create mutual awareness. This will help in creating a win-win situation that would mutually benefit both parties in the long run and would ultimately increase the prospects of engaging more desired target audience.

6. Outsourcing

Since a lot of businesses do not have the time or core competency to market their product effectively to the desired customers. Therefore, it would be advisable for them to outsource or delegate this particular activity to experts.



5 FREE STOCK PHOTO WEBSITES

Ever tried searching for stock photos on the internet for marketing purposes and been disappointed? That's because the stock photo market is largely owned by professional companies like Shutterstock or 123RF, and if you manage to find a stock photo for free, the resolution is too low, or the photo will be watermarked rendering it useless.

Lucky for you, we've got a list of websites which provide high-quality stock photos for free or at a very low price:

1. Superfamous

A collection of pictures from Dutch artist Folkert Gorter and his graphic design peers, the website provides amazing high-resolution images. The only thing making it less than perfect is the lack of a search option.

2. Pixabay

With brilliant photos and no attribution requirement, this website is a designer's dream.

3. Gratisography

Another website without an attribution requirement and very evocative images, this one was built by web designer and artist, Ryan McGuire.

4. FreeImages

This is probably one of the best free stock photo websites out there. While most sites feature on one category niche, FreeImages offers thousands of pictures in various categories and require attribution only sometimes.

5. Picography

Probably the simplest site on the list, this website allows you to scroll through photos uploaded by professional photographers and it perfect for designers looking for classy photos. Again, no attribution required.



Attribution: If you're using a photo, explicitly cite the photographer.

WORKING FROM HOME

HERE IS HOW TO MAKE WORKING FROM HOME MORE PRODUCTIVE



In today's busy, open-plan environment where distractions abound, it is hard to become more productive at work. There could be colleagues coming up to ask questions or merely the hubbub of the day. This is the fact that often a strict office regime is not conducive to productive working. This is the reason for working from home is being preferred by many businesses nowadays. People have realized that performance matters more than the presence, therefore, they prefer ways in which more work can be done in less possible time. Following are the few ways that can help you become productive from the comfort of your own home:

1

SET AND SHARE YOUR SCHEDULE

When you are working from home, you often get interrupted with phone calls and unexpected visits. Therefore, you need to set a schedule and share it with your family and friends. Don't assume that people will automatically respect your set schedule because it is your scheduled time, not theirs.

2

MAKE INVESTMENT

When you are working from home, it is only the knowledge that can help you promote your work. For transferring your knowledge more effectively, you must invest in buying a good computer, a good phone, and most important, the correct chair and a desk. These things will help you become comfortable and focus on your work and work more productively.

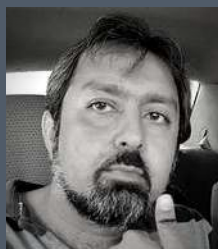
3

TAKE BREAKS

For working from home more effectively, split your day into 90 minutes windows. This means that instead of thinking of 6 or ten-hour workday, split it into 90 minutes windows. This will help you have a time limit and your work will get done more quickly and efficiently.

QUICK ADVICE

How do you stay active during the hectic days?



**Usman Pasha, founder
Ausomatic**

I start with getting clear on what my priorities are, and then making powerful choices that support both my personal life and my business. I take regular breaks rely on a number of iPhone apps to help keep me on track.

.....



**Sheikh Sheraz Shaukat,
serial entrepreneur**

I leave written reminders or use the alarm on my smartphone as a cue to get up every 20 minutes. I go and visit my colleagues face-to-face instead of calling them or sending an email. I drink a lot of water so I can also take wash room breaks to keep my body moving.

.....



**Sami Khan, serial
entrepreneur & mentor**

I plan my day a night before and usually start it from exercise to gain a fresh perspective on the decisions I have to make during the day.

4

TURN OFF ALL THE ALERTS

Notifications are the biggest distractions for your work, therefore, turn them all off when you are working on a project. Don't let the digital elements disturb you and check them when you get done.

5

FOLLOW A ROUTINE

For making your work more productive, create your own schedule. It will help you from mistaking things that seem urgent but are not. Take advantage of your routine and get things done methodology.

6

CLEAN YOUR PLACE

You cannot work better if you stay in a cluttered place. So, clean up your place once a week and get rid of things that are not needed. Arrange the documents that are important and keep your working area all tidy up. It will help you become more productive while working from home.

7

SET A NIGHT ROUTINE

When you are working from home, you think you can work till late at night because there are no specific hours. But that is not true; always stick to a nighttime routine. Before your bedtime, review the information you acquired during the day, make a list of the projects that need to be completed in the next day, and knock out the unimportant items from your work list.

8

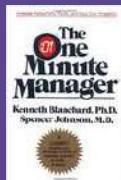
THINK OF THE ADVANTAGE THAT YOU HAVE

Working from home is a blessing for people who want to focus more on their work. Therefore, think of your facility of working from home as a competitive advantage. You should be glad that unlike office workers, you can get your work done even in odd hours. And this can help you gain more advantage over others.



READING LIST

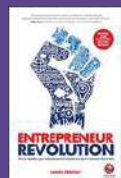
➔ The One Minute Manager



By Ken Blanchard

The secret to creating and sustaining a successful business by Ken Blanchard, Don Hutson and Ethan Willis. It contains practical tips on how to start a business. It also provides a link to a questionnaire which facilitates self-analysis and steps to undertake a multi-million dollar business.

➔ Entrepreneur Revolution



By Daniel Priestley

How to develop your entrepreneurial mindset and start a business that works by Daniel Priestley. This is an inspiring guide to getting off the corporate treadmill and living a more rewarding life, and getting rich in the process. The book will also guide you step by step to develop an effective business plan.

➔ Entrepreneurship

By David Stokes



David Stokes, Nicholas Wilson and Martha Mador present the theory and practice of enterprise for students, revealing its capabilities and limitations,

and the processes and the skills. This title employs a 3-part structure: entrepreneurship as a process, the entrepreneur as a person, and how entrepreneurs create value to acknowledge that entrepreneurship unfolds in various contexts.

FOOD THAT HELPS YOUR BRAIN

By Dr. Rubina Shaheen

As a scientific fact, our brain contributes to only 2% of our body weight but it absorbs 20% of our total calorie intake. To function properly, it needs a constant supply of glucose and fat. The one mistake we make is eating fast food and foods rich in sugar, which releases glucose instantly which results in a sugar high and increase in productivity but then but then the sugar level drops just as suddenly as it occurred causing a slump. To keep your brain active throughout the day and to increase your productivity, consider eating healthier.

Breakfast

For breakfast try eating:

- Yogurt, as it contains probiotics, proteins, minerals which improves the digestive system and hydration.
- Blueberries, which are jam-packed with antioxidants and help improve memory and motor functions and help fight stress.
- Bananas, as they have the perfect amount of glucose, i.e. 25 grams in each, as it is the exact amount that the brain needs.
- Eggs, which contain choline which increases the size of neurons, boosting memory.

Lunch

Having lunch at the office doesn't have to mean fast food. Try packing a lunch which includes:

- Leafy Greens, as they are filled with minerals, phytonutrients, and vitamins.
- Almonds, which have phenylalanine which is amazing for mental health – it helps increase the amounts of mood-boosting neuro-transmitters; dopamine, adrenaline, and noradrenaline.
- Olive Oil, which contains monosaturated fat which slows down the aging of brain cells.
- Salad, in which you can combine all the above ingredients, plus a few more of your favorite vegetables.
- Whole Wheat Bread, to accompany your salad – and pair it with meat, eggs or some other protein.

Dinner

For dinner, opt for a well-balanced meal.

- Fish, as it will provide you with Omega-3 fatty acids, iron, and vitamins.
- Brown Rice, or some other whole grains, which contain vitamins.
- Eggplant, which enhances communication between brain cells and other molecules.

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



**IT WILL
NEVER
GET
EASIER**

**YOU
JUST GET
BETTER**

BUILD LIKE A BOSS

Exclusive Interview with Farhan Masood Founder Soloinsight By Usman Ahmed



accepted an offer from Dubai and lead the e-Governance project. One thing led to another and I had been constantly upgrading my management and coding skills. I moved back to Pakistan in 2005 to build a team to pursue my passion in cognitive sciences and IoT. We built the very first version of our facial recognition IoT device and wrote time and attendance software tools around it for the local industry. The system is still in use by the likes of Pepsi Cola, Nishat, Monnoo, PEL, Nestle, Tetrapak etc. In 2012, we won MIT Business Acceleration Plan competition and was invited to attend MIT in Boston. During my trip to America, I met Soloinsight's first investor, CEO and my business partner Carter Kennedy. I invited him to visit Pakistan to see our technology and meet our customers. After his trip we formed Soloinsight Inc as a Delaware based C Corp and chose Chicago to be its headquarters.

and visitors but also federates their access across physical and logical access control systems. CloudGate robotic process automation suite solves the key identity management challenges organizations face like onboarding and badging, visitor management, contractor management, vendor management, loading dock management, credential activation management, access control management, and compliance.

Furthermore, Soloinsight's CloudGate, Internet of Things and People platform, replaces keys, physical badges, passwords and security tokens with secure digital identity badges delivered via smartphone proximity and proprietary continuous 3D Facial Recognition offered as a Touch-less Multi and Single factor Authentication as a Service. These digital badges give organizations the ability to lock down logical and physical assets with strong, convenient multi-factor authentication while automating compliance workflows and feedback collection through powerful artificial intelligence and machine learning algorithms.

The platform orchestrates into hundreds of enterprise tools, documents, devices, machines, locks, gates and vehicles and make them all smart, safe, secure, convenient and contextually aware. and enables endless Single Sign On possibilities.

The idea came from our pitch that we made to Jai Shekhawat, a successful

WHAT IS SOLOINSIGHT? FROM WHERE THE BUSINESS IDEA CAME FROM?

Soloinsight Inc. is a trusted Microsoft partner disrupting the Building Security space. Our flagship product, CloudGate is off-the-shelf software-as-a-service platform built on Azure stack which not only enables organizations to manage and authenticate identities and workflows for employees, contractors, 3PL, vendors, tenants,

Q

How Farhan Masood built a multi-million dollar artificial intelligence company in just 5 years? We recently stumbled upon this One-on-One interview with the co-founder Soloinsight.

ARE YOU A BORN ENTREPRENEUR? HOW IT ALL STARTED?

Can't say about being a born entrepreneur, but I would turn waste material from my dad's factory into a custom keychain and would sell to my classmates for Rs. 5.

Apparently the daily Rs. 2 pocket money was not sufficient for my 8-year-old self. I was always up to learning new skills and accepting daunting challenges. I learnt to code and sold my first software to a textile mill when I was 15. I bartered free internet hours in exchange of my web development services to local internet

company when I was still in college. I would always find an opportunity to make extra money or barter something I wanted in exchange of a skill I had. The real life changing event happened when Voice of America introduced me to the world as the originator of Urdu, Persian and Arabic scripts, and by then I was merely 19-year-old. Regional Arab and Pakistani media hyped it further and that took me places. CM, Punjab appointed me as the advisor to Ministry of Revenue and later on I served as the advisor to the Governor of Sindh, Minister of Interior and Minister of Science and Technology. Later on, I



Perseverance is the hard work you do after you get tired of repeating the hard work you already did. NEVER GIVE UP!

entrepreneur from Chicago, who sold his business to SAP for over a billion US dollars. Jai saw an opportunity of our workforce management suite that we used to sell in Pakistan to factories to be turned into a holistic platform that manages Contractors, Vendors and Visitors along Employees to big enterprises as there were not many mature software tools in this area. Jai is one of our early investors and mentors.

Working with Fortune 100 companies in states have really matured the product and it has further led to attract the top global integrators like Schneider Electric, Convergent, Johnson Controls, Stanley Security to join hands with Soloinsight.

HOW MUCH MONEY DID IT REQUIRE? HOW DID YOU GET THE MONEY?

We initially raised \$3M seed capital and based on our performance we raised additional bridge round of another \$3M from existing investors taking the total raise to \$6M. Money was primarily raised through Angel Investors. Carter Kennedy and his personal network played a significant role in that. However, it wasn't easy, there had been hundreds of pitches, numerous refusals, heart breaks and broken noses that led us to the short list of the current pool of investors who believed in the team and shared the same vision. Things got better once we

got a patent granted in our field.

HOW DID YOU GET THE FIRST FEW CUSTOMERS?

We worked with security consultants who offered their customers to test our platform for free. Live free pilots in the enterprise environment didn't only make it easy for the customers to test our platform but also gave us the opportunity to learn and improve our offering. Luckily both were Fortune 100 companies. We are Microsoft and Intel partners and based on our first few successes they introduced us to a few of their customers. Now IBM, Genetec, Lenel, Convergent, JCI Tyco, Schneider Electric, Stanley Security, Chamberlain Group has joined hands and we are getting flooded with inquiries.

HOW IMPORTANT IS HAVING THE RIGHT TEAM TO BE SUCCESSFUL?

It's essential to having the right team to be successful. It's time entrepreneurs must realize that having an idea or getting a product to market first isn't what matters, it's having the right team and drive to pull it off.

What matters far more than a great idea is assembling a great team of people who want to be problem-solvers and solution-finders - not necessarily inventors. If you want to succeed, find your Sloans. There's no monopoly on hustle.

WHAT WERE THE BIGGEST HURDLES TO DATE? HOW DID YOU OVERCOME THEM?

We entered a difficult market to crack. Physical Security space is dominated by big box players like Honeywell, Assa Abloy, UTC, Tyco, JCI and HID. They own the building security systems and do not wish to integrate with new players unless you have a big customer and they initiate that request. Then the industry is only served through channels and integrators like JCI Tyco, Schneider Electric, Convergent Systems, Stanley Security, Chamberlain etc. If you don't have a relationship with them you stand no chance in the industry and they also don't work with small startups. We solved the go-to-market problem by finding the customers and impressing them with our technology enough that they vouched for us with the PACS providers and integrators to work with us. That's one thing but from start till now it had been an uphill battle. Convincing the first pool of investors, running out of money before finding enough customers and raising additional funds, hiring troublemakers in the team, bad investment in the hardware gates we have made a lot of mistakes and faced numerous challenges but we've overcome all of them, and will continue to do so because we as a whole team are committed to the hustle and don't give up.

WHAT WAS THE MOST VALUABLE BUSINESS ADVICE YOU GOT?

Shift to software as a service (SaaS) business model, focus only on the software side and discard hardware manufacturing in favor of 3rd party hardware we can

interface with was the best advice we ever got. This helps us to scale without limitation now.

WHAT DRIVES YOU? WHAT ARE THE FACTORS THAT PUSH YOU FORWARD?

The challenges I can overcome and complex problems I can solve through innovation, drives me. Staying focused, positive, patient, staying persistent, reading and writing motivational stuff, setting goals and tracking achievements are the few factors that push me forward.

WHAT ARE YOUR FUTURE GOALS FOR THE COMPANY?

Soloinisight is currently focused on Physical Security automation in North America mainly into Enterprise (a few selected verticals) and Multi-Tenant commercial space. We are foreseeing expansion beyond North American region as well as would be adding more verticals.

We would be innovating further into convergence of Physical and Logical Security space and the goal is to become a dominant global brand with-in our industry.

HOW WOULD YOU DEFINE TRUE ENTREPRENEURSHIP? CAN WE SAVE PAKISTAN'S ECONOMY THROUGH STARTUPS?

At core, entrepreneurship is the ability of a team to create or discover an opportunity and utilize it to the benefit of the industry, which, in turn, will bring success to the innovators and their organization. What separates

entrepreneurship from a business is making the persistent advancement towards an innovative solution to a major problem. It's the consistent appetite for making things better. Entrepreneurship is also about believing in yourself, your mission and inspiring others to join you in the journey. What sets an

and creation of employment opportunities.

The role of entrepreneurship in economic development through job creation has turned out to be a priority for numerous nations against the provision of foreign aid, and I trust Pakistan has also started to ride the tide which would not only help create a lot more

opposed for their money.

By asking questions and really focusing on the problem, you will be able to create a body of notes that will later lead to the development of your product strategy, pricing model and functionality. Solve one problem and master it... That's your next big idea...

Furthermore, appreciate



APPRECIATE AND CELEBRATE OTHER PEOPLE'S SUCCESS IN LIFE. DON'T GROW JEALOUS OR FEEL CHEATED WHEN OTHERS SURPASS YOU. INSTEAD, RECOGNIZE THAT SUCCESS COMES WITH HARD WORK, AND YOU ARE WILLING TO WORK HARD FOR YOUR OWN CHANCE AT SUCCESS...

entrepreneur apart is the will, courage, persistence and sometimes recklessness to actually follow a goal or a dream.

Entrepreneurship has been considered as the engine of economic growth by many economists and it has come to be perceived as a catalytic agent for expansion and promotion of productive activities in every sphere of economic life all over the world. The role and significance of entrepreneurship development in Pakistan can be quite significant. Numerous leaders and scholars have proposed that entrepreneurship can be a panacea for empowerment, job creation, economic transformation, and poverty reduction, particularly in Pakistan. For the past decades, numerous nations in developed and developing nations have moved their policies from being directed towards a managed economy to an entrepreneurial economy and so should Pakistan. In addition, entrepreneurship largely contributes to proper utilization of resources, the establishment of a developed self-sufficient society,

jobs, but mainly financial independence from foreign aid in years to come.

WHAT ADVICE WOULD YOU GIVE TO YOUTH WHO WANT TO START A BUSINESS?

I would advise the youth or anyone who want to start a business is to focus on a problem that needs a solution, instead of a product or an idea. Customers are not interested in our ideas, they're interested in their problem. I believe, one of the biggest mistakes entrepreneurs make is focusing too much on their products. Whereas it's not about the idea or the product, it's about the problem.

Entrepreneurs who focus on a problem that needs a solution, instead of a product, often have more of an advantage. Before pitching your product to companies ask them to meet and discuss a problem. People are usually generous with their time because they get flattered that you are asking for their views as

and celebrate other people's success in life. Don't grow jealous or feel cheated when others surpass you. Instead, recognize that success comes with hard work, and you are willing to work hard for your own chance at success... Best of Luck and Never Give Up!

My disappointments

"I have a bad memory when it comes to disappointments. I refuse to remember any. The only memory I have is that disappointments are temporary and if you stay persistent and don't give up on your goals, disappointments become the stepping stones to success. I have a strong belief that you never fail, you only give up."



Lighter Side..

My favourite quote is:

"The biggest risk in life is to not take any risk." **Mark Zuckerberg**

My favourite movie is:

The pursuit of happiness

I am energized by:

challenges I can overcome and problems I can solve.

I recommend reading:

"The Power of Positive Thinking in Business" by *Scott W. Ventrella*
 "Shabash Tum Kar Sakte Ho" by *Kaiser Abbas*



IF WE CHOOSE TO LIVE WITH UNFORGIVENESS, WE CHOOSE TO SUFFER. INSTEAD OF POISONING YOURSELF WITH HATRED AND ASSOCIATED ANXIETY, CHOOSE TO FORGIVE AND MOVE ON, WHETHER OR NOT SOMEONE DESERVES YOUR FORGIVENESS. DO IT TO GIVE YOURSELF PEACE. YOU'LL FEEL LIKE A WEIGHT HAS BEEN LIFTED OFF YOUR CHEST. FOCUS ON YOUR GOALS INSTEAD, YOU WILL BE THANKFUL THAT YOU DID.

MY AHA MOMENT WAS..

There are many AHA moments in life but the worth being mentioned here was while I was reading the following paragraphs from this book titled Money – Master the Game by Tony Robbins.

What holds us back from getting started on the road to financial freedom? For a lot of us, it's the feeling that we're in over our heads. We've been taught to think, "This is too complex" or "This is not my field." Frankly, the system is designed to be confusing, so that you'll give up control to the "professionals" who reap enormous fees by keeping you in the dark."

One reason people succeed is that they have knowledge other people don't. You pay your lawyer or your doctor for the knowledge and skills you don't have. They also have their own special language that can at times keep them insulated from the rest of us.

For example, in the medical world, you might hear that 225,000 people have died "androgenic deaths" in the past year. According to the Journal the American Medical Association (JAMA), it's the third largest cause of death in the United States. Iatrogenic. How's that for a hundred-dollar word? It sounds important, but what does it even mean? Is it a rare tropical disease? A genetic mutation? No, iatrogenic actually refers to

an inadvertent death caused by a doctor, or a hospital, or an incorrect or unnecessary medical procedure.

Why don't they just come out and say so? Because it doesn't serve a medical institution's interests to put it in plain language a layperson can understand. The financial world has its own jargon too, with special words for things that are really additional fees disguised in language that would make it impossible for you to realize it is taking much more of your money than you would ever imagine.

I realized every industry further classified into regions and verticals have their own jargon and it's the job of the consultants in that industry to keep the newcomers and outsiders

out. I applied the same logic by learning the language of Security Industry in the States of different target verticals and started to see acceptance, traction and commercial success where I had little gain before. Surprisingly, different terminologies for the same item are used and the one clicks with the healthcare security professional does not resonate with the logistics security expert. I have seen these keywords working as pass phrases like "Open Sesame" or "Khul ja sim sim" used in the story of Alibaba and forty thieves. Not to open the cave but to open the minds of your target audience. I advise new startups trying to get in a vertical must learn the industry jargon by the experts in that industry.

39

STARTUPS ARE
GRADUATED FROM
IGNITE - NIC
PAKISTAN

21



MUHAMMAD MANSOOR

NIC ISLAMABAD
TOUCH'D

START
YEAR
2014

INDUSTRY
TECH

FUNDED
SELF

STAGE
STARTUP

RAISED
X

NUMBER OF
JOBS CREATED

3

WWW.TOUCHD.US

22



AMNA SHARIFF

NIC LAHORE
AMNA SHARIFF JEWELLRY

START
YEAR
2015

INDUSTRY
E-COMMERCE

FUNDED
SELF

STAGE
STARTUP

RAISED
X

NUMBER OF
JOBS CREATED

15

WWW.AMNASHARIFF.COM

26



ARSHIA MAHRUKH

NIC LAHORE
VARAAS

START
YEAR
2017

INDUSTRY
EDUCATION

FUNDED
SELF

STAGE
PRE-REVENUE

RAISED
X

NUMBER OF
JOBS CREATED

10

N/A

27



HASEEB NASEEM

NIC LAHORE
PAITOO

START
YEAR
2017

INDUSTRY
FOOD

FUNDED
SELF

STAGE
STARTUP

RAISED
X

NUMBER OF
JOBS CREATED

35

WWW.PAITOO.COM.PK

23



MUZAMMAL ARIF

NIC LAHORE
BASEPLAN

START
YEAR
2018

INDUSTRY
SERVICES

FUNDED
SELF

STAGE
STARTUP

RAISED
X

NUMBER OF
JOBS CREATED

8

WWW.BASEPLAN.PK

24



RUKHSAR HUSSAIN

NIC LAHORE
R ACADEMY

START
YEAR
2017

INDUSTRY
TRAINING

FUNDED
SELF

STAGE
PRE-REVENUE

RAISED
X

NUMBER OF
JOBS CREATED

0

N/A

25



SHABANA JAMSHAI

NIC LAHORE
FINE TRADERS

START
YEAR
2017

INDUSTRY
ELECTRONICS

FUNDED
✓

STAGE
PRE-REVENUE

RAISED
100,000 PKR

NUMBER OF
JOBS CREATED

15

N/A

28



MASOOD LATIF

NIC LAHORE
MASOOD LATIF INVENTION

START
YEAR
2017

INDUSTRY
R&D

FUNDED
SELF

STAGE
STARTUP

RAISED
X

NUMBER OF
JOBS CREATED

5

N/A

29



ZARI FAISAL

NIC LAHORE
ZARI FAISAL DESIGNS

START
YEAR
2017

INDUSTRY
FASHION

FUNDED
✓

STAGE
START UP

RAISED
12M PKR

NUMBER OF
JOBS CREATED

15

WWW.ZARIFAISAL.COM

30



SARAH QURESHI

NIC LAHORE
AERO ENGINE CRAFT

START
YEAR
2018

INDUSTRY
AEROSPACE

FUNDED
✓

STAGE
PRE-REVENUE

RAISED
PKR23M

NUMBER OF
JOBS CREATED

7

N/A

to be continued..



By Correspondent

CIVIC TECH HACKA- THON 2018

Organized by Ignite Technology Fund, Civic Tech Hackathon was held in Karachi. The best coders and innovators gathered for an intense three day long coding spree, where they developed technological products for solving some of the civic issues of the city such in areas like Water Access & Quality, Smart Waste Management System, Mobility & Transportation, Public Safety and Citizen Services.

A productive three-day Civic Tech Hackathon event was concluded on Sunday, December 3, 2018. Federal Minister For IT & Telecom, Dr. Khalid Maqbool Siddiqui was the Chief Guest at the closing ceremony on 3rd day of Civic Tech Hackathon. The Minister

congratulated Ignite - National Technology Fund, National Incubation Center, Karachi & partner organizations Microsoft Pakistan, Sybrid Pvt Ltd - A Lakson Group Company, Code for Pakistan, Zong, Linked Things, Saylani Welfare Trust for extending their support in putting together this platform to the youth for creating solutions to meet civic challenges that Karachi faces today.

Jubilant winners wowed to play their role in resolving civic issues such as water access & quality, smart waste & sewage management, mobility & transportation, public safety and other citizen services of the country. Total prize money worth PKR 300,000 were distributed among winners.

NANO IT SOLUTIONS

INCUBATED AT NATIONAL INCUBATION
CENTER PESHAWAR



▼ Founder

Sayed Muhammad Imran is a computer science graduate of CECOS University of Information Technology and Emerging Sciences. He is the founder of Nano IT Solutions and working as Tech Lead in VR games, Electromechanical Rigs and VR based Motion Simulators.



▼ Tourism Promotion

We have created an architecture which will digitizes real tourism spots and then transform the data into Virtual Tour Rides. These rides then delivers almost real feeling of those spots to the user. These can also be used as Virtual Tour guides for the tourists and enlighten tourists in a very immersive way.

▼ Technology

Nano IT Solutions is the first in Pakistan to develop indigenous electromechanical motion platforms integrated with Virtual Reality accessories and software in such a way that almost real like digital immersive experiences are created. Whether you are driving a car or flying an aircraft, you will almost find yourself driving/flying a real vehicle with motions and G-Forces. We have made our platforms compatible with most renowned international games/simulators like Dirt Rally, Asseto Corsa, Microsoft Flight Simulator, Need for Speed Shift 2, Digital Combat Simulator etc.



▼ Car Simulator

Car simulator is an electromechanical motion based platform in conjunction with 900 degrees steering wheel with force feedback, pedals and H-pattern shifter (Logitech G-29). Car simulator provides very realistic driving experiences like Rally, Track Racing, Drifting, Car Drive Learning and many more.



INNOVATION HACKFEST 2018

By *Sadia Sarwar*

To promote innovation and pave the way for a robust and sustainable digital ecosystem in the country, Pakistan's leading software house, NETSOL Technologies through its Innovation Division organized the Innovation HackFest 2018 powered by Telenor Velocity, an initiative of Pakistan's top telecom and digital services provider Telenor Pakistan and Co-organized with NSPIRE, NETSOL's business and tech incubator. It took in-depth planning, thorough logistics and intense execution by the hackathon managing team to prepare and deliver Pakistan's Premium Hackathon of 2018.

The event featured a 48-hour hackathon on Artificial Intelligence and Blockchain. 25+ teams were invited from Lahore, Karachi, Islamabad and Peshawar who were selected from over 125 applicants, converged at the NETSOL IT Village last weekend to showcase their problem solving skills surrounding emerging technologies. Every team was given five problem statements to choose from and a fully equipped work space to help find their solutions.

Day 1 of the Innovation HackFest 2018 began from a fine afternoon of November 16th, 2018 when the gates opened to these talented minds. Salim Ghauri, Founder and CEO NETSOL Technologies did the honor of officially opening the event followed by Umar Shahbaz - Head of Data and Digital Distributions Telenor Microfinance Bank Pakistan and Madiha Parvez - Head of Telenor Velocity sharing their thoughts. Murad Baig -

Global Chief Innovation Officer along with his Innovation Division team, Huma Qureshi, Mohsin Hassan Ansari, Ali Mojiz and Haider Aslam helped the teams with the given problem statements and mentoring them. Participants settled and were now ready to compete. Brain drain kicked in on Day 2 as the participants worked hard towards the solution. Participants were treated to the appearance of prominent mentors from the IT, Telecom and Fintech industries namely, Sohail Sarwar, Mudassir Malik, Muhammad Ahsan Khan, Ahmed Hamdhan, Amna Quraishi, Mukarram Harris, Anthony Cyril Williams and Dr. Umair Mateen Khan fueled their ideas and helped transform them into working solutions by mentoring and one-to-one sessions with the team. Tension was high on the 3rd Day as the teams were in a race with time finishing the problem statements. After submissions, the teams presented their ideas to the league of judges. The final submissions were then thoroughly evaluated by an elite panel of judges that included Khurram Rahat - Director Business Development, 'Data as a Service' (DaaS) & Cloud at Telenor Pakistan, Umar Shahbaz - Head of Data and Digital Distribution at Telenor Microfinance Bank Pakistan, Murad Baig - Global Chief Innovation Officer, NetSol Technologies, Tajammul Hussain, Founder and CEO LFD (Love for Data), Ahmed Hamdhan - General Manager Hajeej International and Muhammad Ahsan Khan - CEO Go4 Blockchain and Board Advisor



Blockchain Forum of Pakistan. The tournament came to a thrilling close with Usman Shahid, Rahim Rasool and Fawzan Ahmed (Team 5) from Karachi emerging as the Innovation HackFest 2018 Winner and taking home prize money worth PKR 250,000. This team chose to develop a Chatbot based on AI to improve customer services communication for banks. Taha Haq, Salman Khan and Abdul Sami (Team 23) from Karachi were declared the 1st runner-up winning PKR 125,000 for developing Blockchain based Identity management system while Israr-ul-Haq, Saad Arshad and Ali Hamza (Team 17) from Lahore became the 2nd runner-up winning PKR 100,000 for creating a client onboarding AI based application to authenticate a customer using a smartphone. As both NETSOL and Telenor believe in Gender Diversity, a special prize of PKR 25,000 was given to Sara Shahid for taking part as the only female in the competition.

Esteemed Judges and Mentors were recognized and acknowledged with shields followed by all the participants who received recognition certificates for the stimulating event. More than that, the participants learnt, demonstrated their skills and took with them memories for a lifetime. These individuals came with a will and immense strength which showed in their

continuous hard work. "Telenor Pakistan has been a key proponent in advancement of a sustainable digital ecosystem in Pakistan and the Innovation HackFest in partnership with NETSOL Technologies is one of the most powerful initiatives in that direction," said Irfan Wahab Khan, CEO, Telenor Pakistan. "It's exciting to see aspiring technopreneurs from across Pakistan converge on this platform to build solutions around emerging technologies and put Pakistan on the map of digital innovation. Through initiatives like these, we hope to let innovation and creativity flourish and encourage young talent to develop new and progressive ideas for betterment of the society"

While addressing the occasion, Salim Ghauri, Founder & CEO of NETSOL Technologies praised the skills of the participants and assured the young talent with his message of "achieve your goals". He added, that "The doors of NETSOL are always open for those who set out to make a difference". Through programs such as the Innovation HackFest, NETSOL Technologies and Telenor Pakistan hopes to drive greater innovation that will ultimately result in the development of unique solutions for the many challenges faced today. Innovation HackFest 2018 by far remains the most enthralling innovation challenge of the year.

GAP NUST 2ND SILICON VALLEY COHORT

After the successful completion of cohort 1, TIC proudly announces the launch of the 2nd Silicon Valley cohort of the Global Acceleration Program NUST. Global Acceleration Program is a pioneering acceleration program sponsored by the U.S. Department of State that aims to help post-revenue Pakistani startups scale up globally. The program will immerse Pakistan's finest post-revenue product focused startups in the high tech clusters of Silicon Valley for three months, validate their products in the US market and then seek seed/venture funding for them.

Applicant must have a product-focused tech startup solving a large problem and translating into a large, global business opportunity. Applications for the 2nd cohort are now open. This is your chance to make your mark and scale up globally! Be ready to enter the US market and pitch to US investors.



OPEN ISLAMABAD ANNUAL FORUM 2018

with the theme of “Entrepreneurs & Government”, Open Islamabad Chapter organized its flagship event Annual Forum on 1st December 2018 at Cafe 1969 Islamabad! This year's event aimed at creating sustainable public-private partnerships and brought together professionals from both Public and Private sector who not only helped to establish a networking platform but also looked into collaborative efforts in the existing governance systems. The event also provided a chance for the participants to learn from renowned business leaders, entrepreneur, CEOs, and government officials.

EMERGING PAKISTAN

Rawalpindi Chamber of Commerce and Industry organized their annual event "Emerging Pakistan" on 16 December at Jinnah Convention Center, Islamabad. Chief Guest Abdur Razzak Dawood assured his cooperation in all the business related activities and announced the conversion of old airport building into modern expo center.



LIFT PAKISTAN WEEK

A week-long conference "Lift Pakistan" was organized from November 11 to 16 in Islamabad and 100 international delegates participated and explored opportunities for investments in Pakistan. The conference strengthened the entrepreneurial ecosystem through cross-border partnerships for economic prosperity of the country. The major players of the industry came together and discussed the problems and proposed solutions for the socioeconomic growth.

CHALLENGE FUND

Are you an innovator, disruptor and out-of-the box thinker?
Have you found an innovative solution to a challenge faced by businesses?
Are you a business facing growth challenges?
Do you need funds support and mentoring to grow your business?
Then the USAID SMEA's Challenge Fund is for you.



GLOBAL

WHO OWNS BRANDS & WHY CAN'T THEY INNOVATE?



Cameron Turner

At a recent presentation by Peter Wennstrom from Sweden's "Healthy Marketing Team" at VitaFoods in Geneva, I heard something I intuitively know but had never heard articulated before. Companies don't own brands, consumers do. The consumer must provide permission for a brand to deviate from what they expect and trust their brand to do, and they rarely do. While marketing agencies have known this all along, its' realization by the innovation ecosystem has profound implications. This is why large corporations (brand custodians) are often unable to successfully introduce disruptive innovations. Therefore the only way for a disruptive technology, product or service to get to market is via a new venture or a corporation from another sector. An understanding of this means innovators and university commercialisation manager should stop wasting time trying to license transformational technologies to big corporations. The innovation police (marketing) will always say no, even if the R&D guys love it. The reality is almost all transformations and disruptions come from new market entrants. Eg Dyson, Red Bull, iPhone, Facebook, Tesla, Uber etc.

Even if the company wants to take the new product to market, they almost always fail as new consumers don't trust them to deliver anything outside of what their brand stands for. Coke couldn't even change their formulation to better compete with Pepsi in the 80's. One large Australian



Food company once told me. If we get outside our existing product range we have a high degree of failure. If we get outside an existing category, we see almost certain failure.

The upside of this situation is these large corporations typically pay huge sums of money to acquire those companies successfully getting their transformation to market. That is why Coca-Cola paid \$4.4B for Vitamin Water based on \$700M in sales. As large corporation, they understand their business model is managing brands and supply chains and not causing market disruptions. The market is now set to reward successful disruptive entrepreneurs.

Fortune favors the bold!

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QC-1 (TPI Technique)	Sunday	Brothers and Sisters	10:00 AM to 12:20 PM	Dr Fahim Hashmi Mrs Anjum Rashid
QC-2 (TPI Technique)	Friday	//	Maghrib to Isha	//
QC-3 (TPI Technique)	Wednesday	//	Maghrib to Isha	//
Tajweed (Basic Course)	Sunday	//	9:00 AM to 9:50 AM	Qari / Qariah
Taleemul Hadith (Arbaliin Nawawi)	Monday	//	Maghrib to Isha	Asst. Prof. Ubaidullah Jamil
Hifz with Tajweed (Juz 30)	Thursday	Sisters Only	10:30 AM to 12 Noon	Qariah Mrs Asifa Tayyab
Duroos Lughatul Arabia	Sunday	Brothers and Sisters	6:00 PM to 7:30 PM	Ustadh Shafaullah Malik
Monthly Workshop	Wednesday	Sisters Only	11:00 AM to 1:00 PM	Guest Speakers
Arts and Craft Course	Saturday	Sisters Only	10:30 AM to 12:30 PM	Mrs Nayab Ali

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For info & Registration

Brothers: 0323-5476516

Sisters: 0332-5264901

Islamic Community Center
ICC Building, 34 Garnet Road, Sector H,
Near Gate # 4, DHA Phase 2, Islamabad

HOW TO FRANCHISE YOUR BUSINESS?

IS YOUR IDEA FRANCHISEABLE?

By Dr. Basharat Ali

Do you think your business is one of its kind? Are your friends, associates and most importantly, your customers telling you every day that you should franchise your business? Well they may just be right. But are you sure you really know what franchising is all about? Is your concept really franchi-seable? How does one go about franchising? What does it cost? And do you have the skills necessary to become a successful franchisor?

The whole notion of franchising involves various steps in order to carry out the process. One by one I will answer the questions asked above. The major milestones that need to be done in order to franchise the business and how to franchise are listed as below.

1. APPROPRIATE AND STRATEGIC BUSINESS PLANNING

After the decision of franchising is made and finalized, the first step must be the future planning for the business and devising the strategies. Evaluating the business to see whether it's ready and what needs to be done. In order to meet the goal, a franchisor should work out a business plan along with the strategy and the required growth that needs to be achieved in future by the company. The time period for this must be at least five years. Capabilities need to be discovered in order to make the strategy functional. Therefore, these capabilities and requirements should be present in the previously functioning organization structure.

2. OPERATIONS MANUAL AND TRAINING SESSIONS

The development of operations manual of the franchise is a vital step for franchising as it will help in determining the quality control and success of the franchise. Operations manual is actually the tool which will serve the purpose of satisfying the target market that the organization is fully capable of efficiently dealing with the expansion through franchise.

In addition a franchisor should also devise different training programs to equip the franchisees and his/her employees with efficient skills to make this franchising business a complete hit. Informational sessions and computer based equipments have been proved to be very valuable. Videos can also be used as effective tools for training.

3. LEGAL DOCUMENTS

In order to sell franchises to different franchisees, one needs to be legally entitled to do it. In order to do so certain documents need to be prepared and to be submitted to the relevant governing body. The documents include a franchise agreement document and a Franchise Disclosure Document (FDD). These documents need to be filed with the appropriate official authorities. Maintenance of compliance is also necessary which can be achieved by regularly documenting the compliance with state and federal authorities on regular basis. These legal requirements seem easy to be fulfilled but



Franchising sets up a business relationship for years, the groundwork must be carefully erected by having a clear understanding of the franchising process.

one thing needs to be kept in mind that without this step no franchising can take place and the franchisor can never be able to attain legal entitlement to sell franchises.

A good relationship between the franchisor and franchisee is significant for the success of both parties. Since franchising sets up a business relationship for years, the groundwork must be carefully erected by having a clear understanding of the franchising process. The franchisee is certified to use and advertise goods or services under the franchisor's logo, brand name, trademarks and trade names for a specific time period mutually decided by both the parties.

Franchising is governed by both parties that entail franchisors to provide potential franchisees with information that describes both parties relationship. Here is the legal checklist before entering into the franchising process:

a) Franchise Agreement

A franchise agreement is a legal, binding contract between a franchisor and franchisee, enforced in Pakistan at the state level. A franchise agreement contents can vary depending upon the franchise system and nature of the business. A typical franchise agreement contains the provisions and obligations in different areas such as business operations, costs, operating manuals, marketing policies, training, trademarks, patents, royalties, service fee, and taxation.

b) Disclosures

A franchise disclosure document is a legal document which is offered to potential buyers of franchises in the pre-sale disclosure process. The Franchise Rule states franchise disclosure compliance obligations as to who must be the one to organize the disclosures, who must furnish them to potential franchisees, how franchisees receive the disclosures, and how long franchisees must have to review the disclosures and any revisions to the standard franchise agreement. It contains background information, any bankruptcy history, initial franchise fee, service fee, training fee, royalties, litigation history, principal obligations, trademarks, logos, patents, copyrights, role of franchisee, role of franchisor and termination. There is no hard and fast rule while developing franchise agreement and disclosure statement; it depends upon the parties involved in the agreement and the nature of business being franchised.

c) Operating Manual

The operating manual is a document contains the business model of the franchise and outlines the day to day activities of the business. It provides details the guiding principles that the franchisee must legally follow in operating the business as outlined by the franchisor. From time to time amendments may be made and the franchisee must be equipped to regulate operations accordingly. The franchisee needs to be aware that the contents of the document are confidential.

d) Terms and Conditions

As there is no specific legislation or regulation for franchising, but this agreement is a critical document and



should be carefully reviewed by a lawyer before it is signed, a franchisee and franchisor should remember the following:

- i. Initial Term, How long?
- ii. Right to renew?
- iii. Exclusive or non-exclusive?
- iv. Supply of goods and services
- v. How training would be conducted by the franchisor?
- vi. Responsibility of marketing and advertising or promotions
- vii. Assistance provided by franchisor
- viii. Performance measurement of franchisee

e) Intellectual Property Rights

It consists of goodwill, trademarks, logos, copyrights and business model.

4. FRANCHISE MARKETING PLANS AND TOOLS

The franchising company must have proper and state of the art marketing plans in order to make this franchising business an absolute winner. Having a specific, clear and efficient marketing plan should be on the checklist. This step will help in getting hold of the potential buyers of the franchise. The marketing plan must convey the franchisor's clear aim and message to the targeted buyers of the franchise.

The second step involves the availability of marketing tools so that the marketing plan can be publicized in order to sell the franchises the targeted franchise prospects. Brochures, flyers, posters can be used. These could be mailed directly to the targeted prospects by launching a campaign or can be distributed to the participants of different events and trade shows.

5. FRANCHISE SALES TRAINING

Franchisor needs to know the issues involved in the whole sales process of franchising along with the procedural issues in the legal documentation. In terms of legal documents, the franchisor needs to keep in mind that he can plan and develop all the tools in less than 90 days but that does not dictate that his franchising business can be launched after that period as the legal documentation can actually take much longer than that. That being said, a franchisor needs to prepare himself for the fact that his franchising business can actually take a time span of almost a year to get a legal status. So, he needs to plan by keeping this fact in mind. He should also anticipate the costs of this program not for three months but for a time span of six months to a year.

DR BASHARAT ALI IS FOUNDER OF PREMIUM SERVICES AND INTERNATIONAL CONSULTANT



FROM THE NEXT EDITION

FEBRUARY 2019

Franchising provides excellent opportunities to the investors and entrepreneurs for rapid expansion and creating the wealth from multiple revenue streams in the minimum period of time. A franchise has a built-in customer base, access to vendors, built-in support networks and a recognized brand name and reputation.

LESS TIME AND ENERGY IS REQUIRED IN THE START-UP PROCESS!

Startup Insider will bring you the best franchising opportunities available in the different industries. It will equip you with the information related to initial cash required, royalties, training, operating manuals, marketing support and much more..

IMF BAILOUT PACKAGE

MR. PM, THERE WILL BE NO 5 MILLION HOMES OR 10 MILLION JOBS, IF YOU GO TO THE IMF.

Forget about the argument that if The IMF is our friend or foe, that can be debated later on. The point on hand is other than choosing sides. The point is the demands IMF is making. And those demands will only slow down an economy. Not spur the growth of it.

Interest rate increased to 12%. GST increased to 18%. Rupee at 150. Higher energy prices. If these 4 things are not enough to kill any prospects of economic growth, I do not know what is.

No economy in the world can grow under such conditions. Ask any economist. Ask any expert from the financial world. No economy, especially an import-dependent economy which is looking for domestic growth, can even sustain, let alone grow consistently year after year if we meet these conditions.

Do we have to do all the things that The IMF is asking? Yes, we do. Then why avoid The IMF if we have to do them anyway. The answer is that we need to fix our economy at a very gradual pace. We can not afford to give our economy a shock treatment like the one IMF is asking us to do. Plus we can not afford to have a hammer on our head where The IMF team threatens us every quarter and if we miss a single target, the hammer comes down on our heads without a sound or a warning.

The senior most economist in the Economic Advisory Board is Dr. Ashfaq Hassan, I would be amazed if he agrees that IMF is the solution. It is not. I know his views. Listen to him and others.

Mr. PM, you met the Business Advisory Group a few days ago. Every one of them has asked you not to let the rupee free fall against the dollar. Each one of them had urged you to keep the discount rate where it is. Listen to them. Heed their advice because The IMF wants and is demanding exactly the opposite.

We have friendly countries like KSA and China helping us deal with our immediate financial woes. The urgency to bow down to the demands of The IMF has absolutely subsided. We can manage now. We have enough to tackle our balance of payments.

Going to The IMF will fix our Current Account Deficit? No. Going to The IMF will increase our exports? No. Going to The IMF will give relief to our Capital Markets? No. Going to The IMF will increase our exports and reduce our imports? No. Is there so much Domestic Liquidity that higher interest rates will be beneficial to the business community? Absolutely not.

Then why would you go to The IMF?

If KSA and China had not come to our rescue then and only then the entire scenario would have been different. But they have come to our rescue. If we as a nation show improvement in our economy in the next one year, more friends will come. More countries will invest in Pakistan. If we show a turn around in our economy, we will become the talk of the world. And the world loves economic turn around stories. Let's show them that we can. With fiscal discipline, austerity, policy reforms and implementing those policies, plus more, we can get there. Yes, we can.

And if we go to The IMF, one thing is for sure Mr. PM, forget your promise of 5 Million homes and 10 Million jobs. Homes don't get financed at such high interest rates and jobs are not created when the economy is slowing down.

So listen to the wiser ones in your Cabinet. I know there are a few who oppose The IMF bailout. Listen to them because it is not bailout. It's an Economic Arrest Warrant with no possibility of a bail.



It is not bailout. It's an economic arrest warrant with no possibility of a bail.



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Rs. 0	Not Published	0000-00-00	2018-05-06 00:00:00	Closed	Download Edit Close
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Rs. 0	Published	0000-00-00	2018-06-06 00:00:00	Closed (Un Paid)	Download Edit Close
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