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STARTUP

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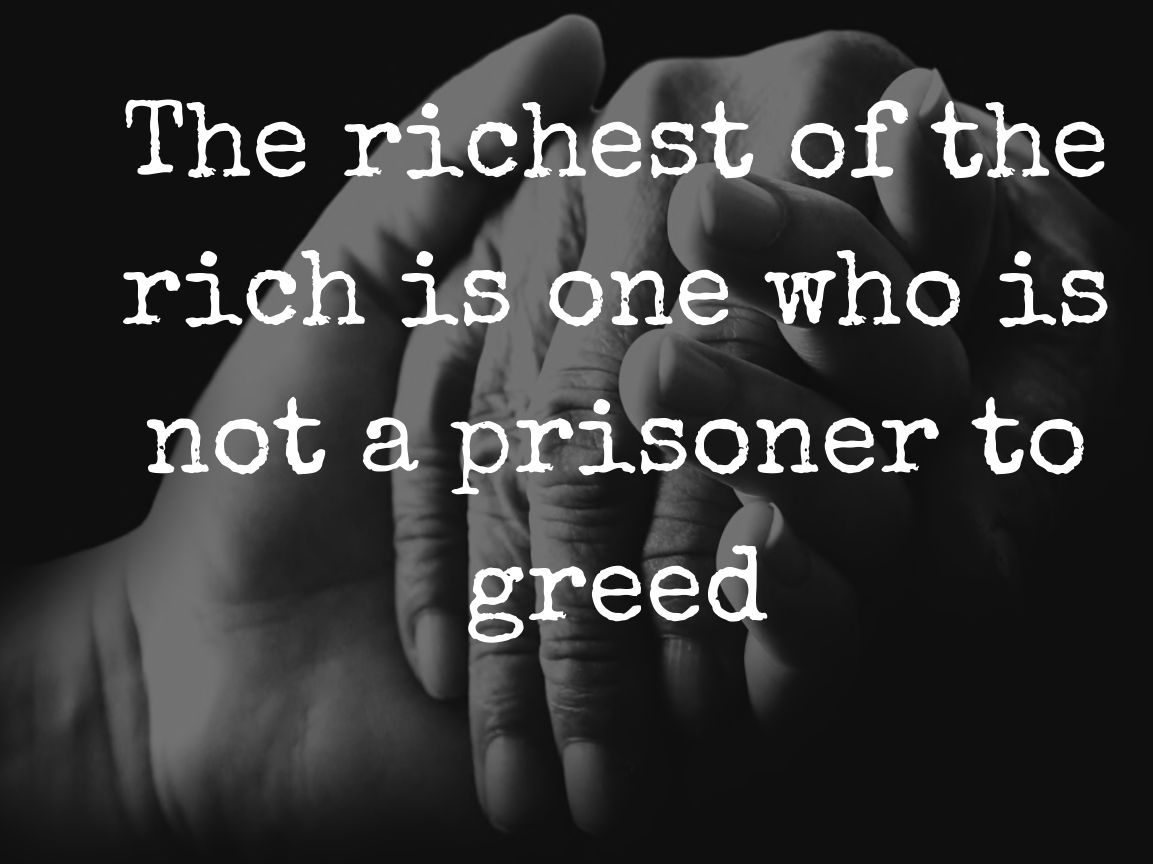


TOP 10 EXPERTS

The key
lessons they
have learned
in business

NAVIGATING TRANSFORMATION THROUGH EXCELLENCE

An Interview with Fatima Asad-Said - CEO Abacus Consulting

A black and white photograph of two hands clasped together, with the text overlaid. The hands are positioned in the center of the frame, with fingers interlaced. The lighting is soft, highlighting the texture of the skin and the veins on the hands. The background is dark and out of focus.

The richest of the
rich is one who is
not a prisoner to
greed

Imam ALI

Meet the Team

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SAMI KHAN

STATE OF MEDINA & 'NAYA PAKISTAN'



Usman Ahmed

P

TI Government plans to transform Naya Pakistan, based on the Principles of State of Medina. PM Khan has earlier shared this ideology few years back and it may be true that he shared it with the

good intentions for the betterment of our homeland. He also promised people to lead the nation on the path of equality and justice inspired by Holy Prophet (PBUH). But the bitter truth is, today's Pakistan is far beyond the multiple roles played by the ideal leader of Medina.

The purpose of this ideology was to transform Pakistan into the State of Medina by practicing the Islamic teachings of the Holy Prophet. *Riyasat-e-Madina* was considered the first welfare state in the history of mankind. The seventh century is the period which is considered the most peaceful and revolutionary era of the world. It was the time when the state took the responsibility of the weak and ensured the justice in the society. When we say 'state', that means the leadership, the ruler and his cabinet members. Without the military leadership of Prophet Muhammad (PBUH), Islam spread from its place of origin in the Arabian Peninsula all the way to modern Spain in the west and northern India in the east. Because Prophet Muhammad (PBUH) invested all his energies on the training and grooming of his core team. He knew that, after him, only his team can change the world. And they did!

Prophet (PBUH) inspired people from his manners, actions and kindness. His mission was so powerful, even

the enemies became the companions and left their forefather's religion for the noble cause of Islam.

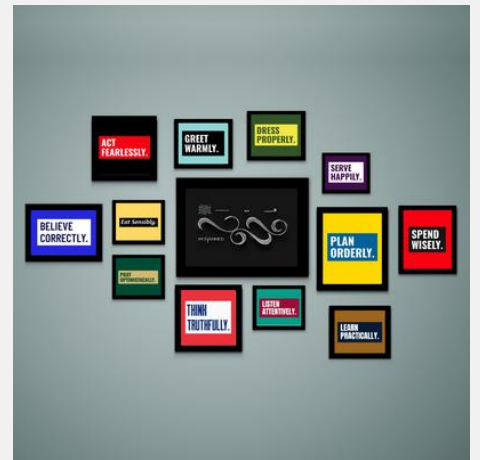
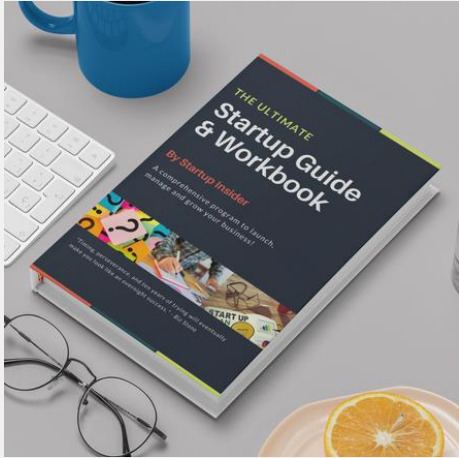
There were no oil-wells were discovered in Arabia at that time. No CPEC was under construction and no economic policies were under discussion. They had not even shoes in their feet when they won the wars. So what was their key to success? Only one! 'Character building' that is the most important factor that contributes to nation building. Prophet Muhammad (PBUH) dedicated all his life in the training and the grooming of his people and as a result the State of Medina was established. There is no doubt that PM Khan has shared a big vision with the nation to make Pakistan a similar state of Medina. But there is no depth, the actions are total opposite. His priorities are PROJECTS not the PEOPLE. His ministers don't even know how to speak on the national tv channels. Instead of policy making the ministers and their teams are more concerned with their vote banks, press conferences, talk shows and social media following.

The first and foremost step for PM Khan is to educate, motivate, mobilize and inspire his cabinet, and enable them to achieve what's needed in the current circumstances.

"We will transform Pakistan into *Riasat-e-Medina*". You are saying it again and again, and again Mr. Prime Minister! Now its time to stand up and start implementing it. But before taking any initial step, you have to learn the same methodology of our Prophet Muhammad (PBUH), and that was **"Converting raw talents into functional strength"**. Now apply this principle in every companion of the Prophet (PBUH), and analyze their reputations before and after the establishment of the State of Medina.



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CONTENTS



32 NAVIGATING THE TRANSFORMATION



72

LATEST NATIONAL AND INTERNATIONAL NEWS

A big part of our mission is keeping you up to date on some of the important events happening in the world today.



64

15 TOOLS THAT WILL HELP YOUR STARTUP GROW

Technology tools to make your startup smarter, no matter in which industry you are operating in.

MOTIVATION + STORIES + TIPS + GUIDE

08 BUSINESS ETHICS IN ISLAM

"May Allah bless the person who observes politeness and courtesy in business dealings and in recovering debts." Learn the business principles in Islamic way.

11 INSPIRATIONAL STORIES

If you want to start a business of your own, it's important to learn from small business success stories that can point you in the right direction.

18 NEW WAYS TO MAKE MONEY

Top business ideas in the local business environment that can work out quite well for you, provided that you execute those ideas the right way.

26 TOP EXPERTS

WHAT KEY LESSONS HAVE THEY LEARNED THROUGHOUT THEIR BUSINESS CAREER?

48 BUILD A DREAM TEAM AND GROW YOUR COMPANY FAST

Building a dream team is quite difficult, but if you are clear about business objectives, goals, mission, and vision, then you can easily determine why your team exists and what kind of tasks you can assign them. Also, you can explain how they can contribute according to their expertise and skills.

60 THE ECONOMIC FUTURE OF AFGHANISTAN

The balance of economic power has tilted to the east. Pakistan will have a regional importance like never before. Economic activity will pick up within the next 6 to 12 months and will continue to rise.



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THE STARTUP SCHOOL

BUSINESS ETHICS IN ISLAM

By Ahsan Omer

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he term 'business ethics' refers to fair behavior while handling and managing business matters. The term is closely related to 'Khuluq' in the Qur'an and 'Ikhlaiyat' in Urdu. The Holy Book 'Qur'an' uses different phrases to

highlight the importance of ethics in human life and business, such as 'Khayr' (Goodness), 'Birr' (Righteousness), 'Qist' (Equity), 'Adl' (Equilibrium & Justice), 'Haqq' (Truth & Right), and 'Ma'ruf' (known & approved). These terms clearly stated that any kind of wrongdoing in business is strongly prohibited in Islam. It means it's unfair if you deceive someone in any profession.

Islamic business ethics encourage enterprises to hold to in their interaction with customers and transactions in an ethical way. The concept of Islamic business ethics is old as business itself. Simply put, Islamic business ethics are based on the Qur'an which is demonstrated by the actions and words of the Prophet M.P.B.U.H. The Islamic ethics in business encourage everyone to participate in trade & commerce with equity, justice, truth, honesty, goodness, law-abiding, and righteousness. It's all presented in the light of Shariah- the Islamic social/legal system.

Everyone knows that deception and disloyalty are

wrong and should be highly discouraged in any profession. It has been observed that deception is still common practice at the workplace, be it in-house jobs or online. Managers and headhunters always claim that they are committed to honesty and integrity. But the truth is, these are just tactics to attract more clients or customers for the growth of their business. We can call it the art of persuasive speaking or writing, that's how they attract and hire employees, and later, they use deceptive techniques.

However, considering the significance of business ethics in Islam, here I'm going to enlighten you all about Islamic business ethics and its principles in the light of the Qur'an and Sunnah.

Islamic business ethics revolves around some values, such as; Justice, Public Welfare, and Honesty. These values are based on two main roots, first one is 'the faith' in and devotion to Almighty Allah, and another one is the earthly care, which is based on moral values and accountability with your profession. Therefore, entrepreneurship is all about creating moral values for a social impact, wealth creation, and economic growth and development.

The Qur'an and the teachings of our beloved Prophet Muhammad P.B.U.H strongly address the practice of ethical norms and moral values.



QURA'AN ABOUT BUSINESS ETHICS

"You are the best of people, evolved for mankind, enjoining what is right, forbidding what is wrong, and believing in Allah". (3:110, Surah Al-Imran)

Our Prophet Muhammad P.B.U.H also says, "I've been sent to perfect good morals". (Ibn-Hambal, Volume 1-No: 8595)

Islam permits only legitimate business as Qur'an tells us, "O you who believe: Eat not up to your property among yourselves unjustly except it may be traded among you by mutual consent" (part no 5, surah Al-Nisa, verse no 29.)

Business ethics are the moral values and principles that teach one to behave ethically while managing business and its related matters. It helps to differentiate between right and wrong and allows making right choices within an organization. Leaders use the Islamic business ethics framework for an organization to adopt.

Our Prophet Muhammad P.B.U.H is a great example of a successful Muslim trader who had established a remarkable reputation in business. The majority of Makkah residents including his enemies praised Prophet Muhammad P.B.U.H for his sincerity, honesty, hard work, and accountability.

Our Prophet Muhammad P.B.U.H also stretched the importance of fair dealing with customers in trade & business.

He says, "Allah shows a mercy to a person who is kind when he sells when he buys, and when he claims". (This indicates that an entrepreneur or trader should be fair in all kinds of dealing, be it selling, buying, or claiming, a person should follow Islamic ethics in business matters).

PRINCIPLES OF BUSINESS ETHICS IN ISLAM

There are twelve principles of business ethics in Islam, such as; Avoid Swearing, Freedom of Enterprise, Dealing in Stolen Goods, Fair treatment with employees, Giving short measures, Hoarding of foodstuff, Avoid Risks & Speculations, Avoid dealing on Haram Items (alcohol, interest-based, etc.), Trustworthiness & Truthfulness in business transactions, Trade through Mutual Consent, and Earn Halal.

Here I'm going to discuss some of them which are the most important ones.

Freedom of Enterprise:

Islam allows you to start any kind of Halal business within the limits and boundaries set by the Islamic social/legal system. An economic and political system grants you to manipulate your investments/money in all ways and means by taking care of their possible consequences on society. Islam gives you the freedom of enterprise and the right of possession, but

it defines its limits and boundaries according to Shariah. The boundaries are as follows:

- The indirect influence of Islamic Education
- Direct interference of the State

Trade Through Mutual Consent:

For managing business transactions, mutual consent is mandatory between the parties. In the light of Surah Al-Nisa, Ayah No. 29 & 30, the two conditions have been explained. First, it must be a trade transaction that requires an exchange of properties. Therefore, the transactions of gambling, speculations, loan-sharking are prohibited in Islam and are not considered valid in Shariah. Second, the transactions must be done with the mutual consent of the parties, be it selling or buying. It means without mutual consent, a sale is not allowed.

Truthfulness in Business Transactions

Islam emphasizes truthfulness in business transactions. Even the Prophet Muhammad P.B.U.H also says, “the truthful merchant (is rewarded by being ranked) on the Day of Judgment with Prophets, martyrs, and pious people”. (Tirmidhi No. 1130)

Trustworthiness in Business Transactions

Trustworthiness is another essential principle of business ethics in Islam. It is necessary to follow in commercial transactions. Islam highly encourages avoiding deception in any profession. For entrepreneurs or traders, a lack of trust is the biggest expense. It may take years to build trust, but only a few moments to lose. Without trust, nothing can be done fairly in business or within the organization.

According to Surah Al-Anfal, 8:27, “O you believers! Don’t betray Allah and the Messenger, nor knowingly, betrays your trusts”.

Not To Deal in Prohibited Items

Islam emphasizes not to deal in prohibited items, such as; alcohol, idols, pig meat, dead meat, and interest-based selling and buying.

Holy Qur’an says, “Prohibited to you (for food are) the dead meat, the blood, the flesh, the pig meat, and that on which name of other than Allah has been mentioned”.

(Surah Al-Maida, 5:1)

Fair Behavior with Employees

In the Holy Qur’an, Islam set certain conditions and limitations to prevent the chances of clashes and disputes between employers and employees. Islam encourages love and brotherhood between them as it maintains the decorum within the organization. It’s the moral and religious responsibility of the employer to take care of all the employees. Employers should take care of their fair wages, necessities by providing them excellent working environment. Prophet Muhammad P.B.U.H said, “The wages of Laborer must be paid to him before the sweat dries upon his body”. (Ibn- Maajah, No. 2434)

Hence, we can say that all moral values are the secret to success in business. Honesty, integrity, fairness, equality, justice, trustworthiness, truthfulness, righteousness, good moral behavior, accountability & sincerity with the profession is everything you need to run your business more smoothly. Additionally, it’s a secret recipe for improving the sustainability of your business in the longer run.

7 WORTH-KNOWING HABITS OF THE WINNERS



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

9 TIPS FOR GROWING A SUCCESSFUL BUSINESS

- ✓ Get Organized
- ✓ Keep Detailed Records
- ✓ Analyze Your Competition
- ✓ Understand the Risks and Rewards
- ✓ Be Creative
- ✓ Stay Focused
- ✓ Prepare to Make Sacrifices
- ✓ Provide Great Service
- ✓ Be Consistent



FROM MCGILL TO SELLING BRIYANI

By Qaiser Hayat



Entrepreneurship and the concept of self-reliance is something leading business schools propagate but our society is yet to accept the possibility of success. Kamal, a success story in the corporate world reached out and won the world of self-reliance as well!

This is a story about a man who had been blessed with everything. He was highly educated from the likes of LUMS and McGill. He was earning in a day what successful people earned in a month. Yet, in his heart of hearts, he knew his purpose lay unfulfilled. He had grown up with a bright and curious mind – for him the horizons were always visible with endless possibilities. All through his life, he was always dreaming big and

praying to Allah for even bigger things to come to pass.

Kamal was living the life! He worked as a corporate leader – a CEO in the private sector; he was at the secretarial level in the Government and served a member of board for some very successful names. He was earning in a day what the mighty earn in a month and his lifestyle was lavish and relaxed. He kept pursuing the light of education and developing himself – all to get a better job as he quoted in a conversation.

Then came the test of time. His glamorous came crashing to the ground. The earnings and spending seized, and times took a difficult turn. But this man of steel

did not see this as a time of test. Kamal quoted, this was the time when Allah was preparing him for his true calling. He always believed that his life meant more than just simply working better jobs and earning more and more money. The turn of time came as a reminder of this very concept. Kamal continued to apply for jobs and looking for employment. Despite his education and stellar credentials, his search ended in vain. On paper he was one of the most capable candidates around – yet the times that came saw him unemployed. However, now that he looks back, he thanks all those who refused him a job as they contributed to his enterprising mind, finally taking flight.

When all went dark, he went back to the basics. He began to rely on his very strengths, with minimum reliance on all others. He and along with his wife, whom he terms as his very backbone, began their own enterprise. She began to cook Biryani, a national favourite – and Kamal harnessed his marketing abilities, education, and experience. He loaded his car with the boxes of biryani with a few condiments and set out to the busiest of the places in Islamabad – The Blue Area. There he setup his sales point. He would begin his workday with prayer and then distribute some alms to the needy. He would then call out to the passers by, yell out to the people parking their cars and began to sell the food. Soon enough the business

began to take momentum. His phone began to ring nonstop with the clients waiting for him to reach his sale point. And thus, life began to hold meaning again for Kamal and his family.

He claims he has never been happier in his life with the freedom that this life offers now. He relies on himself and his wife. They have the liberty of working when they need and taking days off when they have worked hard enough. He is not dependent on any workforce but only on his and his wife's skills and Allah's blessed help.

When asked where he saw his business going forward, Kamal said, he wishes to become a source of inspiration for the people out there. He wants to contribute to the people who are looking to make an honest living. Even now, so many people come to him and ask for guidance and suggest making it on their own in these highly competitive times. He wishes to matter to people in improving their lives and not simply making money.

Kamal's story is a capital example of the very spirit of entrepreneurship – to create a living out of strengths and building on their capabilities. His work process is simple and easy to replicate on a daily basis. His output is concrete, and he is drawing benefits both extrinsic and intrinsic. We can replicate his simple theory, work your strengths, rely on one's faith on Allah and keep on going!

HOW I TURNED MY PASSION INTO A PAYCHECK

By *Pirah Aijaz*



Writing is my passion and I have been writing since 2013 for various print and digital media platforms. In the beginning, everybody asked how I started the venture. Well, it's a long debate. In 2013, I was doing Masters in Education, and at that time, I had no idea of writing blogs. Honestly, I had never thought about it in my life before. But, the fact is, to get to the good, you have to trudge through the bad. Similarly, I've been through a lot in my life.

Back then, I still remember the time when I had no writing sense because of no reading habit. Even though I was a topper in my studies. My father (a renowned, gold medalist, journalist/author) scolded me to read books

and newspapers to develop a reading habit because my brothers have been bookworms since childhood. I always wanted to be like them, yet I was zero because of poor writing skills. It seemed difficult to shape my dreams. Well, I got used to hearing advice and didn't take anything serious. I just wasted my time which was the actual time of learning and exploring myself. Time flies and I did nothing. I thought that life would be so easy, but time has proved me wrong as I faced many challenges in my life.

Well, I started writing and whenever I tried to write a blog or anything in English, I got failed. Time passes with no progress which impacted

my life and I started underestimating myself. Then one day, I got inspiration while reading (Womenshade Magazine), published from Pakistan, Quetta. It is a Non-Govt Organization, who works for women's rights, and they release their monthly magazine with both English and Urdu sections. I decided to take a baby step by writing Urdu articles on women's issues. I wrote my first article on "The status of divorced women in Pakistan", luckily, it got published & they gave me the chance to write for their magazine.

Since then, I never looked back and continued writing for many print media platforms. I wrote on various genres and now I have several publications. I got much appreciation and it was an honor for me that I succeeded in what I decided. Later, I moved on to writing blogs in English for various digital platforms and bloggers' communities.

I got applauded, but I was unsatisfied as I wanted to convert my passion into a paycheck. I was so inspired by women who work from home or manage their brands. Following them, I started doing efforts to work as a freelance content writer. This is true that success never comes over nightly. So, I had to work hard to accomplish my career goals.

In January 2019, I started my freelance career and got first gig as a translator from

direct local client. At that time, I realized that your passion and skills can do wonders in your life. And here you will be surprised to know that I earned just 1000/- Rs from that task. But it worked for me as a motivational force and I decided to pursue writing as a career. Besides, I launched my web zippywriters.com which is today an open learning platform for aspiring female writers through which I conduct online crash courses regarding content writing and freelancing. The aim is to help and empower women by developing content writing skills so that they can work in the freelance marketplace.

Nonetheless, it's such an incredible encounter of realization where dreams are en route to the real world. But, I regretted that I wasted the golden period of my life which was the best time of learning. Well, I believe that slow progress is also progress and small achievement adds up to big results.

For me, "Passion, Patience, and Consistency is the key to success". And that's what I have been following since the day I started my career. Still, the journey continues with great expectations in my heart for accomplishing my career goals.

If you are just starting up, don't ever think that you will receive your paycheck fortnightly. It takes time!

THE JOURNEY OF DANKASH

By Fahad Zaidi



This startup is a journey that took off amidst the most difficult times a young couple can ever think of, and a journey that is now a huge success with local and international recognition.

Dankash is a Pakistani startup that was founded back in 2013 by Kashif and his wife, Dania. The company focuses on empowering individuals and organizations with talent they already possess, and how they can further enhance their skills to sell their services in domestic or international markets.

This startup is a journey that took off amidst the most difficult times a young couple can ever think of, and a journey that is now a huge success with local and international recognition.

HOW IT ALL STARTED

It all started back in 2013,

when Kashif and Dania were still newlyweds & were abandoned by their own families because their marriage was without their parents' consent. With zero financial, moral or emotional support from their loved ones, the couple tried to make ends meet the best they could, but were unable to do so.

A few months later they welcomed their first child and still had no stable income to support themselves. The hardships reached to a point when one day, someone called Kashif to discuss a work opportunity but when the couple, along with their 18-day old infant,

reached Faisalabad, that person never answered their calls.

That was the point when they both decided to embark on a journey that would not only support them, but also benefit other people who find it difficult to earn a decent living for themselves because of financial & societal factors.

WHAT IS DANKASH

Dankash is an online platform that provides training, coaching, mentoring and grooming to individuals that are either stuck in the monotony of their 9-5 schedules, or those who are not able to make the most of their skills

due to various reasons.

Through detailed courses, online learning programs, video content and live training sessions, Dankash equips people with the necessary skill set that enables them to find better job opportunities, find better freelance opportunities or start their own businesses.

Today, the company offers tailor-made courses for social media marketing, digital marketing, freelancing tactics, e-commerce, graphic designing, content writing, and the list goes on. The students who are enrolled in these courses usually make around 2-3 lac on a frequent basis. So basically if a freelancer or a salaried individual reaches out to Dankash for skill development, they end up polishing their skills to a level where they do not have to go back to their monotonous job anymore.

DANKASH - A LONG HOURNEY AHEAD

Even with all the success and recognition this organization has already achieved over its 8-year journey so far, no way the company has gone into procrastination by any means. According to the founders themselves, they dream and look forward to bringing billions of dollars in remittance into Pakistan and want individuals to easily earn around \$2,000-\$3,000 on a monthly basis.

To achieve this goal, Dankash works tirelessly with its 50+ workforce round-the-clock, empowering the skilled labor of Pakistan.

NIC ISLAMABAD'S SUCCESS STORY

SLOSH AI SOLUTIONS - A HEALTHCARE TECH STARTUP

By Aiman Khan



I believe that the only person who can stop you from succeeding is you, yourself. If you are motivated, work hard and are honest, nothing can stop you from success.

In June 2018, I lost a very close family member “Dr. Rasheda Jabeen” in the fight of cancer. She was a microbiologist and was serving the country with her services and inventions. Our family went through a lot of suffering during that period. The worst suffering was losing her that early. At that time I realized that there are so many loopholes in our healthcare systems that need to be addressed. That was my motivation for starting my own company named SLOSH AI Solutions.

I am an Electrical Engineer by profession and people sometimes get surprised to hear that I never did any job before

starting my own company. I remember before getting incubated at NIC, Islamabad, I used to go to people and tell them about my idea and people used to laugh or degrade the thought of a tech company started by a woman with no prior experience and funding.

When I got incubated at NIC, my greatest fear was what if I do not succeed? I was given so much motivation from the very start at NIC. Within one year of my incubation at NIC, I have won 3 different competitions and also participated in various coverages, festivals

and trainings. I have met and talked to people from different genres with so much experience.

I believe that the only person who can stop you from succeeding is you, yourself. If you are motivated, work hard and are honest, nothing can stop you from success. You will find people aligned with your vision and you will succeed. But that all comes with Grit and consistency of not quitting and keeping going.

SLOSH AI Solutions is working on developing intelligent reading and reporting tools for medical imaging and diagnostics. In Pakistan, for a

population of 220 Million people there are only 1200 Radiologists (Radiological society of Pakistan). These radiologists are working day and night to cater with the high load of imaging each day but delay and missed diagnosis occurs despite their dedication and efforts. Our tools will help these radiologists and doctors in managing their load. We are developing state of the art machine learning tools to reshape the healthcare system of Pakistan. We cannot solve the health crisis of Pakistan just by increasing medical task force. The management is required through enabling technologies to change the healthcare infrastructure of Pakistan.

When I started working as a founder with no prior experience in business, I faced so many hurdles.

People could not even accept the thought of having a tech entrepreneur as a female. I had to work harder to get my place. I remember one of my mentors taught me that your work will one day show that you are dedicated and then people will stop noticing your gender when they will see you work. In this small year of work, I was able to win 3 competitions in a row which includes Standard chartered women in tech grant and National Hepatitis C hackathon.

Success is a result of continuous effort. If you are persistent, you will get it but if you are consistent you will keep it.

TRUSTING WRITERLAND

MUHAMMAD ZULKARNEYN

Founder & CEO WRITERLAND

When I started my micro-agency, I thought it wouldn't be difficult but it turned out to be a game of nerves for me. I didn't find the suitable intellectual capital to manage my agency as I have to serve not only local but international clients too. Initially, I handled every department even customer support myself. Later on, I started the hiring process as the work which I was doing was different, this is because there were no people who were doing copywriting professionally. To cater above issues, I started training my teammates to match the level I wanted them to excel at. We started our agency based on ONE service that is our flagship Amazon Irresistible Listings and product descriptions and now All praise to GOD we are offering the wide range services under one roof.



Elon Musk once said, "When something is important enough, you do it even if the odds are not in your favour". I live by this Motto. Before sharing our even and odds of our business, let's unveil what exactly is WRITERLAND.

WRITERLAND is a unique kind of content and marketing agency. A company ready to disrupt with that little something extra, created from the combined expertise of Top-notch Copywriters and E-commerce disruptors with a team based on shamrock structure. The team operates from Karachi, Antalya – and Tokyo. This is how we are leaving our prints globally. We help B2B and B2C companies of all sizes generate sales leads and E-commerce revenue with our powerful copy. We are original, fearless and independent. Sit back and focus on what really matters to you while WRITERLAND infuses an in-depth look at your brand using SEO proven creative copywriting and spunky marketing all lump into one all-inclusive package. And we believe, if your clients smile, so do you. This is how we turn conversations into conversions and write profits for you.

Trust me, Success requires forbearance and perseverance. I'm happy to share that our team made significant

success in this. Right now, just from crispy and crunchy product descriptions and listings, we have managed to cross \$1500-2000\$. I know it's a mild success but we are happy. You might be thinking it's a fallacy. Not at all, here is the detailed number crunching. We charge for an average listing between \$200-300 and in the month we close almost 8-10 clients. This is just data from Product descriptions in a crux, I would say in a Pakistani style *"daal roti chal rahe hai"*

My future plan is to make WRITERLAND a professional copywriting agency in Pakistan and also leave its prints behind globally, I know this can not be achieved in a day but with my hustle and persistence, I will make it a big brand soon. I want every Pakistani brand to give WRITERLAND an opportunity to handle its brand reputation. Don't underestimate the power of strong copy. Trust me, only words can make your brand stand out from others. Let me remind my masses and classes of our country. We at Writerland, have the potency to write profits for your business. Being a founder, I have heavily invested in myself and my team. I'm officially a Certified Conversion Copywriter from COPY HACKERS. At last, I would say it's time to uplift your local talent and time to trust your vibes by TRUSTING WRITERLAND.

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PAVING THE WAY TO DREAM CAREERS WITH MERA FUTURE

By Maha Belal



In this modern era, when we have several options to choose from and have very diverse skill sets to acquire, our younger ones still struggle to decide a career path for themselves, especially when they do not have anyone to guide them regarding their future and practical life. Our society is positively biased towards certain professions like health sciences and Engineering. These professionals are generally considered more honorable and well earned; any profession or passion apart from these is not perceived well by our elders and peers. Here arises a confusion for developing minds and bright ideas of our younger generation.

Fortunately, someone who has gone through all the

struggles during the educational period has acknowledged this problem and has decided to take a step further and provide guidance for our younger generation to make an informed decision when they are about to select a career to pursue.

Startup insider has the privilege to interview the CEO and founder of a career counseling organization, MERA FUTURE, Dr. Zunaira Saqib. She currently works at the Department of Human Resource Management, National University of Sciences and Technology as an Assistant Professor. She holds a Ph.D. from the University of Leicester and a Masters from Lancaster University. She has several publications in journals, Harvard Cases,

and international conferences. Her research interests are in the area of Diversity and Inclusion and Organizational Identity.

Dr. Zunaira started this initiative back in August 2019 with the motive to provide an equal opportunity of career counseling to our youth regardless of their social, financial, or religious background. Since then, her team has been providing services primarily for Intermediate students (O/A Levels, 9th, Matric, FA, FSC) so that they can make a conscious choice while deciding for their graduate degree.

"Mera future" consists of highly qualified faculty, experienced practitioners, psychologist, career counselors, and researchers with extensive collective experience. It is basically an Aptitude testing company that also provides detailed counseling through industry mentors. Their aptitude test is based on an Artificial intelligence model with data set collected from real-life case studies from top universities of Pakistan.

The purpose of this test is to empower students to make a well-thought decision so that they do not feel lost. The test result is a detailed 25-page report in which a student would be able to know about his/her personality traits, area of interest, which subject set they should choose, and related future career fieldsto opt from.

Apart from the test, if a student further needs counseling or result discussion, "Mera future" arranges in-person sessions with career counselors and industry mentors who are on board with this organization. Industry mentors are professionals working successfully in their fields and can provide guidance about various aspects of their profession.

Dr. Zunaira and her team are also providing Online courses and certifications, including training courses for teachers and basic skill development courses for students. Online courses for teachers enable this organization to train and certify teachers anywhere in the country for career counseling. Once a student is done with the aptitude test and needs further guidance, they can have access to a trained counselor in their school or college to look up to at that time.

Skill development courses include introductory skill courses like resume writing, coding, etc., so that a student can start freelancing while studying in an institute.

The future goals of Dr. Zunaira and her team for this organization are to develop a system with multiple schools and colleges across the country. She and her team plan to conduct multiple aptitude tests throughout the academic year starting from 8th class / O-levels

so that when students are going to take admission in a college or university, they can have a well-planned map in front of them based on their previous performance. This strategic planning would automatically help the students to decide better for themselves and set their vision for the future accordingly.

“Mera future” CEO has a takeaway message for students, teachers, and parents. Dr. Zunaira said that this era is a period of information overload, with its pros and cons. Our youth needs to take advantage of this opportunity to understand themselves better so that they can perform better in society and on a personal level.

Because more information is better than no information, said “Mera future” CEO.

Parents and teachers should take equal responsibility for guidance for our youth instead of leaving them clueless and endorse our personal opinions on their developing minds; we need to help them understand themselves so that they can develop confidence and courage. Parents should guide or find someone who can educate their children regarding their careers and accept their decisions with an open heart.

VISIONARY LESSONS FROM **ELON MUSK**



- ✓ There are problems to solve
- ✓ Impossible is an opinion
- ✓ Don't panic
- ✓ Success requires sacrifice
- ✓ A powerful vision can make up for some small mistakes

SPICE THINGS UP TASTE GLORY



🔥 **HOT WINGS** 🔥

NEW WAYS TO MAKE MONEY

20 BUSINESS IDEAS FOR STARTING YOUR OWN SERVICE BUSINESS



Have you been living a monotonous life lately? Are you done with your 9-5 job routine that you've been doing since the past many years? Or are you already contemplating starting something of your own?

Guess what.. It might be about time to take the all-important life decision in your life - a startup in the service sector of Pakistan with zero or minimal investment.

In this read, we will walk you through some of the top business ideas in the local business environment that can work out quite well for you, provided that you execute those ideas the right way.



1

TRAVEL CONSULTANCY

Travel consultancy is and will always remain one of the top business startup ideas anywhere in the world. Same goes for the Pakistani market, too. Although world travel did take quite a bad hit due to Covid-related travel restrictions, now that a lot of countries have already eased down the travel protocols, the demand for air travel has gone up again. To start a travel agency or travel consultancy in Pakistan, all you need is some local and international licensing/permits, a small office setup and some basic information about world travel that includes routes, air ticket fares, hotels and accommodation, local or international laws, etc. A good travel agent can make decent money in this business.

2

MOBILE APP DEVELOPMENT

Are you good at mobile app development? Then it's time that you start selling your technical skills to foreign clients and earn money in USD, EUR or GBP through various freelancing platforms such as Upwork and Fiverr. The pre and post Covid era has seen a rapid increase in the global demand for mobile apps - both on Android and iOS. It is certainly a good option to go for if you have the skills that are required in this business, and once you start making good, long-term work relationships, you can build up your own team here. Also offer clients to convert their websites into mobile applications and learn how to do it.

3

REAL ESTATE CONSULTANCY

Providing consultancy services to investors or private buyers in real estate has always remained one of the most lucrative businesses in Pakistan. Even with all the ongoing political or regional instability, there will always be people looking to invest in real estate and they will need to talk to someone who is knowledgeable and up-to-date about the land prices in the country. All you need is a small office setup and you can get the ball rolling! It is highly recommended that before launching your own real estate company, go and work for existing ones so you can learn the art of closing deals.

4

CONTENT WRITING

Copywriters, ghostwriters, book editors, creative writers, etc., are always in high demand globally. Most companies or writing agencies do not want to hire people on-site to keep their costs low, so they go ahead with writers who offer freelancing services at affordable rates. Also, the pandemic and recurrent lockdowns in different parts of the world has increased the global demand for writers working remotely. All you need is a decent computer, a stable internet connection and some good writing skills. Once you start getting regular projects, you can always look for expansion in terms of hiring good content writers from the local market and outsourcing projects to them.

7

EDUCATION CONSULTANCY

This might not be as easy a startup as compared to others in our list, however, it is quite a lucrative business once you have good, reputable educational institutes, schools, colleges and universities on your panel. A lot of students want to study abroad at renowned institutions, however, most of them do not have the right information and guidance that they need to get themselves enrolled at those educational institutions abroad. Once you equip yourself with all the information, you can kick off your education consultancy with minimal investment. The best part is that you get paid by both parties - the student and the institute! Don't neglect to incorporate scholarship opportunities in your services.

10

VIRTUAL ASSISTANT

Managing or providing assistance to someone living on the other side of the world has become quite a thing in Pakistan now. Virtual assistance (commonly referred to as VA) is a service that involves providing online services to clients and charging a fee for that. Once you have clients on board, you can hire a team in Pakistan and make some serious money out of it.

5

GRAPHIC DESIGNING

If you believe that you are good at creating and portraying a combination of visuals, content and images that looks good and serves the purpose, you should give a serious thought about learning a basic + advanced level graphic designing course. There are a number of online platforms that offer both free or paid graphic designing courses that give you the knowhow about graphic designing (Adobe, Coral, etc.). Once you have mastered these skills, you can create a wide range of content for your clients that includes company logos, brochures, magazine content and covers, newsletters, website content, etc. If you are not interested in learning hard core graphic designing, consider Canva Pro.

8

SOFTWARE DEVELOPMENT

Most .Net, WPF, C++, Javascript, PHP developers, etc., make decent money from their 9-5 jobs in the local market. However, if you are looking for more growth in this technical field, then you can always go for freelancing and later on setting up your own software development business startup in Pakistan. The international market is a big one for this field, without a doubt! There are a lot of individuals, companies and agencies outside Pakistan that are constantly looking to build work relationships with local software developers and software development companies. There are now dozens of international payment gateways which you can access while sitting in Pakistan.

11

TOUR GUIDE SERVICES

Do you think you know your city or country well enough? If yes, then it wouldn't be a bad idea to try out tour guide services as a startup. With minimal investment required, this business can become quite lucrative, provided that you are able to connect to foreign travelers who are visiting your city and need someone who is able to guide them during their tour.

6

LEGAL CONSULTANCY

In this modern-day, tech-savvy era, people do not really want to have a lot of physical meetings or visits for their legal matters. They tend to get most of the things done on phone or through virtual setups. If you are a lawyer by profession or can offer paralegal services, you can set up your own office or an online platform where you can charge your clients per session, by hour or any other way that works for you. Almost all the processes of SECP and FBR are now online. You just have to get client's user and password information and you can file their tax returns and all other documents via online submissions and payments. You also can collaborate with existing companies and work as reseller.

9

RECRUITMENT & TALENT ACQUISITION

The past one year or so has been quite difficult for a lot of people across the world - the same has been the case in Pakistan, too. With an economy that has struggled during the past many months, a lot of people have lost their jobs during and after the 1st, 2nd and 3rd wave of Covid-19. If you can bridge the gap between employers and people who are actively looking for job opportunities, you can make some serious money out of it. Platforms such as rozee.pk, mustakbil, jobz.pk and bayt.com are examples of some of the best recruitment and talent acquisition businesses in Pakistan. Focus on the training part as well as industry does not need raw talent, it requires job ready skills candidates.

12

FRANCHISE CONSULTANCY

Opening up a new franchise is not always a walk in the park. There are several factors involved that both the franchisor and the franchisee need to take into account before a new franchise can be made functional. Franchise consultants can help the two parties work out everything in a smooth way and earn a commission out of it. You just need a good network to start with.

13

EVENT MANAGEMENT

Ever since the lockdowns were eased in Pakistan a few months ago, event management business has once again witnessed a rapid increase in demand from various sectors of the economy. Setting up an event management business might seem initially easy, however, you will need some good connections in the industry or sector that you are looking to target. If you already have good PR in the local market, there is a good chance that your event management startup can flourish sooner than you might think.

16

SOCIAL MEDIA MANAGEMENT

Online buying and selling has made it almost necessary for brands to have a strong social media presence, regardless of which business model, sector or industry they belong to. For this, companies are constantly looking for skilled social media managers that have the necessary skills and experience to manage their social media outlets. If you have those skills and are quite handy with managing Facebook, Instagram or other social media pages for your clients, you can set up a social media management agency or a startup, and target both local or international clients. Remember this business needs multiple skillsets from the start, instead of hiring try to learn from online courses.

19

HEALTH & FITNESS INSTRUCTOR

This is another business idea that you can start with zero or minimal investment. If you have a good social media following, you can start posting fitness-related content on your channel, talk about virtual coaching classes or sessions and once you get a good response, you can start charging for it. Take professional body builders on board as trainers and host webinars while selling monthly subscription.

14

WEDDING PLANNING

Lavish weddings in this part of the world have always been a 'thing'. Be it Pakistan or any other South Asian country, people will spend a lot of money on weddings and related events. If you believe that you have or can learn the skills that are needed for this, you can start your own wedding planning and consultancy business in Pakistan. Urban cities like Karachi, Islamabad or Lahore have a lot of market for this business. Be selective as much as possible in the vendor management as it is the make or break point for your company.

17

TUTORING

Providing tutoring services is an option that a lot of young, well-educated people opt for in Pakistan. This is not something that you might be hearing for the first time. But what you might not know is that a lot of people from outside Pakistan pay good money for online tutoring services through various platforms such as Upwork or Fiverr.

If you are knowledgeable on a certain subject and have good language skills, you can offer your tutoring services to students living miles away from where you are, and make good money. Down the road, you can always go for an expansion in terms of setting up a virtual academy for long-distance learning, or go for a physical setup for the local students.

20

AFFILIATE MARKETING

Blogging or affiliate marketing is not a new business idea anymore, however, the Pakistani market still has a lot of potential in this business. If you know how to blog, you can talk about certain products or services, redirect or link to their pages and earn a commission on each click or buy (depending on the affiliate model you go with). Big giants such as Amazon and Tesco pay good amounts of commissions to affiliate websites.

15

FOOD DELIVERY

Yes, it might require some initial investment, however, a food delivery business can turn out to be a real success if you plan and execute your short-term and long-term goals well. Even with a few big guns already in the market, such as foodpanda, food delivery is and will always be a business with endless opportunities in Pakistan. The things that you might need may include a decent mobile app, good restaurants in your list and some energetic bike riders. Don't try to jump nationwide, initially hunt local food leaders and start with it.

18

MENTAL HEALTH INSTITUTE

The past one year or so hasn't been easy to cope up with for a lot of people around the world. As a result of this, an increase in various mobile apps was observed related to mental or emotional wellness. To open up a physical or a virtual mental health setup, you might need some certifications to prove that you are authorized and educated enough to practice this. So this might not be an option available to all, however, those who have the necessary licenses can avail this opportunity. This is an era of collaboration not the competition so instead of taking solo flight, you always can collaborate with those organizations who possess all licenses required to run a setup like this.

FINAL THOUGHTS

Pakistan is a country with endless opportunities for foreign investors and business owners. As far as the service sector is concerned, there are still a lot of areas yet to be explored by entrepreneurs and skilled workers.

The major factor is polishing and upgrading your skills before you decide to sell them to your clients. Once you know this art, you can open up yourself to new horizons in the service sector of Pakistan.



THE STORY TELLERS

ZUNAIRA OMAR & MALIHA SAFIULLAH

Co-Founders

The startup was launched in March 2020 after a year-long struggle of identifying market gaps, recruiting the best-fit resources for their team, crafting a plan and goals for their company and the different line of work they envisioned doing in an already well-established digital media market. Having worked for international companies, the co-founders were determined to bring their international experience locally which meant that even within the company and their teammates they intended to inculcate unconventional practices that would keep the creative passion alive while also generating maximum productivity.

The SquarePeg is the unruly, unconventional and rebellious yet still loveable brainchild of two uniquely different individuals with a common vision – to move beyond traditional digital marketing practices to rather creating stories and experiences that are real, distinctive and long-lasting. The SquarePeg is a digital inbound marketing company that in a span of 1.5 years has won the International Clutch Award for top B2B Company in Pakistan 2020 for specializing in providing top-shelf help and devising flexible and sustainable digital solutions. Also, The Square Peg has been ranked in top 5 digital marketing agencies in Islamabad by SortList and in the top 30 out of 100 digital marketing agencies of Pakistan by the Manifest List. In 2021, the company's website which is unconventionally bright and in-your-face, was ranked in the 20 best digital marketing agencies websites by Priority Pixels UK, being the only one from South Asia. The company prides itself for telling a brand story in the most innovative, loud and unique manner that not only guarantees recognition for the brand but also converts leads into real customers.

When setting up the company, the biggest challenges they faced were initially finding the right resources that aligned with their company's vision followed closely by the challenge of convincing local clients about the most fruitful marketing strategy for their brand. The digital media market is an up and coming industry and often misunderstood for



ZUNAIRA OMAR
CO-FOUNDER/CEO



MALIHA SAFIULLAH
CO-FOUNDER/COO

being synonymous with creating graphics and buying followers and likes. What The SquarePeg does is explains to the client that if a marketing strategy worked for one brand, it's not necessary that it would work for them and it devises an exclusive customized marketing strategy and plan for each client that not only establishes their brand but also connects with their relevant target audience, guaranteeing organic digital growth, engagement and conversion. The company works on providing end-to-end solutions to clients and has worked on taking only a few selected clients that they can provide hands-on focused attention to their entire marketing plan.

When employed, The SquarePeg's marketing strategies and plans for clients have produced beneficial results and while retaining international clients the company has managed to make a mark in the local digital market as well with high-profile and some notable startups as well. Currently, The SquarePeg is expanding in terms of team and approach and is all set to take on more clients and diversify their profile even further. Furthermore, The SquarePeg is also set to continue its pro-bono work for charitable organizations and individuals when it comes to their digital marketing needs.

www.thesquarepeg.com

MOTIVATIONAL SUCCESS STORIES THAT INSPIRE YOU



Kanye West was in debt of about \$52 Mn. and everyone forgot and ignored him.

His wife Kim created a game called Kimoji that generated \$80 million. She transferred \$52 million into his account and cleared up his debts. Today Kanye worth is about \$1.3 billion. An entrepreneur needs an intelligent and industrious wife beside him. Not a beautiful clueless lady who all they want is to marry a rich man who has it all.

As a lady develop yourself, don't be a liability be an asset to a man.

FAYAAS MAHIN

4 years ago I was a pretty big mess. Gaming most of the day, watching TV shows all night, 2am sleep times, social media addictions. Wake up at 10am and feel groggy, push all those dreams to that sweet "tomorrow land". Little faith in God and sure as hell was not confident in himself.

In the midst of all that, this guy right here decided to start a business. He worked on his mindset, understood the power of his attention and his thoughts, and how to use them to create the life and the impact he wanted to make on the world with his business. It just so happened that because he was drawn to serving God instead of his ego, opportunities appeared. And he coached TedX speakers, \$5 million dollar CEOs, filmmakers, some incredible human beings really. On mastering their minds and no longer having it hold them back. And guess where it all started? When he said goodbye to his old self. It's time you do the same.

UNKNOWN

Two weeks ago, I told kids at school to write an essay titled 'If I were a millionaire.' Everyone was writing, except a girl who leaned back with arms folded. What's the matter, I asked. Why aren't you writing? "I am waiting for my secretary," she replied

ADAM SMITH

One day Albert Einstein wrote on the blackboard:

$$9 \times 1 = 9$$

$$9 \times 2 = 18$$

$$9 \times 3 = 27$$

$$9 \times 4 = 36$$

$$9 \times 5 = 45$$

$$9 \times 6 = 54$$

$$9 \times 7 = 63$$

$$9 \times 8 = 72$$

$$9 \times 9 = 81$$

$$9 \times 10 = 91$$

In class they mocked him and made fun of him because he had made a mistake, as the correct answer for 9×10 is 90.

Albert Einstein waited for everyone to shut up and said:

"Despite me answering the first 9 questions correctly, no one congratulated me. Instead, when I got one wrong, everyone started laughing.

This means that despite being very successful, society will only notice the smallest mistake and make fun of it. Don't let simple criticism destroy your dreams".

AHMED R.

Once, all villagers decided to pray for rain. On the day of prayer all people gathered but only one boy came with umbrella. That's FAITH.

TUNCH DIPTAS

I am forgetful.

I am clumsy.

I am easily distracted.

I am impulsive.

I am not perfect.

Yet, I am confident and successful. How is this possible?

How do you build confidence while you have imperfections?

I used to beat myself up when I was criticized about these so called imperfections.

This attitude destroyed my confidence for years. I ended up criticizing myself more.

I could not speak up with confidence when I needed to.

I could not take action when I had to. I could not make decisions when the time is right.

Later, I have realized that personal development starts with embracing who I really am and loving my imperfections. As you grow, you don't change. As you grow, you become more and more who you really are.

I have trained my brain every day to empower myself, embracing my imperfections as my strength.

Trust me! You can do the same. Building confidence comes from within. It comes from accepting yourself and making so-called imperfections your strength.

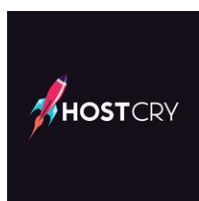
Let's build unshakable confidence by embracing our imperfections and turning them to our strength. Always have faith as we often hear, "Faith can move mountains".

SIMPLICITY AND EXCELLENCE

ARSAL RAJPUT

Founder & CEO Hostcry

When we first launched Hostcry on the very first day we got our first client, things seemed very easy at first and we were getting some clients. We had no idea how to market our services or even how to price it. None of the businesses we knew had actually done this before so it was all new to us. We didn't know what type of traffic we could attract and how much we could earn per month, not to mention the headaches of trying to keep clients and their money! It was not enough. We weren't making a lot of money and 3 of my friends decided to quit. It was very hard for one person to run a company. But I stuck with it and kept on going. I was everything: customer support, developer, social media marketer, everything that a startup needs even though it wasn't even paying for my food. Everything that I was making from Hostcry, I was putting back on the company for advertising, SEO, blog posts. After 1 year of struggling, I hired my first full-time employee. The rest is just a story.



Hostcry was started in 2018 by 4 university students. We were students trying to make life easier by providing a platform for people who are looking for web hosting in Pakistan but do not have enough resources. If you ever tried to buy web

hosting in Pakistan, you must know how hard it is to buy web hosting from a trusted company. You need to have a credit/debit card or even PayPal which are hard to get in Pakistan for a startup. So we wanted to give a platform where people can buy web hosting with Pakistani payment solutions like Easypaisa, JazzCash and online bank transfer.

Hostcry was started out of a passion for web hosting and has grown from there. We have slowly been building this company from day one and have made several mistakes along the way. The most important lesson we have learned is that there's more to customer support than just giving you information. There's an entire ecosystem surrounding your web hosting service which includes everything from

marketing to pricing. Our goal is to continually improve and improve upon what we do for our clients, no matter how big or small they are.

In the near future, Hostcry will be expanding globally. We are already working on converting the website language to many other languages. We want to be the best place to buy web hosting all around the world. We are expanding our team by hiring more and more talented people. More customer support means more trust and more clients for company in the future.



www.hostcry.com



FARM TO FORK!

ASIF BASHIR

Co-Founder & CFO

The primary objective of this creative business concept "Freshlay" was to address some of the major issues that the Pakistani agriculture industry was facing, such as improper supply chain management, wastage of fruits and vegetables, unhygienic methods of growing fruits and vegetables, and the exploitation of Pakistani farmers. The only root cause of all these massive issues is the middle links which include brokers, wholesalers, and retailers. Freshlay observed that the main cause of high prices in Pakistan is the sale of fruits and vegetables through middle links, who acquire them in bulk at low prices from farmers and producers and then sell them to customers at high prices. Furthermore, disorganized middle-link methods, such as inappropriate transportation of fruits and vegetables and inadequate storage facilities, resulted in more than 50% fruit and vegetable wastage. To maintain quality standards, Freshlay preserves fruits and vegetables using ultrasonic technologies and procedures, ensuring that the quality of the product is protected. Freshlay is built on the "Farm to Fork" idea, which entails purchasing directly from farmers. This benefits Pakistani farmers because Freshlay provides a 15% premium over market rates to the farmers, allowing them to increase their earnings.

Freshlay was able to survive in such a competitive market while dealing with all of the difficulties and challenges that they encountered. They have a smooth transition from one challenge to the next. One of Freshlay's most important objectives was to eliminate middle links, which were giving them a lot of problems by circulating false information about the company to farmers and producers, as well as creating a negative image in the minds of customers. Secondly, Freshlay established a proper supply chain management system for their startup, which include system, websites, mobile phone applications, hiring the right people, proper storage, transportation, and delivery facilities. Furthermore, because there was no suitable startup ecosystem, Freshlay used bootstrapping to develop an excellent system for their



startup. They independently raised all of the capital and made all of the investments. In addition to this Freshlay additionally spent money on rigorous training of IT personnel, professionals, specialists, and other workers as they were unprepared for such a business launch. Furthermore, Freshlay was able to persuade and acquire the trust of clients since they advertised their company through exceptional marketing strategies. They pushed and advertised their product in such a way that farmers and customers could learn everything about their product and their unique selling point. They also have a lot of discounts offers on their websites to attract clients' attention.

Any business's success depends on its ability to plan for the future. Freshlay, like all other businesses, has a set of plans in place to help them become more profitable and successful. The most important strategy is to provide farmers with loans as well as the required farming tools and equipment, such as tractors. Freshlay is eager to teach and train farmers to help them operate their operations more efficiently. Freshlay is working hard to add new features to their smartphone applications, such as cooking games, and they hope to introduce new food recipes to their app. Freshlay is also planning to open physical franchises for those who like to shop for fruits and vegetables in person.

www.freshlay.com.pk

The background is a vibrant, abstract composition. At the center is a large, light blue sphere with a textured, brush-stroke-like surface. Surrounding this sphere are numerous colorful paint splatters, drips, and brushstrokes in shades of yellow, orange, red, purple, green, and black. The overall effect is one of dynamic energy and artistic expression.

/Key Takeaways

WHAT EXPERTS SAY!

The Question:

What key lessons have you learned
throughout your business career?

TOP EXPERTS ON ESSENTIAL LIFE LESSONS



Kamran Z. Rizvi

Senior Consultant,
Lead Trainer,
Executive Coach
Carnelian.

No matter what work you do, which career you pursue, or what entrepreneurial adventures you undertake, ups and downs, will always be a part of the journey. My experience has been much the same ever since I started my career at the age of 18 in 1976 with an international bank in Abu Dhabi, to when I took an entrepreneurial dive in the field of learning and development in Pakistan in 1991. I learned more from my setbacks, than I did from my successes and breakthroughs. Here are some of the essential lessons I'd like to share:

1. Belief in yourself and faith in God – Invite new experiences in your life and each unusual encounter will help you discover your hidden potentials. Being human means making mistakes. Learn from them and always remember that God made you and He doesn't make mistakes. Don't ever behave as though you are.
2. Reality is what you make it – Reality is both subjective and objective. Keep a balance and use the power of your imagination to invent futures you desire.
3. Everyone around you has a unique perspective – What you know is partial. Enrich yourself by deep listening to others' perspectives on the same matter.
4. Preparation is vital – Before any event, know about the context, the audience, visualize and rehearse with rigor.
5. Be congruent – Be honest with yourself and others – Live your creed.
6. Keep your promises – Deliver on your commitments, and on time.
7. Balance life – Know your values and priorities and attend to all your family, social and professional commitments. Above all, make time for yourself also – You are, so everything else is.
8. Embrace humility – You are a unique part of this great and wonderful humanity. Everyone is different. We are all connected. You are neither better or worse than others. Your greatness lies in your stature, not status. Respect for humans, animals & the environment will keep your ego in check.
9. Death will come to us all – This can happen at any moment. Complacency stems from forgetting that you may die unexpectedly. Transform your life by living each day as though it were your last. Every morning you wake up, thank your Lord for giving you the gift of another day. Make the most of it. Dream as though you will never die, and act as though it's your last chance.

Focus on earning goodwill and making a place in the hearts of people, each day, and every day you live. The rest will take of itself.



Affan Haider

Corporate
Communications
Expert

I have had the good fortune to work across boundaries and across industries in my career. Initially I would learn something from one job, try to implement it in my next one and henceforth. At the end of the day, operational or even strategic learnings would be many and diverse across various positions. What I have learnt after working for more than two decades is that the most important aspect of any work you do, is that you should have strong and consistent value base, so in retrospect I would just like to recount the two core values I work with:

1. Stay humble: Success is nobody's birthright, what is success anyways? For a person it can be getting enough food to feed the family while for another it is conquering the world. Whatever you set out to achieve, stay humble, success has many fathers and failure is an orphan. Remember, everyone is bound to experience both.
2. Be people focused: Whether you are talking about processes, profits, efficiency or technology, nothing works without people. Put people first, be a people manager and not a process manager. Work from, what can I do to help my people succeed not what can I do for me to succeed (even at the cost of my people). Machines won't pray for you; technology won't remember you when shit hits the fan.



Dr. Amjad Saqib

Founder Akhuwat

There are several lessons I have learned in the last four decades of my professional career. The first and foremost is to have *Iman*, or faith. Faith that it is our responsibility to use our resources for the betterment of others without expecting any reward in return. The second lesson is empathy; being aware and sensitive to the feelings and experiences of others. Throughout my journey this applies not only to our beneficiaries, but the team behind the organization to ensure they feel heard and uplifted. The other lessons include being passionate and resilient through all of the ups and downs, to give up is not an option. Lastly, a leader is not one that does good work, but a good leader is one that inspires others to do greater work. This is the synopsis of my career, it is not centered around one individual, rather, it requires delegation of duties and trust in oneself, one's team and most importantly, in Almighty Allah.



Ayub Ghauri

Founder HospitAll

Lesson 1: Business is not for the faint hearted. If you're not patient enough, not people's person and don't have a calm temperament then stick to job.

Lesson 2: Learn to persevere and react too quickly against your business strategy. You may have read market conditions well but there may be temporary wave that's getting the way for the market to react differently then how you read it.

Lesson 3: Have Grit and never say die attitude. There are three variables that you have to watch out for. First, is the market ready for your product? Is the price right for the segment its intended for? Secondly, is the message that your product is out reaching to its intended segment (That's Marketing). Third, Is product available to the desired customer? (That's Distribution channels) The most important lesson: Does your team have the right mix of resources that would implement your plans? Are they developed and Trained enough for your offerings? Are they motivated enough? Do they get Market Competitive Packages? Because if you don't offer good package and work environment you would loose them out to your competition while you bear two huge losses. One ,all the trainings and development and industry knowledge that they acquire with you goes to strengthen your competition. Secondly finding another resource, training them, and then waiting for them to perform after a long orientation means you lost 3 to 6 months.



Tamjid Aijazi

CEO Makeen

Collaborate, don't compete. King Solomon once said, "Two are better than one, because they have a good return for their work: If one falls down, his friend can help him up. But pity the man who falls and has no one to help him up! Though one may be overpowered, two can defend themselves. A cord of three strands is not quickly broken."

Trustworthy and talented people are not easy to find. Clearly, for employees to safely make a long-term commitment to an organization, the employer will need to give them good reason to stay. Invest on your team.

Grow slowly and organically. In other words, "Think big but start small." Successful entrepreneurs always "start small" after thinking big. Rather than jumping on the bandwagon for one potentially big product, they break the idea down into smaller pieces for testing.

Serve first, and the money will follow. Investing in customer service helps activate your sales funnel because loyal customers will help you acquire new customers, free of charge, by convincing prospects to interact with your brand. And, their positive testimonials will be more effective than any of your current marketing efforts — and cheaper, too.

Knowledge creates wealth and respect. Millionaires didn't earn their money by luck. For the average millionaire, reading can help them grow and learn. In fact, according to research from Thomas Crowley, 85 percent of self-made millionaires read two or more books per month.



Dr. Shahid Qureshi

Director IBA CED

We just need to learn from them, and to put that learning into practice. I have learned the following key lessons in life.

- 1) You should have noble cause and work to contribute in a positive way
- 2) Work in a way to originate things from bird in hand which is who you are, what you know and whom you know
- 3) Be unique
- 4) Treat others as you like to be treated
- 5) Take calculated risk so that you can prepare yourself for any kind of shocking surprises



Sadaf Usman

Managing Editor
Startup Insider

Act Fearlessly: A good entrepreneur is daring. In many ways, becoming an entrepreneur and starting your own business is scary, but it should not have to be. Lots of successful entrepreneurs started their own business whilst working another job to pay the bills. There is no shame in starting slowly. Just start.

Plan, Plan, Plan: At the beginning of each week, create an essential to-do list. Having a to-do list helps turn abstract goals into concrete achievements. I used to waste a lot of time just by thinking about the tasks because I didn't know from where to start. Planning saves 80% of the time while executing.

Get a Mentor: Without mentor you can not reach at your destination. Learning from other people's mistakes stops you making them for yourself and will help your business grow more quickly and effectively.



**Dr. Tahir Mumtaz
Awan**

Incharge, China
Study Centre,
COMSATS University
Islamabad, Pakistan

A personal brand exists whether you create it for yourself. Every person on the planet has certain strengths and weaknesses. You must embrace yours if you want your personal brand to come off as authentic. In this process of establishing your public persona for your target audience carefully and accurately communicating your values, beliefs, goals, and purpose is involved. Your personal brand develops around the content you post, from social and search advertising to blog posts and webinars. Taking control of your personal brand, on the other hand, puts you in the driver's seat. You get to control the narrative and show your audience what you want them to see. You are curating aspects of your own personality and presenting yourself in the best possible light to achieve your Knowledge Commerce business goals. Remember that even a single misstep can set your brand back and hurt your reputation.

Personal branding isn't something that happens overnight and it's not something that you should leave up to chance. You need to take control over your personal narrative and make sure that you know exactly what you want to share with your online audience. Start by understanding the best practices involving personal branding. Share valuable information with your audience and never post something unless you have a purpose for doing so. Remember that personal brands don't exist in a vacuum. Focus on building relationships with other influencers in your niche. You might even want to work with one or more of them on a joint project. Once your personal brand begins to take off, you'll be more visible online. You can leverage your network, become more identifiable in person, and make your business stronger. Also, your online relationships will flourish. You never know what types of opportunities might present themselves once you become well-known. I feel it important to mention the five important steps for personal branding which I have found useful in my career. 1) Identify your unique selling point, 2) Write a compelling biography, 3) Develop your image, 4) Be consistent, and 5) Be authentic.

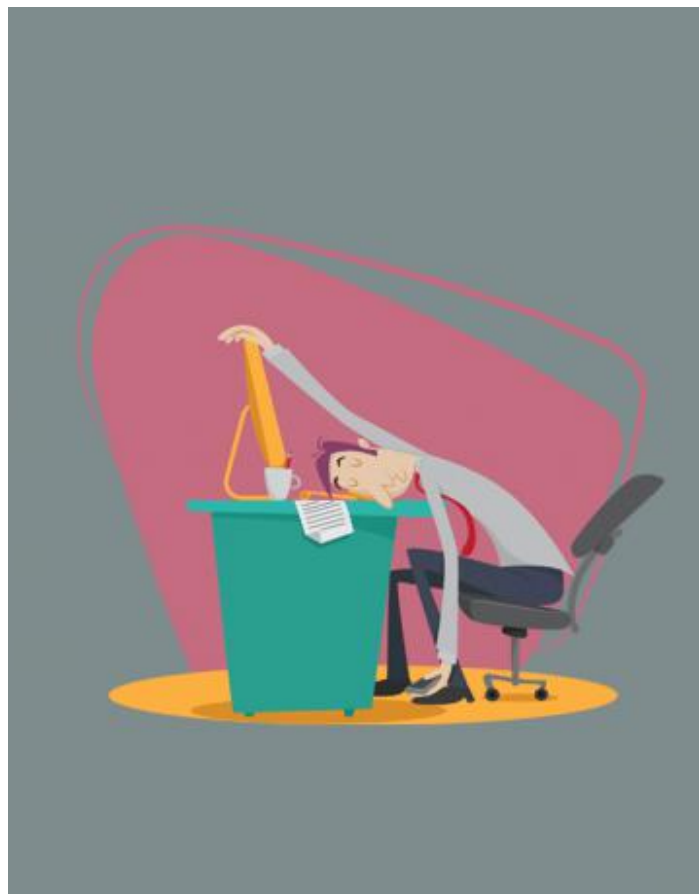
Believe in yourself as a brand.

In fact, you need to embrace your personal brand if you want to exercise control over it.

WHY DO FREELANCERS FAIL?

WHY PEOPLE THINK THAT FREELANCING IN PAKISTAN DOES NOT WORK?

By Hisham Sarwar



As freelancing is growing and becoming popular all over the world amid a lack of job opportunities, people are beginning to voice their opinion about the pros and the cons of freelancing. In Pakistan, the buzzword has become a sensation too. Lot of Government and private programs are initiated to teach freelancing. Sadly, the majority still believes, Freelancing does not work. Let's take a look at the reasons why freelancers fail?

There could be many reasons for this observation but I would like to take a minute and talk about advocating why everyone should try their

hands on digital freelance work and offer their services on marketplaces and make money.

THE GROWTH PRESPECTIVE

In the month of August 2021, according to MOIT (Ministry of IT and Telecom), Pakistan's technology exports were recorded at \$224 Mn. The export in the same month last year was \$124 Mn. This is over 80% of the increase and the forecasting eyes at the further increase in the number in the same month next year. In the current fiscal year, IT exports accumulate to over \$2 billion

whereas the same number was recorded at \$1.44 billion last year (fiscal calendar 2019-20).

Freelancers have played a huge role in orchestrating these phenomenal numbers for IT exports. The freelancers from the Digiskills program alone have remitted over \$200 million so far. This gives us a clear clue that Freelancing is good and viable for everybody.

The reason why you are disjointed is that you may have excellent tech skills but you fail at communication and business development. The art of selling is, well – it is an ART!

The reason why people fail (majority) is also because of:

- Lack of time discipline (You have to allocate certain hours in a day on different marketplaces by bidding, searching for the clients).
- Lack of patience (You are competing with the best of the best so be patient. Now, if you have good communication skills, your task gets a lot easier).

BUT, wait a minute...

You think freelancing does not work because you are unable to find the buyers who are looking to buy your services. The real pain is, how do you find those buyers who are looking for you?

WHAT IS THE SOLUTION?

The answer is simple. To make freelancing viable in a long run with the best ROI (time and money), switch the

mode of work.

How about making clients approach you directly instead of you searching for them? My suggestion is, alongside freelancing Hustle, do this...

- Create a website, advertise on Google for your freelance-related keywords.
- Create a Facebook, Instagram, and LinkedIn presence.
- Talk about your work constantly. Be consistent. This requires patience but once it kicks off, the sky is the limit.
- Explore multiple sources of income.
- Think affiliate in the same skill set you offer as a freelancer.
- Think blog + Youtube (both exhibit positive results adjacent to each other).
- Think product (expand avenues of services).
- Go for Startup, create jobs, grow exponentially tall.

In the process, do not ignore the importance of cementing a solid place on different social media platforms.

6 REASONS NEW BUSINESSES FAIL

- ❌ Not Investigating the Market
- ❌ Business Plan Problems
- ❌ Too Little Financing
- ❌ Bad Location, Internet Presence.
- ❌ Remaining Rigid
- ❌ Expanding Too Fast

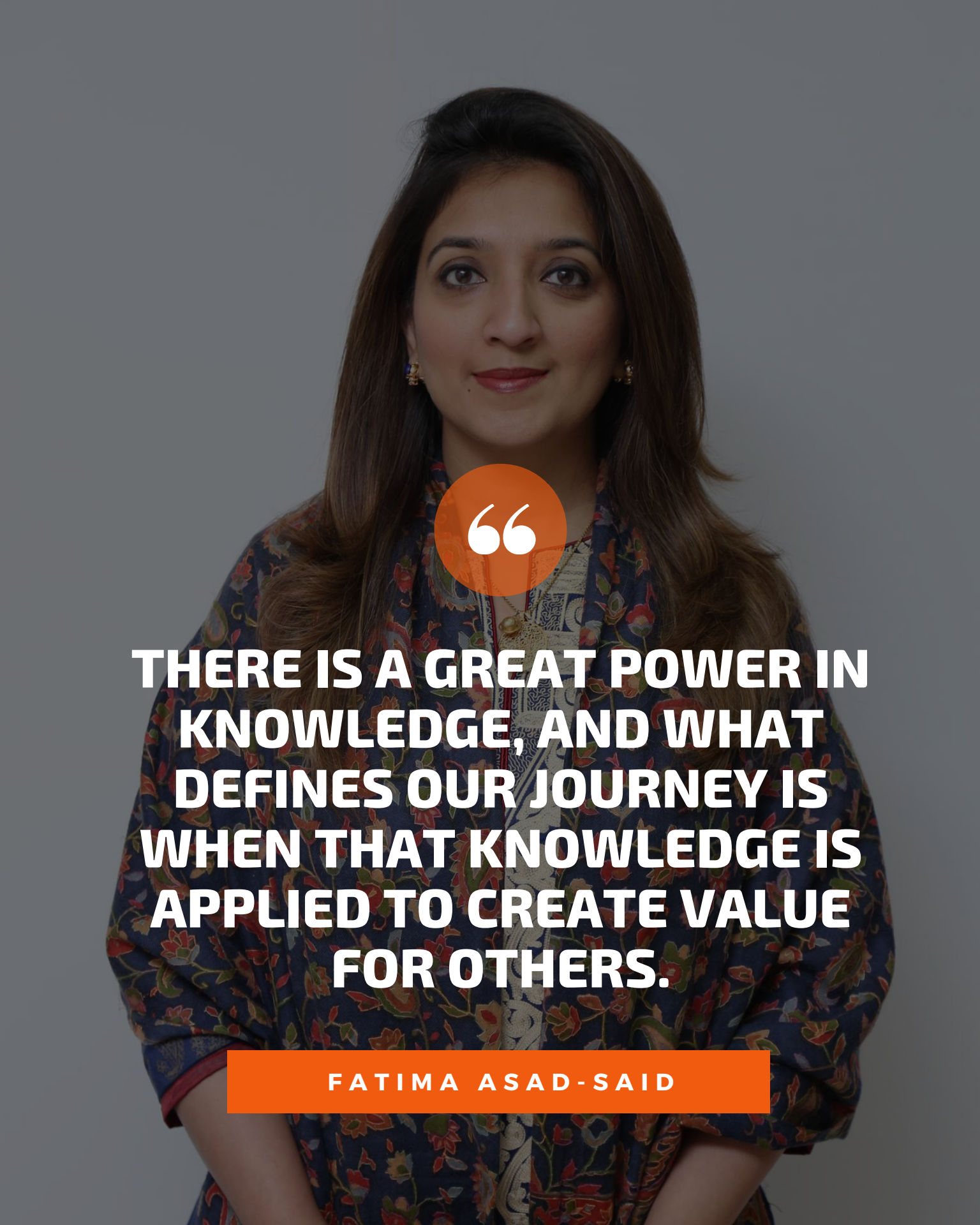


LET'S GET VACCINATED



**HELP SPREAD THE WORD THAT COVID-19
VACCINES ARE SAFE AND EFFECTIVE**

#besafebehealthy

A portrait of a woman with long, wavy brown hair, wearing a blue patterned shawl over a white top. She is looking directly at the camera with a slight smile. The background is a solid grey color.

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**THERE IS A GREAT POWER IN
KNOWLEDGE, AND WHAT
DEFINES OUR JOURNEY IS
WHEN THAT KNOWLEDGE IS
APPLIED TO CREATE VALUE
FOR OTHERS.**

FATIMA ASAD-SAID



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atima is an integral member of the top leadership at Abacus Consulting, a leading international professional services firm committed to transforming clients by delivering world class technology, consulting, and outsourcing solutions

through high performing people and global strategic partnerships. Over more than 24 years, Fatima's professional experience embodies thought leadership and delivering progressive solutions in Corporate Governance, Digital Transformation, Strategic Change, Human Capital Management, Enterprise Technology Solutions, and project leadership across multiple sectors and industries. An MBA graduate from LUMS, she started her career with Coopers & Lybrand International and then PricewaterhouseCoopers. Her leadership journey includes serving on various Boards as an independent director such as Lahore University of Management Sciences (LUMS), Faysal Bank, Kashf Foundation, Bata Pakistan and Kaarvan Crafts Foundation. She holds a Corporate Director Certification from Harvard Business School, and a member of the Harvard Corporate Directors, Diversity and Inclusion Hub Leadership Council, and Women Executives on Boards forums.

Startup Insider magazine aims to highlight Pakistan's best leaders, businessmen, businesswomen, small business owners, and entrepreneur interviews from all across the country. It aims to make young entrepreneurs' voices heard by providing them with a platform where they can learn, grow, and innovate.

For the very reason, Startup Insider magazine approached Fatima Asad-said to share her life story and talk about the business challenges faced by CEOs and young entrepreneurs everyday. This interview is based on a personal profile, her business scale, challenges, and the success factors.

Organizations seeking to adapt during turbulent times — like now — can't force change through purely technical approaches such as restructuring and reengineering. They need a new kind of leadership capability to reframe dilemmas, reinterpret options, and reform operations — and to do so continuously Fatima was appointed as CEO of Abacus Consulting.

Transforming an organization remains very difficult, and serious change demands serious people. Fatima believes that for an organizational transformation one should experience a significant personal transformation before initiating any change to the organization and its people. Personal Change (or changing oneself) really means to be able to comfortably demonstrate new behaviors that produce new results in your life.

Lets talk with Fatima and find out the what strategies she has in mind while transforming Abacus Consulting.

NAVIGATING TRANSFORMATION THROUGH EXCELLENCE

AN INTERVIEW WITH FATIMA ASAD-SAID - CEO ABACUS CONSULTING

By Sadaf Usman



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Every moment in life is a learning opportunity, to improve oneself and thus the world around us. That's where excellence and transformation truly lie. But it is a challenging path, where the ability to recalibrate is important, and must remain resilient, courageous, empathetic, & above all, have faith that every day brings the promise of a better tomorrow.

We want to hear your narrative? Take us through your professional journey, what made you tilt towards HR and what made you to want to start with Abacus?

There is a great power in knowledge, and what defines our journey is when that knowledge is applied to create value for others. Every moment in life is a learning opportunity, to improve oneself and thus the world around us. That's where excellence and transformation truly lie. But it is a challenging path, where the ability to

recalibrate is important, and must remain resilient, courageous, empathetic, and above all, have faith that every day brings the promise of a better tomorrow.

My professional journey started with internships at the United Nations in Geneva, Citibank, and IFC before embarking on a career with Coopers & Lybrand International and then PricewaterhouseCoopers. Throughout my academic career, I had maintained a focus towards the finance discipline. It was towards the end of my

LUMS MBA programme, when I realized the recurring theme of any case study was the person(s) decisions or actions. Whether it was a strategic business plan to be approved or a conflict to be resolved, it all pointed to choices that people made, and the subsequent impact on the team or organization. Fascinated, I took a leap of faith towards the HR discipline, at a time it was considered mostly a personnel function, with the concept of HR still developing in Pakistan. The best option was Coopers

& Lybrand in Lahore at that time, and as they say, the rest is history.

My professional journey, now, spans over more than 24 years, embodying thought leadership and delivering progressive solutions in Corporate Governance, Digital Transformation, Strategic Change, Human Capital Management, Enterprise Technology Solutions, and project leadership across multiple sectors and industries. My leadership journey includes the privilege of serving on various Boards as an independent director such as Lahore University of Management Sciences (LUMS), Faysal Bank, Kashf Foundation, Bata Pakistan and Kaarvan Crafts Foundation. I hold a Corporate Director Certification from Harvard Business School, and a member of the Harvard Corporate Directors, Diversity and Inclusion Hub Leadership Council, and Women Executives on Boards forums. I have been fortunate to speak at various leadership and management conferences such as Nutshell, HR Metrics, CEO Club, etc. But I must acknowledge that these wonderful achievements would not have been possible without the strong support, guidance, and belief of my parents, my husband, my family, and countless inspirational friends and colleagues.

Abacus consulting today is

the transformation partner across 4 continents with more than 1000 enterprise clients, what is your brands legacy?

Abacus is the brainchild of our Chairman, Mr Asad Ali Khan. A man of great integrity and vision, he started his professional career as a Chartered Accountant, qualifying from Coopers & Lybrand, Australia. On returning to Pakistan in the early 1970s, he started his career with a leading chartered accountancy firm and quickly found international opportunities which took us to Saudi Arabia. But it was his passion for the management consultancy profession that drove his career shift toward advisory and consulting. On returning to Pakistan in the late 80s, despite various international options, he made the brave decision to realize his dream of leading a world class professional services firm. We must keep in mind that the management consulting domain was far from mature in Pakistan. It was the presence and representation from the big six accounting firms that gave some awareness, though predominantly driven by financial advisory. To operationalize an idea that required building awareness, credibility, and long terms relationships was a great challenge. Thus, started a remarkable journey that has enabled great careers for people, enabling excellence for clients and partners, and truly transforming the ecosystem in Pakistan and beyond. Over the years, Abacus became a global organization as a member firm of both Coopers & Lybrand, and subsequently PricewaterhouseCoopers. With this legacy, and the re-emergence of the Abacus brand in 2004,

we continue to achieve strong growth, provide transformative solutions services and geographic diversification, deliver innovative solutions and sustain long term partnerships with our clients.

In your opinion, what are the three essential components that make any business unique?



GREATER LEADERSHIP RESPONSIBILITIES MEANT BEING ENTRUSTED WITH THE CAREERS OF COLLEAGUES, HIGHER VALUE CLIENT PROJECTS, AND BUILDING LONG TERM RELATIONSHIPS. AT THE SAME TIME, CERTAIN ELEMENTS, I BELIEVE HAVE REMAINED CONSISTENT. THE INTEGRITY, PROFESSIONALISM, TRANSFORMATIVE LEARNING, EMPATHY, AND FOCUS ON SUSTAINING LONG TERM RELATIONSHIPS.

At Abacus, it is imperative that we continue to add sustainable value through long term relationships with our clients and strategic partners. Aligning with market leaders, understanding their strategic requirements and goals, and then enabling transformation to create their future remain a key focus.

In addition, we strive to ensure the highest degree of professionalism and ethical standards throughout our journey of almost 35 years now. While there is family representation at the Board level, there is also a balanced representation of the high-caliber and diverse professionals with significant rich experience in their own fields. At the C-Level and below, we remain committed to partnering with the right professional leadership and talent to ensure that the right fit is achieved.

I truly believe with strong governance framework, clarity of vision, alignment to strategic objectives, and sustaining a high growth and result oriented culture, any business can not only sustain their leadership but continue to deliver excellence. Of course, in that the challenge of ensuring alignment at the govern-

ance level and constant transformation through high performing teams must be calibrated and addressed on a continuous basis.

Any particular career highlight you would want to talk about?

Each phase of my career has brought different challenges and at every step there have

been several achievements. But my greatest thus far is the current opportunity to lead Abacus at an unprecedented and disruptive time. I'm honored and humbled by the support and confidence of Abacus' top leadership, our people, our clients, and our partners as Abacus navigates with greater purpose into the future. In addition, it has been truly an honor to be on the Board of Trustee of my alma mater, LUMS.

When it comes to growth and expansion of the business, how do you, as a CEO, decide which route is best?

Leading and sustaining any business comes down to clarity of purpose. Once business leaders develop a deep understanding on the reasons of existence, the alignment to delivering on a well-defined vision and a focused strategic plan becomes easier. In addition, it is essential that the governance framework aptly identifies the key stakeholders and risks associated to ensure a growth-oriented approach. With the building blocks, and effective scenario planning, I believe the decisions become less challenging.

Your priorities, when you joined 24 years ago were very different from what they are now as CEO, Tell us how you have approached and embraced this change?

It is wise to adapt as we evolve, either at the individual or organization level. Therein, lies true wisdom. At the start of my career, the focus and level of responsibility was predomin-

antly centered on my own development and learning. As I progressed, greater leadership responsibilities meant being entrusted with the careers of colleagues, higher value client projects, and building long term relationships. At the same time, certain elements, I believe have remained consistent. The integrity, professionalism, transformative learning, empathy, and focus on sustaining long term relationships that I hope I have demonstrated throughout my career.

No business is obstacle free, what was the biggest challenge faced by Abacus Consulting?

In any business, there are continuous obstacles and challenges that must be managed. The key is to identify the risks and develop mitigating policies aligned to key factors detrimental to business sustainability. In 2004, with the buyout of PWC Consulting worldwide, Abacus Consulting, a dormant company, reemerged, fundamentally changing its strategic focus and business model. A difficult transition for the Board, but the commitment to realizing the vision of world-class professional services firm remained consistent.

More recently, the 2020



pandemic crisis, alone, has taught our generation of business leaders many lessons. As we emerge from the disruption caused, at Abacus we continue to ensure that two factors drive our strategies well-being of our People and business continuity. In an ever-changing disruptive world, I believe we must think creatively as a one team to successfully address the challenges. As the world emerges from the pandemic, business leaders must develop strategies to address cyber security, risks, new

workplace norms, physical and mental well-being of a diverse workforce, other than external pressures such as climate change, involuntary migration, etc.

In terms of “future proofing” a business, what are the most important things for businesses to do when going through a period of expansion to preserve their roots & culture, but make space for growth and change? What makes your culture unique and how do you as an organization protect that?

I believe ‘future proofing’ is about harnessing adaptive innovation as part of your business DNA, which should enable the business to stay relevant and sustainable. I believe real growth is driven by broad well-defined governance framework and high-performance human capital that remains aligned to the vision and long strategic goals; but at the end of the day, as Peter Drucker states ‘Culture eats strategy for breakfast’. At Abacus, our culture and values have remained consistent through-

out our journey so far. A culture that ensures an open, nurturing and learning driven environment, celebrates diversity and inclusion, demonstrates respect and dignity for all, allows collaboration as one team at all levels and above all, reflects integrity. It all starts with the tone at the top.

What would your Strategic Vision be for your company & your clients in the upcoming year ?

Abacus remains committed to be ‘Your Transformation Partner’. Strengthening the value proposition for our Clients and Partners, and ensuring sustainability towards 10X growth through innovative technology and digital solutions by 2025 remain our key priority. For our People to transform other organizations and teams, the first step is changing ourselves, to stay relevant, to remain world-class position in terms of knowledge, skills, and ability. That leads to creating innovative opportunities for our People, and thus enables us to create the future of business, together.

What do you think why do ‘excellence projects’ usually fail? Share your opinion with us.

In my opinion, they are implemented like a trend without a previous analysis of the organization and its real ability to cope with change. During the process of company’s analysis, it is mandatory to have a proper check on multiple work areas, weak areas, non-prepared management styles, immature middle management, vague goals, etc. All these areas require a rapid and continuous



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Passion, perseverance, & determination drives success. Keep going and remember to regroup and rethink on the obstacles that come your way! Starting and sustaining a business is hard work, as both the internal and external environment constantly evolve. After all, ‘there is nothing permanent except change’.

improvement- excellence projects usually fail because of a poor management style. And at this step, we forget key processes, planning, drafting, innovation, and development. These are the main factors that an organization has to put its efforts for the betterment of the company. For this, all you need to have special tools to meet the needs of organizations’ transformation process. Then you will know where you are now and where you will need to be in the future. Here I would say, executing a right and effective business strategy is the key to success for a sustainable growth of the company and its stakeholders.

ON STARTING UP

What factors to keep in mind before choosing a business model for startups?

There are several factors to keep in mind prior to developing a business model for startups. Firstly, the most important factor is to define and gain clarity on the value proposition. Understanding the purpose of the business or service and the need it aims to fulfil. The next step is to identify the customer and how the start-ups unique value proposition would solve the customer’s problems or cater to their demand. It is essential to know your target audience, their needs and

problems, their demographics, geographic presence, and their behavior as the start-up develops the business model.

Another important factor is defining the competitor landscape which would include a structured model to identify differentiating factors. It is important to ask questions ranging from what makes the startup stand out or does the business aim to be a follower or market leader, etc. Research through an independent credible source including firms or subject matter experts provide insightful data in making informed decisions especially during design of the business plan. This also

encourages long-term thinking and focus, defining market potential, streamlining the start-ups value proposition, governance structure, and perhaps insight on funding identification.

In addition, developing a strategy that includes scalability and cost efficiency as key elements ensure sustainability and would increase investor confidence. The start-up team must network to identify potential sources of funding, where required, and the process that is involved. In a disruptive landscape, where regulatory requirements are becoming more stringent, it is important to be prepared and well-documented. Last, but not



Lighter Side..

My favourite quote is:

"You presume you are a small entity, but within you is enfolded the entire universe."

-- Imam Ali

I always value:

Talented individuals even if they are doing small things.

I am energized by:

Compassionate talent that adds value to others.

I recommend reading:

"Good to Great" by Jim Collins

"Getting More" by Stuart Diamond

My favorite movie:

Mostly historical dramas and action/adventure genres



DURING THE PROCESS OF COMPANY'S ANALYSIS, IT IS MANDATORY TO HAVE A PROPER CHECK ON MULTIPLE WORK AREAS, WEAK AREAS, NON-PREPARED MANAGEMENT STYLES, IMMATURE MIDDLE MANAGEMENT, VAGUE GOALS, ETC. ALL THESE AREAS REQUIRE A CONTINUOUS IMPROVEMENT- EXCELLENCE .

the least is developing a winning team. As any entrepreneur knows, the core team must possess a unique and diverse skills set individually and have shared clarity on the value proposition.

What do you think what is the best business model for aspiring and emerging entrepreneurs?

This is dependent on the industry or sector of the entrepreneur. Of course, the simpler and leaner business model works best, but remember to check-in regularly and allow for the learning adjustments along the way. However, the Lean Business Model is best for ensuring continuous improvements in any business operation. Typically, this model has nine components making it easier for new entrepreneurs to

identify their challenges and enable focused problem-solving. Incorporating the following components into the start-up business plan is essential. These include the USP (value proposition), target audience, marketing channels, revenue streams, key performance metrics, cost structure, and unfair advantage, etc.

It's also wise to reach out to industry and subject matter experts and mentors during this process. Pakistan is fortunate to have developed a growing network of incubation centers and investor networks which are led by highly successful and inspiring entrepreneurs.

Would you please share some best home business ideas for a woman to start?

Women inclusion and the

financial empowerment is key to furthering the economic development of a nation. It is essential that an enabling ecosystem for budding entrepreneurs especially women is sustained. During the COVID pandemic, the disruption caused Ecommerce and technology platforms to experience phenomenal growth. With business models leveraging technology to grow and sustain business, it has provided immense possibilities to entrepreneurs. I have seen remarkable examples of women from all income categories bravely starting their own business ranging from trading over internet, online home tuitions, designing DIY projects, selling beauty products, cookery items, event planning and management, online consultation, career counseling, photography, selling gifts, selling clothes, and

baking items, etc. The starting point is identifying one's passion and building from there.

Share your best advice for aspiring entrepreneurs?

Passion, perseverance, and determination drives success. Keep going and remember to regroup and rethink on the obstacles that come your way! Starting and sustaining a business is hard work, as both the internal and external environment constantly evolve. After all, 'there is nothing permanent except change'. We must adapt and relearn if we are to remain relevant and sustainable. It all starts with faith in God, in oneself, and staying true to our values. So, make a commitment to yourself, to add value to yourself, your team, your community, and your world, at large, and then see yourself rise!

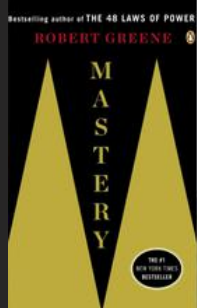
MAKE
Something
GREAT

• EVERYDAY •

2 MINUTES SUMMARIES BY SAMI KHAN



➔ MASTERY



By Robert Greene

Today we live in a highly competitive world. Companies outsource their work to people miles away who are willing to do it for a fraction of the actual cost. In addition to this, our competition is not only with the highly skilled individuals but also with

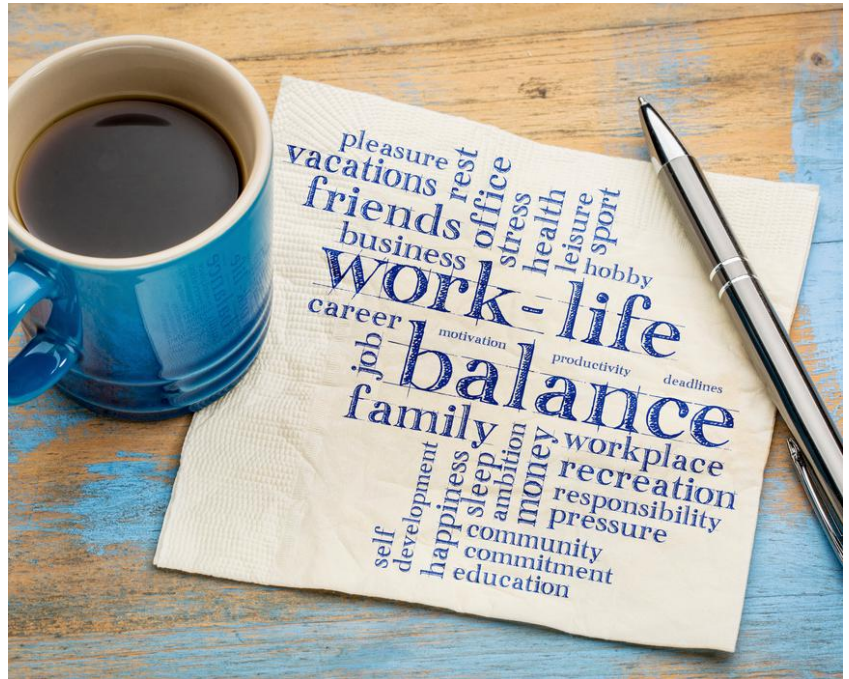
the latest technology and machines. Soon AI will be able to perform a great number of tasks that are being performed by humans to date. If we want to become irreplaceable in this harsh competitive marketplace, we need to acquire Mastery. Our skill level should be unmatched so which makes it difficult to outsource or automate. Robert Greene in his book 'Mastery' share the three essential mind-sets to Mastery which are given below:

Primal Curiosity

When Albert Einstein saw a compass for the first time, the idea of the force which makes the needle gravitate towards it, no matter what fascinated him. It made him wonder about the other undiscovered forces of nature. This instance points at his primal curiosity which further defined his life. Similarly, we should never forget about our primal curiosity while choosing our career.

ACHIEVE WORK-LIFE BALANCE

Courtesy: Australianliving.online



Maintaining a healthy work-life balance is vital not just for your employees' health and relationships, but also for their productivity and, ultimately, their performance. Simply said, if your employees don't see work as a chore, they'll work harder, make fewer mistakes, and be more likely to become brand ambassadors.

Overworking isn't beneficial for people or firms, according to research, yet changing harmful work habits and achieving a more sustainable work-life balance can be difficult in practice. The authors conducted a series of interviews with mid- and senior-level managers at two global organisations to learn more about what it takes for busy professionals to make a positive change. While the majority of respondents believed that working long hours was unavoidable, they discovered that a significant minority of them were able to resist this pressure and create a healthy balance by increasing awareness, intentional reprioritizing, and

implementing public and private reforms.

Work-life balance can appear to be an impossibility these days. Workers can be reached 24 hours a day, 7 days a week, thanks to technology. Fear of losing one's job motivates people to work longer hours. In a Harvard Business School poll, 94 per cent of working professionals claimed they worked more than 50 hours per week, and nearly half claimed they worked more than 65 hours per week. Experts believe that the ever-increasing stress of the never-ending workday is harmful. It can harm relationships, health, and general happiness.

WHAT IS WORK-LIFE BALANCE?

Many people are 'time poor,' hurrying from one commitment to the next. And Australians work hard – more than one in ten employees works more than 50 hours a week,

which the OECD classifies as **"extremely long hours"**

This makes striking a healthy balance between work and personal life more challenging.

A good work-life balance means that the various areas of your life are in harmony. Each area's advantages can help to support and strengthen the others. Many people are figuring out how to successfully combine their job and personal lives.

WHO IS HARMED BY A LACK OF WORK-LIFE BALANCE?

Australians work longer hours than citizens in most other developed OECD countries, leaving them with less time to care for themselves. Working long hours can have a negative influence on your health, cause stress, and limit your free time.

Simultaneously, more people are working part-time, in low-wage, insecure positions, which might also entail working irregular hours. Working from home and having flexible hours might be beneficial, especially if you have a family. However, because there is no boundary between work and home, it might be difficult to strike a work-life balance.

Work-life balance means different things to different people, but here are some ideas from health and professional experts to help you discover the proper balance for you.

FORGET PERFECTIONISM

Many overachievers develop perfectionist tendencies when their time commitments are confined to school, hobbies, and possibly after-school employment. It's simpler to keep that fastidious habit as a child, but life becomes more complicated as you get older. Your obligations rise as you advance in your career and as your family expands. Perfectionism becomes impossible to achieve, and if left unchecked, it may be destructive. It becomes hard to achieve perfection, and if left unchecked, it can be destructive.

DISCONNECT YOURSELF

Technology has aided our lives in a

variety of ways, from telecommuting to tools that make work easier. However, it has produced a culture of perpetual accessibility. The working day appears to go on forever. There are moments when you should simply turn off your phone and take in the moment.

Notifications on your phone disrupt your free time and cause stress in your body. So don't text at your child's soccer game or send work emails when you're with your family. Make quality time feel like quality time. You will create a stronger habit of resilience by not reacting to work updates.

WORKOUT AND RELAX

Find time for the important things in life even when we're busy. Consume food, use the restroom, and take a nap. Yet, as our calendars fill up, one of our most basic requirements – exercise – is typically the first item to go. Exercise is a powerful stress reliever. It releases feel-good endorphins into your system. It can make you feel better and can even give you a one-two punch by placing you in a peaceful state.

Investing a few hours each week in self-care, whether it's via exercise, yoga, or meditation. Start small with deep breathing exercises throughout your commute, a brief five-minute meditation session morning and night, or replacing consuming alcohol with a healthy method of stress reduction if you're truly rushed for time.

REDUCING TIME CONSUMING ACTIVITIES

To begin, choose what is most essential in your life. This list will be unique to you, so make sure it accurately reflects your priorities rather than those of others. Then, set strict boundaries so you can dedicate quality time to the people and things that are most important to you. It will be easy to identify

We can only attain mastery in something that we are obsessive about. We should take out 20 minutes every day to write a journal without giving a lot of thought. Later, we should read and figure out what we naturally gravitated towards like a compass needle. It helps us in differentiating between what we are passionate about and what we are doing because of societal pressures.

Learning Above Everything Else

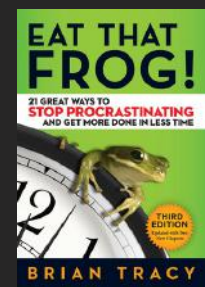
Sometimes, external rewards distract us and put learning as a goal in the backseat. It is never a smart choice to make, we should always put learning above everything else (a higher pay, greater rewards or favours). The instances where we prioritize things other than learning later results in a painful fall.

Unique Combination

Taking risks scares everyone. In our professional life, one of the greatest risks that we perceive is the apparent mismatch of skills. If we look at it as a unique combination instead of a mismatch, it can help us in creating new innovative solutions to the common problems. For example, robotics engineer Yoky Matsuoka used her interest and skills in the divergent fields of neuroscience and robotics, which resulted in the creation of a separate field called neurorobotics. It is always best to have knowledge and skills in diverse fields.

Robert Greene has elaborated on the benefits of developing these three mindsets to acquire mastery, in his book. I hope this summary has familiarized you with the key ideas that will help you in developing a growth mindset.

➔ EAT THAT FROG



By Brian Tracy

What is your Frog?

Work-life balance has surely become the new buzzword but it is difficult to achieve. Often, we slack off at work causing a dis-balance. While it is the quality of time that matters at work, it is the quantity

of time that is spent at home or with friends or with people close to us. There is a task that appears so difficult that we neither can focus on them nor the activities outside of work. Such big tasks that we often procrastinate on are called 'frogs' by Brian Tracy in his book 'Eat That Frog!'. Frog is the task that can have the biggest positive impact on our life but that also requires our quality time. Following are a few ways to find our biggest frogs:

Consider the Consequences

We all have specific roles in our professional roles. Our success in those roles is dependent on our progress in the assigned tasks. To find out our biggest responsibilities, we should think of doing nothing for a week and imagine the consequences. Out of all the consequences, identify the items that will have the longest negative impact if left undone. The expected consequences define the importance of any task which in turn can help in identifying our biggest frogs.

Find Your Greatest Contribution

Once we have identified the things that can have the greatest impact and the longest consequences, we need to ask ourselves what is the task that we can do all day and it can prove to be of the greatest value to the company. Tracy suggests asking this question three times because those three tasks will consist of 90% of the contribution that we can provide our company. Once we have identified these three greatest contributions then we should focus on the three tasks to accomplish them at the earliest.

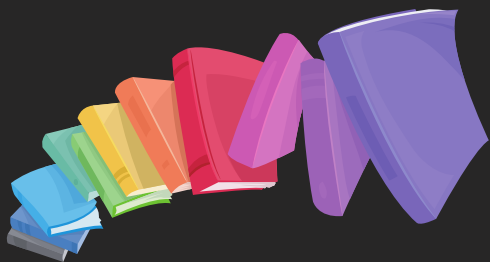
Do the Worst First

We should start by completing the task that we have been avoiding for the longest while. It is the task that appears to be the most difficult and tiring one. Once we accomplish it, we will end up feeling relieved, satisfied and confident to eat more frogs.

How to Eat that Frog?

If we want to eat the big ugly frog, then we should remember that we can never do it in a single bite. We will have to finish it bite by bite. The biggest task that we have to accomplish can never be done in a single sprint, we will have to complete it in several sprints. We should begin this task by asking ourselves 'What initial task I can do to keep moving in the right direction?'

The approach shared by Brian Tracy in 'Eat That Frog!' can be very effective in having a smooth workflow. It can help us in accomplishing tasks that can have a positive long-lasting effect on our professional and personal lives. I would love to know what you think is the best way to eat the frog.



what has to be cut from the schedule from there. Establish guidelines to keep you on track if email or internet browsing is causing you to lose track of time. This may entail shutting off email notifications and responding in batches at specific intervals throughout the day.

RESTRUCTURE

We might become stuck in a rut and believe our behaviours are fixed in stone. Take a bird's-eye view of your life and consider the following questions: What adjustments could make life simpler for you?

Rather than attempting to accomplish everything, concentrate on the things you excel at and appreciate the most. Everything else may be delegated or outsourced. Delegating may be a win-win scenario for both parties. This will provide them with the opportunity to learn something new while also allowing them to focus on their greater objectives.

BEGIN SMALL THEN EXTEND ON IT

When we take on too much too soon, it's the same with work-life balance. If you want to modify a script in your life, start small and see if you can succeed. From there, you may expand.

NURTURE RELATIONSHIPS AND HEALTH

Positive relationships and social support aid in the development of resilience and the management of stress. However, nurturing and developing these takes time. Make spending time with your family, friends, neighbours, or loved ones a priority. Regular exercise has been shown to help people cope with stress, anxiety, and depression. Get adequate sleep at regular intervals, consume nutritious foods, drink alcohol in moderation, and stay away from illicit substances.

BEST SHOWS/MOVIES TO WATCH



➔ Headspace Guide to Meditation



By Netflix

Over the course of eight animated episodes, Andy Puddicombe former Buddhist monk and co-founder of the globally beloved Headspace meditation app—takes viewers through the benefits and science behind meditation. It offers simple but powerful meditation techniques that positively impact every area of physical and mental health: from productivity and focus, to stress and anxiety relief, sleep, weight-loss, personal relationships and much much more. More headspace, less stress. Andy brings this ancient practice into the modern world, tailor made for the most time starved among us.

➔ Margin Call



By J. C. Chandor

A finance company's management division head working on a major project is fired. His protege attempts to complete the analysis and finds out the true reason behind their financial downfall. When an analyst uncovers information that could ruin them all, the key players (Kevin Spacey, Paul Bettany) at an investment firm take extreme measures to control the damage. According to Rotten Tomatoes, Margin Call is a film that deserves at least one viewing. It's entertaining, it's smart, and it's well made.



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Four Questions to Ask Yourself

1 Am I seeing the results I want?

2 Is there an issue with the execution?

3 Are there holes in my strategy?

4 Do my daily tasks align with my goals?

#StartupInsider

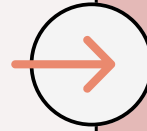


Invest 15 Minutes Daily



Daily Journal

Date:



I'm happiest
when I...

I'm unhappy
when I...



WHAT TYPE OF PERSON
ARE YOU TODAY?



DESCRIBE THE PERSON
THAT YOU WANT TO BECOME



2 Things
that make
me laugh...



The person who makes me feel
motivated is...



3 THINGS THAT INSTANTLY
PUT ME IN A GREAT MOOD:

DAILY HABITS OF SUCCESSFUL PEOPLE

IT'S ALL ABOUT ROUTINE

By Brian Tracy YouTube Channel

W

hat are the habits of successful people? What is it that successful people do habitually every single day that leads to them being in the top 20% of money earners in our society? Well, Aristotle said that 95% of everything

you do is the result of a habit. So, the rule is form good habits and make them your Masters rather than allowing bad habits to form, in fact.

But the other rule says that good habits are hard to form and easy to live with. Bad habits are easy to form but hard to live with. Now, one of the turning points in my life and my studies of psychology was the discovery that all habits are learned and can be unlearned. Actually, you don't unlearn a habit. You simply replace a bad habit with a good habit that has more powerful power and impact.

And how do you develop a good habit? You develop a habit by repetition. Almost everything you do from the time you get up in the morning is a habit. So, start to think about yourself. What would be the best habits to have?

Now, I have written a book called Million Dollar Habits. It has twelve chapters, twelve critical areas of life, and in each chapter, there are 20 or 30 habits. So let me give you some of the best. Number one develop the habit of daily

goal setting and goal orientation. What does this mean? It rings when you go to sleep at night. Think about your goals for the coming day. Make a list for each day. Of all the goals, the little goals you're going to accomplish that day.

Keep a journal and write down your goals on a regular basis. When you're driving through the day, think about your goals. When you're talking to other people, think about your goals. You see, you do become what you think about most of the time. You do achieve what you think about most of the time.

So, all successful people and all wealthy people think about their goals most of the time. Second of all, be results-oriented. Now, results-oriented people are always thinking of the most important things that they can do right now to achieve their most important results. Successful people make a list of everything they have to do, and before they start working, they set priorities on the list. Here's a great way to become result-oriented.

Actually, it's life-changing. Ask yourself once you have your list for the day. If I could only do one thing on this list before I was called out of town for a month, what one activity would I want to be sure to get completed and put a circle around that and start on that activity immediately.



First thing, and then discipline yourself to work nonstop until you complete that one activity. This simple technique has taken people from rags to riches all over the world for at least 100 years.

Pick your most important task and start on it immediately, and then discipline yourself to stay with it until it's complete. Another habit that you can establish is to become people-oriented. Recognize that everything that you achieve in life is going to be with the help or support, or cooperation of other people. So always think, what is it that other people want and need from me? How can I help other people?

So, they'll want to help me back? If you're in sales, top salespeople think about their customers all the time. They think about who their customers are and what their customers want and how they can help them the most, and how they can help them, even more, today in their relationships, successful people are very focused on the most important people in their worlds, both personal and in business. Another habit you can have is to stay health-oriented. Think about your health most of the time.

Think about eating less food and better food. Think

about daily exercise. Think about getting lots of rest. Remember to be successful in our competitive world; you need a lot of energy to have a lot of energy. You've got to eat good foods, get lots of rest and exercise all the time.

One of the most important habits is that of character, and honesty is always telling the truth no matter what the price and the final characteristic. The final habit is that of self-discipline. And I have written and spoken upon this for years and years and years. But self-discipline seems to be the foundation habit that makes everything else possible. And the best definition of self-discipline is that self-discipline is the ability to make yourself do what you should do when you should do it, whether you feel like it or not.

You see, anybody can do it if they feel like it. It's when you don't feel like it, and you do it any way that you eventually develop the self-discipline that makes everything else possible. What is the one habit that you should start to develop right now that will help you more than any other habit to achieve your most important goals? Whatever it is, start practicing this habit every day until it becomes automatic and easy.

GROWTH

BUILD YOUR DREAM TEAM

AND GROW YOUR STARTUP FAST FOR ENHANCED SUCCESS



By Pirah Aijaz

W

e use the phrase 'Dream Team' a lot in business but what does it mean? It is about having a group of capable employees, the right management, or the right organizational culture? Or is there some other force that works

well to maintain the good reputation of the organization? Having dedicated teams are one of the most important components of a business. Remember, products don't build companies, people do. Having high-performing teams in the company is like a real boon at a workplace that helps to achieve desired outcomes. Such kinds of teams work hard on specific agendas, they are capable to manage or lead fellows, focus on a common vision, or handle conflicts between peers. But the fact is, hiring the right people is so difficult for the companies. Nowadays, everyone wants to grow their business and they expect it to happen faster. Nothing happens overnight as success comes gradually. So, dealing with the workforce challenges, how do you build your dream team, and how do you put them on the right track for enhanced success are the real questions.

Before digging out the best ways to build your dream team, you should know where did the phrase 'dream team' come from?

The term 'dream team' originated in the second half of the 20th century, specifically used for sports players.

In 1992, the U.S Olympics built a team of Western athletes to take part in the games for the first time. On the team, the U.S invited well-known basketball players, such as; Magic Johnson, David Robinson, Larry Bird, and others. The crew was called 'the dream team' as they were considered the best powerful players.

Since the day, the game expression 'dream team' has been frequently used in a business context as well. Many organizations have adopted the concept to bring some drastic changes to the company.

Today, recruiting the right team of people is the core need of every organization. So, this raises the question. How do you build your dream team and what it takes to develop an ideal team?

Driven and disciplined teams mainly focuses on complex problems and always provide you the best possible solutions. That's the reason competent and skilled employees are in demand. They work together as a team. They blend their skills and knowledge to come up with something unique. While they might not be the pro in any specific domain, but they are competent to perform their job nicely. Such people can do wonders and succeed without any



specific specialization. This way, we can say that the 'dream team' plays a pivotal role in the organization.

In the early days of your startup, it is mandatory to know that you have experienced, qualified, efficient people, to give you and your business fruitful results.

So, here I'm going to enlighten you with the most important roles you need to have in your startup dream team. And I'm sure this would be a great help in achieving objectives, business goals, and vision.

TEAM ROLES

The people in your startup dream team should be Dreamers. It's all about inspiration and pleasure to work on innovative ideas with an optimistic approach.

Your startup dream team should have visionary people. A person with a broad vision can identify problems and provide you the solutions. Such kind of people will face some challenges, but love to stay on track to give the greatest results.

Make sure you are surrounded by people who love to work with passion and dedication. A person should be a Doer who will use the skills and experience to get things done on time.

Your startup dream team should have a person who can

turn ideas into reality. An Innovator should have the ability to think outside of the box. Such kind of people have great intuition and skills.

Your dream team should have an expert Organizer and delegator who loves to perform all the duties perfectly and quickly. An organized person works hard for the betterment of the startup.

Your startup dream team should have the Connector who builds and nurture vital contacts and connections for your business and works nicely on your customer, investor, and advisor relationships.

Give your startup some grace. It may take some time to grow, but the value is to be gained after finding out some efficient people in your startup's dream team.

After knowing about the roles and responsibilities of your startup dream team employees, let's discuss some secret ingredients for building a dream team.

INGREDIENTS TO BUILD A DREAM TEAM

Building a dream team is quite difficult, but if you are clear about business objectives, goals, mission, and vision, then you can easily determine why your team exists and what kind of

of tasks you can assign them. Also, you can explain how they can contribute according to their expertise and skills.

Here is a rundown of some useful tips to build your dream team for enhancing success:

Know Your Team's Strengths

You can make a team by recognizing your employees' strengths. Identify what motivates them, what are their interests, how do they communicate, what are they passionate about, what makes them stand out, how each individual is different from each other, their expertise and their level of understanding & deeper knowledge can increase productivity. They can play a vital role in your team. But remember, you have to praise employees differently according to their performance and work style.

Open The Door To Collaboration

At the growing stage of your business, it is sometimes hard to manage all things perfectly on your own, and, at the moment, you are even scarier to hand things over to others. But remember, trust is the key to build an ideal team. Don't forget you hired people because of their abilities and experience, so at this point, let them do their jobs. Give them a space to prove themselves and open the door to collaboration. If you won't do this, you will lose teamwork, trust, and engagement which is hard to build.

Encourage Everyone To Contribute

As a leader, it's your responsibility to encourage everyone to contribute. Not everyone shows will and enthusiasm to step up to work collaboratively. At the moment, you need to set some rules, set agendas, prioritizing the tasks, assign tasks according to individual's skills and experience, give them deadlines, respect their views, invite all to participate in conversations, and share their unique ideas.

Set Clear Guidelines

You can set some guidelines, make a draft of clear instructions on how your team works in collaboration, how they behave with each other, how they perform and be focused on achieving shared business goals. Also, be specific in defining each employee's job role and duties.

Welcome Diversity

To build a dream team, you need to hire a diverse range of people who have broader experience and knowledge in their respective areas. They can add value to your startup by giving exceptional services differently. Remember, different people with different minds and ideas can do wonders. You need to foster inclusiveness. So, give them a chance and embrace their perspectives & opinions. This way, your smart team can

work differently on a common purpose.

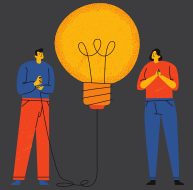
Feedback is Important

Monitoring and evaluation are the most essential factors in building a dream team. You can monitor and evaluate an individual's overall performance. Also, don't forget to praise and appreciate them as this will drive their performance and productivity.

5 TIPS FOR EXPANDING YOUR SMALL BUSINESS



Develop a
company
culture



Focus on
innovation



Hire the right
people



Build brand
recognition



Don't forget
about
existing
customers

INQUIRY CYCLE

Follow this process to support your learning

Tuning In

Ask questions. What do you want to know more about?

Finding Out

What can I do to find out more?
What can I research?

Sorting Out

Make sense of the information. Develop connections and build understanding.

Going Further

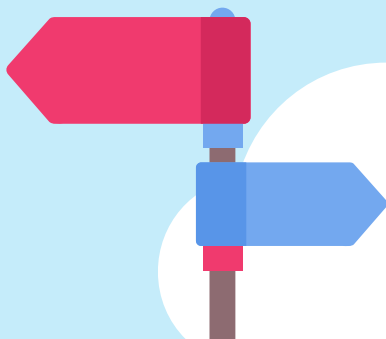
What can I do to find out more?
What more can I research?

Making Conclusions

Have I found out all I need to know? How can I share what I have learned?

Taking Action

What can I do to find out more?
What can I research?



10 BIGGEST SMB DIGITAL MARKETING MISTAKES - AND FIXES



By Sami Khan

One of the major reasons digital marketing gained its popularity for introduction-stage businesses, was the scope of growth it had for an affordable upfront investment. The potential is immense but what's sometimes missing is the right way to use it. The reason it is even more important in the post-covid era is the exponentially increased dependency on online channels to reach new and even existing customers.

A challenge that I have noticed in many small brands that they strive for perfection too early. This obsession leads to a continuous loop of rebranding and/or redesigning strategies before they start showing the true outcomes, which means wastage of resources. A small business can not afford to waste its limited resources in the introduction or growth stage of the business.

Please don't read this article the wrong way, this is not another checklist you need to action 'before' you launch. In fact, if I could tell you one thing that I have seen with SMBs achieving growth more rapidly and sustainably than others, it would be their belief in the philosophy of; **'better done, than perfect'** but if you are already in-market and have been playing it by the ear a bit too much for a bit

too long, in the introduction or growth stage - here are some costly mistakes that I have noticed businesses make with their digital marketing and have included their solutions hoping it helps you to avoid them;

LACK OF PLANNING

Many small businesses underestimate the importance of having a strategic plan. In theory, plans might seem more favourable than they are. Once a plan is laid, its shortcomings, if any, become more clear. A small startup must be aware of what its business goals are and its vision for its future. In most cases, a living and breathing Business Model Canvas, SWOT and Porters 5-forces model and a dynamic Customer Journey Map is sufficient to keep the aerial strategy in check.

Talking about digital marketing, in particular, my recommendation is to begin with an understanding of purchase funnels. How someone becomes Aware of a service or product, Considers buying that, Converts to your customer and stays Engaged with the brand is important to understand so that you can choose the channels which contribute to it and assign roles to deliver a full-funnel outcome.

IGNORING OR TOO FOCUSED ON SEO



A smart approach for a smaller business is to make the most of capped-cost-uncapped-returns instrument like SEO. Given enough time, attention and consistency, tweaks made to the website and its content or scoring a high authority link or two could be high-yielding for small-scale startups. Effective SEO presents an opportunity to show up in front of a potential customer when they are actively looking for it. SEO takes time to show results in comparison to paid ads, but that doesn't mean it's not worth investing in.

Having said this, it does not mean small companies can start competing head-to-head with big bulls. Big companies have more sophisticated technology and approach, years of history, usually, much superior domain authority and hence smaller brands are bound to lose in a head to head fight. Instead, smaller ventures could focus on locally popular keywords or those key phrases that big brands have not thought of. Targeting a keyword with a search volume of 11,000 searches per month on the 2nd week of your website launch will only bring frustration shortly after, but knowing your range and focusing on narrower opportunities with a shorter path-to-finishing line may result in a few dozen good visitors to

seed your first few sales. Please remember this when planning SEO for your SMB, 'Small bites, lots of chewing!'

LACK OF RESEARCH

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

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

to be continued...

MANAGING AN REIT COMPANY IN PAKISTAN

INCORPORATION AND OPERATIONS OF REAL ESTATE INVESTMENT TRUST



By Abdul Hannan

R

Real Estate Investment Trust (REIT) is a mutual fund that focuses on investment in properties and real estate and derives income from such investments for its unit holders. A REIT Management Company (RMC) identifies a project and raises public money through an Initial public offering (IPO). The RMC then buys a property (in case of Rental REIT Scheme) and rents it out. The rent is then distributed to the unit holders (The shareholders of REIT Scheme are known as unit holders). In case of a developmental or Hybrid REIT Scheme, an RMC identifies the project, raises public money through IPO, constructs and then either sells the project or rents it out. The money received due to sale or rent is distributed among the unit holders.

It can also be explained as REIT as a mutual fund that focuses on investment in properties and real estate and derives income from such investments for its unit holders who are individuals as well as corporates/ institutions. REIT Scheme is a listed closed end scheme registered with SECP under REIT Regulations 2015. REITs in Pakistan have a trust structure. The trust structure consists of trustees, the REIT Management Company (RMC) and unit holders. The trust is established by the RMC and the trustee under

Trust Act. A REIT Management Company identifies a project and raises public money through an Initial public offering (IPO).

REGULATORY FRAMEWORK

The Securities and Exchange Commission of Pakistan (The SECP) regulates the Real estate investment trust. The REIT Management Company, REIT scheme and the trustees are subject to monitoring by the SECP. REIT is governed by the following laws:

- The Companies Act 2017 (Previously the Companies Ordinance, 1984)
- Non-Banking Finance Companies Rules, 2003;
- REIT Regulations, 2008;
- Circulars
- Other applicable laws
- Income Tax Ordinance, 2001; and
- Trust Act, 1882.

MAIN PLAYERS IN REIT

I. An REIT Management Company:

An REIT Management Company abbreviated as RMC is an Asset Management Company (AMC) listed company or Trust, licensed by the commission as a Non-banking financial

company (NBFC) to launch REIT Scheme. The RMC is licensed under the NBFC Rules, 2003 and is obligated to abide by the provisions of the Companies ordinance, 1984, NBFC Rules, 2003 and the REIT Regulations, 2008. It is important to understand that only a REITs manager, registered with SECP, can offer an authorized investment in real estate.

Among the responsibilities of REIT include:

- Ensuring that the prospectus and other legal documents are properly filed, compiled, and distributed as per requirement of regulations
- Ensuring reporting fundamentals are properly met
- Making sure REITs regulations are in accordance with the rules specified or outlined by SECP

Participant:

Pakistani nationals over the age of 18 years having National Tax number or holding a Computerized National Identity Card are eligible to become participants to a REIT fund.

Trustee:

A trustee in the case of Real estate investment trust can be a bank or a financial institution appointed with the approval of the SECP responsible for offering investment in mortgages and properties. Its responsibilities include:

- Collection of the contributions as required by the terms of the trust.
- Ensure that the economic and financial aspects of REIT assets are properly managed in the sole interests of the unit holders
- Ensure the overall processing complies with all applicable laws, rules, and regulations, including the terms of the trust documents
- Formulating strategies which could act in the best interest of the beneficiaries.
- All the contributions, investments, returns on investments and other incomes earned by the RMC are held by the trustee on behalf of the participants.

Custodian:

A custodian could be a person or financial institution generally acting as a caretaker or watchdog, who watches over RMC's unsafe investments. The custodian watches over REIT assets and ensures that the REIT Scheme is managed according to the guidelines stipulated in the trust deed to minimize the risk of mismanagement by the RMC. The involvement of the custodian lessens the risk of any malpractices that may be harmful for the interests of the unit holders and the general public at large.

PROCEDURE FOR INCORPORATION OF REIT COMPANY

Below is the brief procedure on Incorporation and Licensing of REIT Management Company in Pakistan.



PHASE I: NOC for Formation of NBFC to operate as RMC Application to Specialized Companies Division, SECP Headquarter Islamabad for obtaining permission to form a NBFC along with the following documents:• Form I of the NBFC Rules along with all relevant supporting documents• Fee with Form I (as per Schedule II of the NBFC Regulations)

PHASE II: Incorporation of REIT Company as Public Limited Company in Pakistan Incorporation of company, at concerned Company Registration Office, SECP as per the existing procedures, forms and fees.

PHASE III: Licensing Application to Specialized Companies Division, SECP Headquarter Islamabad for grant of license for REIT Management Company to undertake the business of REITs Form II of the NBFC Rules along with all relevant supporting documents• Fee with Form II (as per Schedule II of the NBFC Regulations)

CREATING A PROSPEROUS PERSONAL ECONOMY

- ✓ Invest into Knowledge
- ✓ Start an Online Business
- ✓ Write a Book
- ✓ Buy Real Estate
- ✓ Invest in the Market
- ✓ Find Products to Sell
- ✓ Teach Others with Digital Courses



FIVE AFFORDABLE GOLDMINE SKILLS

FOR ASPIRING FEMALE ENTREPRENEURS



By Sehar Ishratullah

S

ince the setting in of the year 2019 till date, amid COVID-19, freelancing has emerged as one of the most dynamic domains of economic gain. According to some resources, over 57 million workers in the US alone have already

been switched to self-employment and earn a full-time income from the comfort of their homes. Interestingly, if we talk about the freelancing future in Pakistan, the results are quite surprising and overwhelming. In a recent report, the Pakistan Software Export Board (PSEB) revealed that an increase in freelancers has led to revenue of \$150 Mn. earned by the freelancers in Pakistan for FY 2019-20, with exports to over 120 countries and female freelancers as well as entrepreneurs has played a vital role in generating such a huge revenue within one year. Therefore, if you are one of those aspiring women who wants to initiate their entrepreneurial journey, it's high time to set your sail in the freelancing world by learning and mastering some most demanding skills that can prove to be a treasure house for you regarding generating a handsome income and solving your kitchen loop tensions.

Here good news is that you will never be caught short of work if you have any one of these competencies.

Additionally, in long run you can transform your freelance career into your personal brand or entrepreneurial venture regardless you are a mother, homemaker, student or retired professional. So, those five goldmines are:

VIDEO EDITING

Video marketing is booming, and video editing is one of the most demanding skills these days as every business, either large or small, needs detailed and eye-catching marketing regarding their products and services to retain and attract their targeted customers. Here video editing plays a crucial role in making or break any business image. Though you can learn this skill free from YouTube but if you want to go beyond the basic level and hit the bull's eye, then Udemy, Coursera, Skillshare are perfect learning platforms for you to explore this niche till its depth at an affordable price and help you to earn even \$500 per project.

AUDIO PRODUCTION

Audio production is often confused with music production, but they're actually two separate things. The process of audio production entails recording audio and modifying it to achieve a certain effect. As podcasts have become an effective way to reach the masses, companies increasingly



focus on preparing audio-based content. Hence, audio editing as a skill is in high demand. By learning and mastering this skill, females can flawlessly thrive in the audio-book industry (another evolving industry) by offering their freelance services to multiple companies.

Pro tip: Invest in some basic equipment like good quality microphones and get started with free online resources.

COPYWRITING

If you love writing and are fond of reading books, this copywriting skill is your cup of tea. Copywriting is an art of persuasion, and it keenly deals with multiple factors such as customer psychology, emotions, marketing, and selling the product or services to generate sales and conversions. Business scaling primarily relies on copywriting because it serves as a creative strategy to convince the target audience to purchase the specific product or services through innovative emotional and call-to-action words. Some niches of copywriting are emails, websites, advertisements, catalogs, and Facebook Ads. This skill guaranteed helps you generate huge revenue and transforms you from rag to riches with

time. You can master this skill by learning it from YouTube and polish your copywriting capabilities by following some renowned mentors or taking affordable paid courses from Udemy, Coursera, Skillshare, and Domestika.

INFLUENCER MARKETING

Influencer marketing is a type of social media marketing and enables brands to gain exposure through endorsements and product mentions from influencers - people with a large social following and who are viewed as experts within their niche. Though Instagram influencer marketing is a well-known domain today, many other networks are also growing for influencers. It is estimated that the advertising industry will reach \$10+ billion by 2022, according to Adweek.

Snapchat, YouTube, and TikTok have their own sets of influencers with distinct demographics. This skill is most beneficial for homemakers or women who do not want to give their more hours to freelancing to generate income because, in this case, you can take flexible time from your client to search and close deals with reliable and trustworthy influencers for product marketing.

CHAT MARKETING

Marketing using messaging software such as live chat, chatbots, and other messaging channels is known as chat marketing. In other words, it is the use of conversation for brand communications with the customers. Chat marketing has great potential to generate handsome revenues for businesses from multiple channels such as Live Chat, Chatbot, WhatsApp Marketing, Apple Business Chat, and

Facebook messenger. By learning this skill and acquire 2-3 clients, one can easily generate \$1000 - \$1500 monthly on average.

By focusing on these skills, you will be able to carve out a successful career that will earn you money and help you build a reputable brand. Moreover, these skills will be in demand for the foreseeable future as well.

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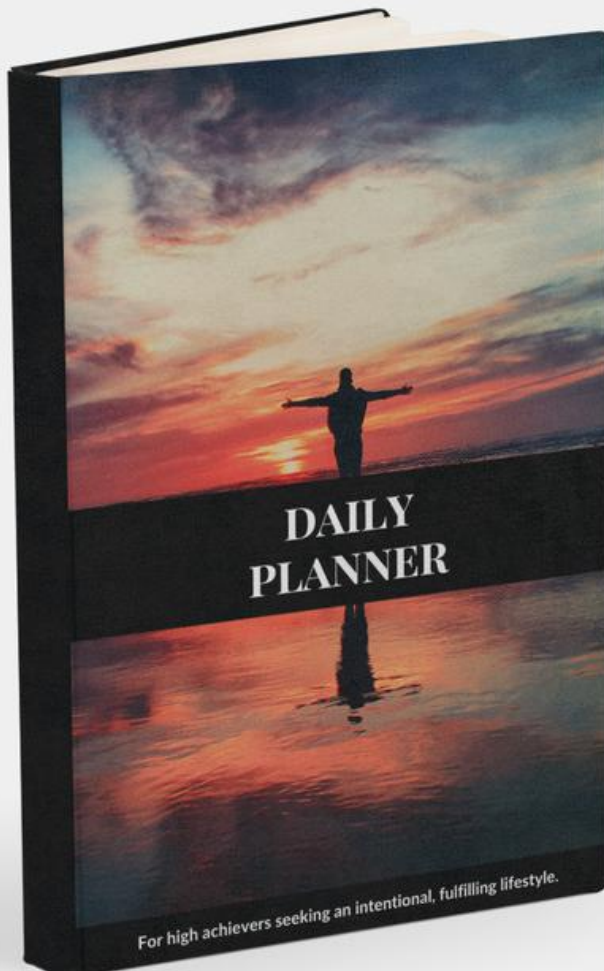
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MARKETING DONE RIGHT WITH THE SQUAREPEG

RULES FOR **SUCCESS**

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- ✓ Do what it is that ignites your soul
- ✓ Find mentors and role models
- ✓ Grow 1% every day
- ✓ Surround yourself with greatness
- ✓ Embrace failure
- ✓ Give more than you take
- ✓ Eliminate the bad apples
- ✓ Choose light over dark
- ✓ Live with a warrior spirit



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THE ECONOMIC FUTURE OF AFGHANISTAN

ALONG WITH CPEC AND THE REGION

By Mir Mohammad Ali Khan

A

fgghanistan was taken over by The Mujahideen. Not a single bullet fired. No civil war. No resistance. No forceful closure of girls' schools. No oppression of women and minorities. No attacks on any diplomats or embassies.

No hostages taken and no wrath unleashed.

And all of the above is not good. Not good for America and its allies that is.

America did not foresee a peaceful transition. India overcalculated its covert operations abilities. NATO thought the Mujahideen are like The TTP.

You see, America has historically needed an imaginary enemy since 1958.

From the war of the Koreans to JFK's Cuba to McCarthy's communism to Carters' Iran to Bush's Iraq to Raegan's Soviet Union to the Columbians, the Sandinistas, the Libyans to the Afghanis and recently the Chinese. America cannot survive without a perceived enemy. Economic and otherwise. Never in the past 70 odd years has it not been involved in a military conflict somewhere in the world. Because it helps its Military-Industrial complex, creates revenues, increases local GDP and the government ends up collecting 34%+ corporate taxes. What it spends to

create a war comes back full circle to benefit itself, the citizens of America, the corporate lobby, the Pentagon and its image of being MIGHTIER THAN THOU. And do not forget the expansion of its military bases, 120+ in 80 countries around the world.

The top 14 American defence and related corporations during the Afghan war alone gained over \$1.8 trillion in value of its shares.

The Indian Connection

Let's start from the point that a stable Pakistan is not in favor of India. Let's take a step further by saying that an economically strong Pakistan is death to the Indian designs. And for these two reason alone India infiltrated Afghanistan. A country it shares no history with, no border with, no culture with and no economic ties with. Almost 2 dozen Consulates, 1000's in staff and an unaccounted for in numbers espionage team. With a single goal in mind: destabilize Pakistan with terrorism hence resulting in an unstable Pakistan economically. Well, that fell on its face. And fell flat.

My enemy's enemy is my best friend. This was the mantra that the India-Afghanistan nexus was built upon in the Ghani regime. Ghani helped India by bending over



backwards. India had a goal of destabilizing Pakistan and Ghani regime was the facilitator.

These Indian designs started to fall apart when Iran cut its ties in a much unexpected move a year ago. You see, Iranians are smart. They followed the smell of money and that smell was stronger coming from China than India. China promised and inked an agreement to invest \$620 billion through its Belt And Road Initiative BRI, the parent project handling CPEC, in Iran and Iran immediately changed its tune. The flute played Chinese tunes instead of Indian RAAG. Good for Pakistan and one thing let me add here is that nothing in the intelligence world is an accident. This was the preamble to the Mujahideen taking over Afghanistan within the next 14 months. And history proved it. Iran knew it, China facilitated it and Pakistan...well let's leave what Pakistan "might" have done.

The Mujahideen Were Ready---Ready For Ages.

If you think that the entire Afghanistan fell to the Mujahideen as an accident, well you need to read world history of preparations and infiltrations. When the Afghan Army was put together by the Americans, and they spent \$103 billion dollars raising this useless Army, 11 years of Pakistan Army's budget, they first included the non push-toons. The Tajiks The Uzbeks and the rest. That created the imbalance and they were forced to include some of the

Pushtoons from the 17 million population of this race in Afghanistan. This in my view was the perfect inroads for the Mujahideen to have their sympathizers infiltrate right at the recruitment level. And that came in handy when Mujahideen announced the takeover, droves upon droves of Afghan Army started to surrender.

You see, Armed forces are a psychological phenomenon as well. Once the majority sees the high ranking officials surrendering then the low ranking soldiers have no leader left, they surrender as well. And this is exactly what happened in Afghanistan. Surrender within 19 days without firing a single bullet.

The Golden Ring of Treasures.

Most of the Central Asian countries are landlocked. The ring that comprises around them are countries, Russia, China, Iran, Pakistan and Turkey. And the only impediment in economic activities connecting all these countries through land was Afghanistan. All the other Central Asian countries fall inside this ring. Imagine an entire region connected for the first time through roads and tunnels in modern history after the demise of The Silk Road concept.

Now imagine CPEC and The BRI. Pakistan taking the lead because of the only deep water port, Gwadar and road connectivity to all nation together that produce more than 56% of the world GDP. The highest oil reserves,

Russia being the worlds' largest oil producer. The best mineral deposits, Afghanistan having over \$1 trillion dollars of Rare Earth minerals, mostly Lithium, the new oil for the next few centuries, China leading the world in economic might and Pakistan being it's all time ally.

The economic activity that will be created will dwarf any single country. A safe passage through Afghanistan for all the countries connecting it to Gwadar and a safe passage through the Central Asia countries and Iran all the way to Turkey, connecting Western Europe to these countries.

\$92 trillion dollars of the world GDP and 56% of it being locked within these countries and first time in modern history a combined trading block---The end result: an economic giant block in the making. And none of it could be done without Pakistan and its deep water port.

Simply put. Afghanistan became the graveyard of economic dominance dreams of the West and India. A new dawn is here. The worst America can do at this time is to freeze Afghan assets overseas, nothing more than \$15 billion dollars. And my prediction is that it will do that and do it in tranches. Will that kill the Afghan economy ? No. Temporary chaos ? Yes. Nothing more than that because this was expected and I am sure it was preempted in more ways than we can imagine.

Conclusion is that the balance of economic power has tilted to the east. Pakistan will have a regional importance

The balance of economic power has tilted to the east. Pakistan will have a regional importance like never before. Economic activity will pick up within the next 6 to 12 months and will continue to rise.

like never before. Economic activity will pick up within the next 6 to 12 months and will continue to rise. Afghanistan will attract an immense amount of reconstruction and development funds. Not just roads but institutions like Tax Authority, Financial Markets Development, Banking sector enhancements, dams and you name it.

Together all the countries I named above will reshape the region and Pakistan will be at the heart of all this. Insha Allah.

Good days are ahead. 70,000 lives of our martyrs has finally brought us to this stage. Let's pay tribute to them and play our cards right. And the first step towards playing the cards right is to STAY UNITED and fight FAKENEWS.

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HOW TO TURN YOUR KNOWLEDGE TO CASH



- ✓ Google yourself (and common misspellings) to learn how others will see you
- ✓ Sign up for mention alerts through a service like TalkWalker
- ✓ Determine a vision of how you want prospective clients to see you
- ✓ Use that lingo that matches your image and market
- ✓ Post articles that will spark discussion on social media

NEVER

GIVE

UP

ON

YOUR

DREAMS

15 TOOLS THAT WILL HELP YOUR STARTUP GROW

In this article we will suggest 15 tools that can offer businesses various advantages and can really help your business to grow no matter the industry you are operating in. These 15 tools to make your start up smarter offer their services in very little cost compared to the time you put in the menial tasks.

1 WIX

If you are an electrical engineer or a business graduate who is starting up a business, then this platform will help you to make your first website with almost zero effort and a little investment. This platform will provide you all the necessary roadmap and skill to build your own website in no time and you can start your business online through your website. It has some great features that will help you when your business grows.

2 AWS

In the current age of digital marketing, everyone needs a website for their business because the website is the first point of contact where customers will come and see your offerings. So, to host your website Amazon Web Services offers a lot of services in this domain including database storage, content delivery, and other features & functionalities. Plus they also have some special packages for the startup companies.

3 BRANDCROWD

Another important aspect of your business is the brand identity of your business mainly Logo that will reflect the core values of your business and make people aware of your business. So, to get a premium logo BrandCrowd offers a great deal of high-quality logos in the market. So, rather than spending time with designers you can just order a logo or make it by yourself with a little investment and effort.

4 MAILCHIMP

You'll need an effective newsletter service to operate a successful email marketing campaign and keep your audience informed about special deals that your business is offering. This is where the service MailChimp comes in. The good news is that MailChimp provides a free starter bundle that includes all the essential functions. The cost of a paid service starts at \$10 per month.

5 GTMETRIX

Another important aspect of your business is the response time of your website and other performance indicators. So, you need to really get this service for your startup business to identify the key performance indicators of your website to make it optimized as per the industry standards to be at the top of the game. According to a research, whenever you give a visiting card to someone, 63% of people check your web. So the first impression is the last impression.

6 GLASSHAT

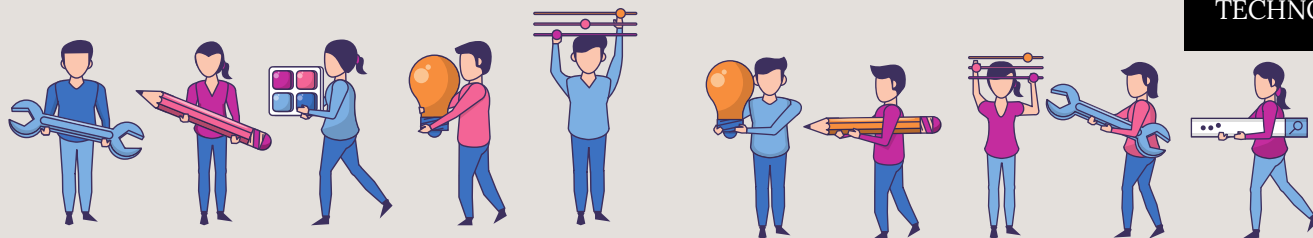
When you are working on a startup or making your own business you need to be less worried about the marketing element of the business so that you can be more focused on your business and product development. There comes in the Glasshat because it provides you great SEO tools to make your website super-efficient in terms of getting the traffic organically. This is the best tool for service-oriented businesses.

7 CANVA

Canva is a web-based visual design tool that can be used to create social media posts, blog graphics, Twitter headers, and Facebook advertising, among other things. Around a million fonts, pictures, and icons are available on the website. Users can choose from a variety of design templates or construct their own using drag-and-drop functionality. With Canva, uploading, adding, and creating images is a breeze. The basic account is completely free.

8 STOCKSNAP.IO

It is a free service to the young entrepreneurs who are looking to add some fancy images on their websites. This website will provide you high-resolution stock images. However, if you are looking for premium images you can always go to Shutterstock or similar professional websites. In the starting phase of your business, it is recommended that you save costs from wherever you can. Check this out & you will get required images.



9 wave

WAVE

Wave is a free online accounting application for small enterprises and startups. The website assists you in keeping track of all your costs and incomes, as well as assisting you with your taxes when the time comes - saving you a lot of time and work that is generally involved in these procedures. Instead of book-keeping and other manual entries, try to put your entire accounts and finance system on auto.

10 InvoiceBerry

INVOICEBERRY

Create and ship invoices easily way to InvoiceBerry. This is an internet invoicing software program designed with small companies in mind. The software program permits you to create professional looking, customizable invoices in addition to maintain tune of your price range and generate diverse reports. Not only it saves time but it also creates a good impression on your clients. Don't forget to save your repeated items along with prices.

11 Xtensio

XTENSIO

Xtensio is a collaboration tool each startup desires to create beautiful presentations, pitches, reports, case studies, agendas. Its drag and drop capability make it clean to feature pictures and videos, resize, alternate backgrounds and more. So, rather than using various platforms for various services you can just get a plan here and make everything under one umbrella. Specially for those startups who sell B2B.

12 freshdesk

FRESHDESK

Customer satisfaction is the utmost important part of any business. So, to resolve your customer queries and complaints you must have a service that can help you and your customers in the real time. This application provides a system of ticketing, tracking and FAQs that you need to understand your customer issues and resolve them in a timely fashion. For this kind of support, customers always feel secure.

13 shopify

SHOPIFY

If you are going to start an online business in near future with very little technical knowledge, then Shopify is the go-to solution for you. In this platform, you will have the privilege to not to deal with technical aspects of running a website like hosting, caching, SEO, and security. Another strong feature of Shopify is that its integration with the Facebook ads, Insta ads, and google ads is very powerful.

14 SEMRUSH

SEMRUSH

When you want your business to be on the top of consumer mind you need to do more than just marketing. In the world of web 2.0, you must have all in one marketing tool to help your business's marketing needs. SEMrush will help you to increase your traffic, conduct technical SEO audit and competitor analysis to identify new opportunities for growth. Always keep an eye on competitors's keywords.

15 bamboohr

BAMBO HR

If you are running or starting a small or medium sized business, then you need to focus more on people and on your business rather than on paperwork. So, Bambo HR offers services including, hiring, onboarding, and compensation & benefits. Bambo HR offers a lot of tools and insights to manage your HR function right up to the mark. Rather than hiring an HR team, try to use this wonderful application for all of your HR transactions. in one place.

WHY ITS IMPORTANT?

Many startups in Pakistan are failing because they do not understand the power of tools available in the market to automate their business workings. Many new entrepreneurs are working full time and micromanaging every aspect of their businesses however, these practices are reducing the efficiencies of their growth. This challenge has been faced by a lot of startups who want to play smarter in the entrepreneurial landscape. These tools mentioned in this article can be very helpful to the rising businesses because they not only help them in the operations but also in keeping the records forever on the cloud.

MANAGEMENT

RELIGION AS THEORY OF EVERYTHING

AND A CASE-STUDY OF MANAGEMENT SCIENCES



By Usman Ali Awan

T

heodore Roosevelt, when serving as president of the United States used a single equation that assisted, eased, and simplified his decisions. He used this equation every time he had to take an important decision or solve a

baffling problem. He used to gaze at a large painting of Abraham Lincoln that hung in his office and he used to ask himself “What would Lincoln do if he were in my shoes? How would he solve the problem?”

Scientists have been working tirelessly for centuries on a single theory, equation, and formula that can explain and decode every aspect and facet of physics. A single calculation that solves every mystery and question, which is the basic notion behind the theory of everything.

Religion has been playing the role of theory of everything ever since the birth of mankind and has made our life simple by providing solutions to every facet. Everything is solved, we just have to act on it. From the simple question of how to live, right on up through more complex queries about trade, knowledge, and ethics; from character building all the way down into matters pertaining specifically to rulership, leadership and, managing people, we just have to ask ourselves a single question that will act as a solution

for every matter, we just have to ask “what would our Prophet Muhammad (PBUH) do in such a situation”. We have to question just like Theodore Roosevelt used to question Abraham Lincoln, who was his theory of everything.

WORLDLY KNOWLEDGE VS. DIVINE KNOWLEDGE

“To know the reality, we should not be bound by the sciences which run on the pillars of refutation and evolution. Instead, we should be bound by our experience of life.” says Khurram Ellahi. And as my Master, Sir Faiez H. Seyal says: “I believe that any worldly field of knowledge or discipline will always become old as the time passes. But it does not mean that there is nothing to fall back on. There surely is something that will pass the test of time.”

“The practices, principles, and traits as listed in Quran are evergreen” he further adds in his management science handbook ‘30 Second Manager’, a discipline that we will briefly explore in this write.

RELIGION AS THEORY OF MANAGEMENT SCIENCES - A CASE STUDY OF PROMOTION

30 Second Manager contains a collection of the global best management and leadership practices. Every practice, principle, and trait is supported by the divine laws of nature

OPINION

PAKISTAN STRATEGICALLY TACKLES COVID-19



By Nabeel A. Qadeer

P

akistan's strategic response to COVID-19 has been extraordinary. The foundation of all efforts has been based on one word: Empathy. PM Imran Khan's perspective from the onset has been clear – focus on the

80% while ensuring service delivery to all. It is exactly this lens that has placed Pakistan's preparedness & response as a case study of crisis management for the world. The approach taken under the Prime Minister's leadership & steered by Dr. Faisal Sultan is simple: Strategic over reactionary.

A holistic strategy covering various socioeconomic & medical aspects has been supported by fast on-ground implementation. It has been made possible by the intent to save lives and livelihoods, and relentless effort to serve from the policy making offices to the front-line workers. This has been facilitated by NCOC, the central command & operations centre setup under Asad Umar Sb to ensure effective resource utilisation on a national level. It is an example of the impact of data-driven decision making for transmission reduction, service provision.

Pre-COVID, 50 Million Pakistanis lived below the poverty line with an unemployment rate of 5.8%. A complete

lockdown would have had a devastating socioeconomic effect in terms of increased poverty, unemployment, hunger, out-of-school children & more. India is an example of that.

Implementation of data-driven smart lockdowns despite opposition is an applause worthy decision, has been lauded globally & adopted by EU countries. The benefits have been many – quicker return to work for daily wagers, economic activity for SMEs & curbed transmission. On the medical side, capacity of existing infrastructure has been expanded & designated hospital wards, quarantine centres & testing labs have been set up across the country. Moreover, the door-to-door testing & tracing facility built on the polio system presents a policy lesson.

Dr. Yasmin Rashid has proven to be an inspirational woman as she leads health measures in Punjab by example. Overall, 6 Million+ vaccination doses have been administered to date with the daily capacity increasing to 300,000. The vaccinated population is still as low as 2-3% against the global average of 16% but it is increasing at a positive rate.

Dedicated health helpline, SMS-based vaccination registration & automated updates have facilitated the masses. Additionally, the demographic based vaccination



system has avoided large-scale mishaps & mismanagement. Referring to social welfare, as per early estimates 10 Million more people would fall below the poverty line and 1.4 Million jobs would be lost (limited restrictions) because of the pandemic. Ehsaas Emergency Cash Program led by Dr. Sania Nishtar has been essential for millions' survival. To date, 15 Million households have been provided financial assistance of PKR 12,000 under the program. This has helped in fulfilment of basic daily needs including food. Technology has played a significant role in ensuring efficiency & transparency in cash disbursement.

On the economic front, a relief package was announced to support the SME sector that contributes 30% to the GDP, special incentives were extended to the construction sector and further facilitation by the provincial government. Equating 2.9% of the GDP, the relief seems insufficient but

essential for economic survival & ultimate recovery; Outcome: estimated 4.8% GDP growth in Fiscal Year 2021-22. Nonetheless, the SME sector needs continued support to revive. Local innovative measures e.g. production of i-Live & #CanSino shows there's an opportunity in every situation.

Pakistan has played an important role in sensitizing global institutions & developed countries towards challenges being faced locally & by similar economies in COVID-19 response. Subsequently, help has been received from allies including China & institutions for example, World Bank. In the past year, we've seen heroes - front-line workers taking risk for safeguarding others, NGOs stepping up for relief work & the government working round the clock. Prime Minister Imran Khan and the team have set the direction - it's now up to us to act responsibly for a strengthened Pakistan.



IMAGINE YOURSELF WITH ZERO MONEY

IT'S A GOOD IDEA TO COME UP WITH A "JUST IN CASE THE WORST OUTCOME HAPPENS" PLAN. OVER HALF OF NEW BUSINESSES FAIL WITHIN THE FIRST FIVE YEARS OF OPENING. HOW WOULD YOU HANDLE HAVING NO INCOMING MONEY?

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THE ONLY TRUE WAY TO LEARN IS BY DOING AND YOU CAN'T AFFORD TO SIT AROUND WAITING FOR SOMEBODY TO GIVE YOU MONEY, HOPING SOMEONE ELSE WILL COME ALONG TO DO ALL THE WORK FOR YOUR IDEA. DON'T COMPLAIN THAT YOU DON'T HAVE THE TIME. MAKING EXCUSES WON'T HELP YOU START A BUSINESS.

#STARTUPTIPS

THE STARTUP SCHOOL

BIG NEWS!



By Usman Ahmed - Editor Startup Insider

I am pleased to announce that after years of my passionate service to Pakistan's startup industry that as a reader of this magazine, you are a first-hand witness to, and while running multiple national level startup conferences and exhibitions, tens of thousands of readers, event attendees and startup-gadgetry customers from the Startup community of Pakistan, I have launched something next level. As a co-founder and Director of this new initiative, I have joined hands with a Pakistani-Australian partner, Sami Khan, who is a long time friend and a Digital Business & eLearning consultant with international awards and following in over 95 countries, to launch **TheStartupSchool.pk**. I am thrilled to announce this new chapter as through this platform we will be able to reach nooks and corners of Pakistan to reach aspiring entrepreneurs and will be able to facilitate the startup ecosystem independent of the geographical position or distance.

Are you trying to start a startup but don't know if you are a good fit or your idea is the right one? Are you wondering if you should start a business at all and if you are cut out to be an entrepreneur? Are you the founder or CEO of a startup that has stalled and is looking for expert level education to go to the next level? Are you an aspiring investor looking to create wealth by investing in startups and looking for a structure? Are you looking to get educated and coached by super successful

entrepreneurs and startup ecosystem veterans to cut short your learning curve and propel your startup growth? Are you looking to learn the premium Pakistani-context startup related content from the comfort of your home? Are you full of energy, ideas, and skills but looking for advice to go start your startup with a structure that is scalable? Are you anyone, really, who is interested in the world of startups in Pakistan?

If you answered yes to any of those questions, you're in the right place.

The Startup School is the only purpose-built online learning platform

for aspiring and growth stage Startup founders in Pakistan. We bring the highest quality practical education and coaching from the super successful entrepreneurs and trainers who have done it before. Startups as a subject and experience will be taught by top gun mentors who will help you go through the whole startup journey with the right mindset, guidance, tools, access to investors & capital.

The Startup School's mission is to provide high quality practical education from the super successful entrepreneurs and trainers who have done it before and are the ones to learn from. The

trainers and advisors we carefully onboard on the platform are there to ensure the highest quality of advice, education and coaching is available for our Pakistani Startup founders and entrepreneurs covering the best practices from a global perspective as well as the contextual limitations and opportunities with respect to Pakistan's economic landscape.

AREAS OF LEARNING

You need the right mix of inspiration, mindset, skillset and practical advisory to succeed as an entrepreneur. This is why we've curated a range of courses that will help you take your business idea from day one, through scaling and even exit planning. It's also why our faculty of experienced entrepreneurs and consultants not only share their best startup strategies but the platform also provides live coaching which means you'll gain valuable one-on-one advice tailored to what you're working on at the same time.

The main pillars of the content covered are;

Mindset training for Entrepreneurs:

Entrepreneurs are blessed with a growth mindset, we solve problems that impact the masses, see opportunities in the face of hardships and create thriving ventures which help create wealth for individual and collective gains. Through this online education platform, you will be able to learn from the finest in the industry by exploring our Entrepreneurial Mindset oriented hands-on courses available on the site and convert your dreams to the next level of execution.

Skillset training for Entrepreneurs:

Mindset gives you the vision to dream great things, and the Skill-set gives you the tools to convert your vision into reality. In this series of curated courses, you'll be able to find courses that would help you polish up the skills required for entrepreneurial execution. Business

management, Teamwork and leadership, Time Management, Digital Marketing, Customer Journey Optimisation, Communication, Financial, Fundraising, Analytical and Critical thinking and Strategic Planning are some of the many skill sets that entrepreneurs require to thrive and will be coached and taught on this platform.

1-on1 Coaching & Accountability:

Entrepreneurship is not an easy journey, to begin with. Talk about doing that in a country like Pakistan, the challenges can be unique and unseen. Don't you think it would help aspiring entrepreneurs to have a Mentor / Coach who would not only share the priceless expert advice but will also hold you accountable to your goals so you carry on the momentum with the greatness you have envisioned. The Startup School offers carefully chosen mentorship and coaching programs to give you exactly that. Sound Advice and Accountability from people who have done it before, successfully, and many times over!

WHY JOIN THESTARTUPSCHOOL.PK

There is a huge deficit in a quality practical education available for entrepreneurs

- ✓ You can study from anywhere at anytime
- ✓ Browse a range of trainings and enroll in what you need the most
- ✓ You will immediately learn startup success secrets from experienced founders and mentors
- ✓ Affordable yet high quality education that'll help you on your journey to making a multi-million dollar company.
- ✓ All courses are lifetime access and come with a 30-day refund policy

Think about everything you've learned from your college/school/work. Now, think again about the impact of these learnings over a 5 year period in a professional/startup environment. Definitely not a best-fit for a majority of

the people out there. If you go through the content on The Startup School, you will see for yourself that this is going to be one of the most life changing experiences in your life. The courses on TSS focus on the practical aspects of starting and growing a startup. It will be hands-on and may require you to complete various assignments for each module. Importantly all of the educational material will be done with a Pakistani context so the education and coaching you receive is highly localised and immediately applicable. Head on over to thestartupschool.pk and download your Free Business Model Canvas today!

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SURVEY >

44% OF PAKISTANI PREFER BUSINESS OVER JOBS

Courtesy Being Guru

There is a huge paradigm shift in the preference of young Pakistani people for work. Many Pakistani, aged between 18 to 36 are more inclined to do business than Government or private jobs, Prince Trust International reports. A London-based organization that vows to develop emerging and trending skills in young people to get their dream jobs or build a career, reveals an interesting report about Pakistani young people.

In their framework “Future of work”, Prince Trust research reveals that 44% of people from Pakistan aged between 18 to 35 look forward to establishing their own business and focus on scaling it up. This is higher than 40% of youth who still prefer to aim for a government job. The third category consists of 37% who wish to join private organizations that pay well.

The survey was conducted between 44% men and 43% women, 54% of a high number of participants who want to establish their business comes from Islamabad. 90% gave weightage to self-confidence, teamwork, and other related soft skills that are necessary for success in professional life.

88% pointed out basic schooling and academic qualification. The CEO of Prince Trust aims to appreciate Pakistani talent to opt for entrepreneurship and focus on scaling up their startups. The founder and the President of Prince Trust International, Prince Charles also said that the organization will launch a campaign in Pakistan called “Generation Stand Up, StartUP”.



INNOVATION >

PM IMRAN KHAN INAUGURATES PAKISTAN'S FIRST ELECTRIC BIKE

Prime Minister Imran Khan launched Pakistan's first ever locally manufactured electric motorcycle, Jolta Electric. Speaking at a ceremony in Islamabad, the prime minister said the launch of the electric motorcycle is a “futuristic step”, adding that his government's new electric vehicle policy has laid down a plan and has defined a direction for the future. During his speech, the prime minister said the EV policy was part of the larger initiative of making the country clean and green. “EVs, particularly electric motorcycles as they are used more, will have to be introduced in cities to curb pollution,” he said. Terming the manufacturing of electric bikes a futuristic and positive step, he said that we have to manufacture electric buses and cars in order to address the issue of pollution in big cities where the pollution level

has reached dangerous levels.

Jolta Electric is a new beginning to reduce pollution and protect the environment. It is a major step towards electrifying the country's automobile industry. It will contribute to Pakistan's wealth as these bikes are manufactured locally. Jolta EV technology, an initiative by AUJ Technologie Private Ltd, is the EV technology provider, designed key components of electric vehicle kits for two, three, and four-wheelers. It has been through five years of product designing, development, and manufacturing experience in China. Electric bike technology has advanced at a pace in recent years and you can now find pretty much any type of bike with a motor. Huge savings can be made in money terms and in cost to the environment by using an Electric Bike for many of the short journeys we all make on a daily basis.

Bill Gates is Now The 5th Richest Man



Bill Gates stood tall as the richest person in the world for over a long period of time. After hanging up his shoes as active Microsoft

CEO, his position declined. Jeff Bezos, Elon Musk took the honors of getting on the top of the list on the leaderboard. Now, after finally settling his Divorce last quarter, Bill Gates is the 5th richest person, he ranks just below Mark Zuckerberg.

Mark Zuckerberg Loses over \$6 Billion in Hours as Facebook Goes Down



Facebook CEO, Mark Zuckerberg's personal wealth has fallen by more than \$6 billion, within few hours as Facebook went down for

many hours. This down-time had a massive hit on Facebook stock, plummeting 4.9% on Monday, this is a massive 15% drop since mid-September.

The stock dip pushed Zuckerberg's worth to about \$121.6 billion, sending him below Bill Gates to number 5 on Bloomberg Billionaires Index. His net worth slid from almost \$140 billion in a matter of weeks, reflects the index.

Facebook and Facebook-owned companies experienced a huge outage, unavailability of their services for over 5 hours all over the world. People turned up to Twitter to express their frustration and voiced their opinion about a number of problems Facebook has gone through recently.

Facebook has bashed out and blamed "faulty configuration change" for nearly a six-hour outage. Almost 3.5 billion users were deprived of using Facebook services. The Facebook outage is the largest ever outage (downtime) reported by the website Downtidetector.

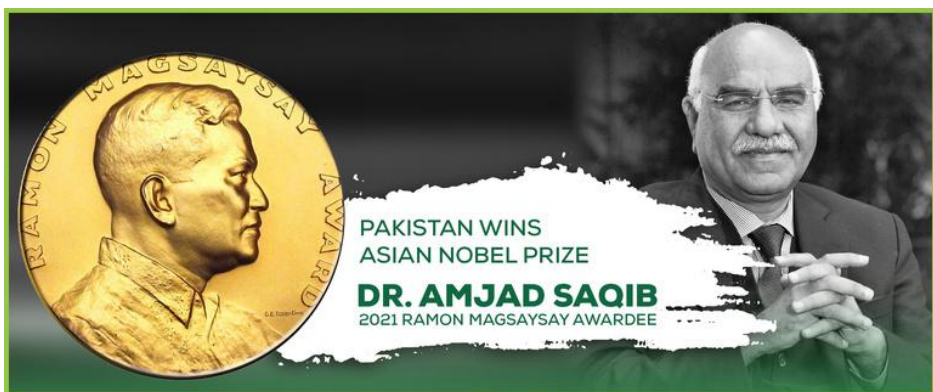


DEMISE >

NUCLEAR SCIENTIST DR. A.Q KHAN PASSED AWAY

Mastermind of Pakistan's nuclear programme Dr Abdul Qadeer Khan passed away here on Sunday morning. He was accorded state funeral at Faisal Mosque before his burial at H-8 graveyard.

Dr. Abdul Qadeer Khan conveys a message for the youth. "A country that can't make a bicycle developed an atomic bomb because we worked 20 hours a day," Dr. AQ Khan remarked in an interview, encouraging Pakistan's youth to work hard.



ACHIEVEMENT >

PAKISTAN GETS RAMON MAGSAYSAY AWARD, POPULARLY KNOWN AS THE ASIAN NOBEL PRIZE

The award has been given to over three hundred personalities and organisations in the past five decades. The trustees of the foundation annually select the awardees who are then presented with a certificate and a medal with an image of Ramon Magsaysay. The award is regarded as the Asian version of the Nobel Prize.

This award is Asia's premier prize and highest honour and is presented to outstanding individuals in Asia for their selfless contribution to their societies. Previous recipients of this award include Abdul Sattar and Bilquis Edhi, Mother Teresa, Dalai Lama and Nobel Laureate Dr. Muhammad Yunus.

In 2021 Dr. Amjad Saqib, Chairman

Akhuwat, has been bestowed this award.

In electing Muhammad Amjad Saqib to receive the 2021 Ramon Magsaysay Award by recognizing the intelligence and compassion that enabled him to create the largest microfinance institution in Pakistan; his inspiring belief that human goodness and solidarity will find ways to eradicate poverty; and his determination to stay with a mission that has already helped millions of Pakistani families.

Akhuwat is the largest microfinance institution in Pakistan, offering a package of loans for the poor. It has distributed 4.8 million interest-free loans amounting to the equivalent of USD 900 million, helping three million families, with a remarkable 99.9% loan repayment rate.

Amazon Drops Its Return-to-office Plan



Amazon drops its return-to-office plan and will now let most employees work from home indefinitely. According to the Business Insider, CEO of Amazon Andy Jassy said the company would no longer require corporate workers to return to the office. "At a company of our size, there is no one-size-fits-all approach for how every team works best," Jassy said. Before this week's announcement, Amazon was planning to require corporate and tech workers to be in the office at least three days per week starting in January 2022, unless given special permission by their manager. The original plan had been to return in this September.



Pakistan's Stock Exchange Remains Bullish in The Last Quarter



With its benchmark index losing 12 per cent value in dollar terms, the Pakistan Stock Exchange (PSX) remained the third worst-performing

equities market internationally in the July-Sept quarter, reported, Dawn News.

"Almost all the losses during the (July-Sept) quarter were witnessed in the last two weeks... the KSE-100 index dropped 2,371 points (5pc) in last 13 trading sessions," said Atif Zafar, director of research at Topline Securities.

The drop in its value brought down the benchmark index's gains since the beginning of 2021 to just 3pc. Its recovery from its low of March 25, 2020 is down to 65pc only. Its market capitalisation is down 54pc in dollar terms from its peak of \$99.6 billion in 2017 to \$45.7bn.

The same phenomenon was reflected in the rupee-dollar parity, which worsened by 8pc in the latest three-month period.

MARKHOR 2021

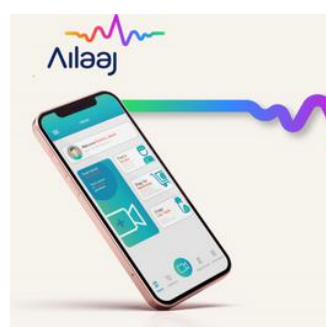
Markhor 2021-wilderness based Youth leadership conference was an endeavor to aspire youth with 'Markhor Spirit' – which stimulates Self-Belief, Resilience, Adaptability, Resourcefulness and Survival Instinct. Markhor aimed to develop social leadership skills amongst the youth of Pakistan and South Asia region.

Markhor 2021, took place in the beautiful Valley of Kaghan. A total of 75 delegates from all over Pakistan, from Multan to Peshawar, and Karachi to Gilgit Baltistan, participated in Markhor. These delegates could broadly be divided into 13 linguistic groups, 3 religions, 34 cities and belonged to 43 different universities. Markhor 2021 housed diversity on the grounds of culture, ethnicity, religion as well as language.

The learning activities of the conference were designed in view of a broad theme of "World of Possibilities", where Markhor Spirit was infused among Youth alongwith creativity and innovation. Markhor revolved around the idea of raising social leaders who achieve excellence with a creative mindset, through the course of personal development and recognition of one's own strengths and weaknesses.

PAKISTANS AILAAJ ANNOUNCES \$1.6 MN IN SEED FUNDING

Sehat.com.pk and Augmentcare have successfully merged and raised 1.6 mn USD under a rebranded entity, Ailaaaj. This promises to be Pakistan's First Full Stack Digital Health Platform providing teleconsultations and epharmacy services. The startup aims to introduce new products and services to help patients get an all-around healthcare experience.



ELO Becomes #1 Shopify Store in Pakistan



Founded by the energetic Umar Qamar, ELO emerges as top Shopify store in Pakistan. He is on a mission to make sustain-

able clothing affordable and available for everyone. Umar started his entrepreneurial journey from his father's textile business and later on brought the leftover goods from various shipments to online platforms with very low prices and targeted the low income class with quality products. It became a success story after a while as it was a process innovation at that time and no one was doing it.

Get paid to move to Italy?



Yes, this region is offering new residents \$33,000. The project has about \$829,000 to disperse to new resid-

ents and may provide grants to assist the launches of hotels, restaurants and other businesses, according to the project's website. The goal of the project is to boost employment and advancements within the smaller villages.

Tim Cook Made a Bold Statement On Healthcare



Apple CEO Tim Cook said its greatest contribution to mankind would be in healthcare. The team overseeing those efforts

has been in turmoil for years. Talking to CNBC as he previewed a host of new services, the Apple CEO pointed to health as the area where the world's largest company would make its greatest contribution to mankind.

The potential was clear. Millions of us wear Apple Watches, giving us access to its array of health-related features.



ANALYSIS OF CLASSROOM TEACHERS' PERCEPTION OF SINGLE NATIONAL CURRICULUM IN PAKISTAN

A Research Paper



By Sadaf Usman

In the 21st century multiple developing countries now adopting transformation of education and implementing a standardized framework of curriculum to meet international standards. The government of Pakistan recently announce the implementation of a Single national curriculum as per the 18th Amendment to ensure uniformity in the curriculum to achieve equal knowledge and assessments criteria. The main focus of this study is to understand the private school teacher's perception about curriculum literacy and their acceptance of SNC. A mixed-method approach was used to analyze the responses. A convenient and snow-ball sampling technique was adopted for data collection from major cities of Pakistan. The collected responses were exclusively from

Private school teachers and experts. According to the findings, the overall response of the teachers was positives towards the curriculum objectives and implementation. But still, a lot of improvements were required. As single national curriculum is at the initial stage of development and implementation so more and more studies will be required to understand the gaps and problems. It is also suggested to conduct training and coaching sessions for staff to ensure smooth execution of SNC across the country.

According to the findings, the overall response of the teachers was positives towards the curriculum objectives and implementation. But still, a lot of improvements were required.

To access full paper please email at info@startupinsider.info



Umar Saif ✓ @umarsaif · 10h

Mailchimp, the email marketing platform, acquired for \$12 Billion by Intuit.

1. The company was founded in 2001 as a side project of its founders.
2. Did not raise any outside money — founders owned 100% equity.
3. Not based in Silicone Valley.

What are you waiting for?

tweets of the month



Atif Mian ✓ @AtifRMian · 1m

This is one reason why bitcoin as currency is a fool's errand ... you cannot have a currency without governments backing it



Andrew Gazdecki ✓ @agazdecki · 15h

If you're an entrepreneur that can sell, market, manage product, and lead teams, sheesh you have to launch a startup as soon as possible. You're unstoppable.



♥ Ali Khan Tareen liked



Aatif Awan @aatif_awan · 1h

In just the last 4 weeks, Pakistani startups have announced more in VC funding than they raised in the last 4 years combined (2017-2020). Pakistani startups have arrived! 🇵🇰 🙌

💬 15

↻ 67

♥ 420



Nadeem Haque @nadeemhaque · 50m

Roads and buildings, brick and mortar, houses for VIPs, wasted assets, more ministries than we need. Yet ppl companies we need more taxes. Do we give government more money to keep expanding and waste money.



Navalism
@NavalismHQ

"Startups don't die when they run out of cash, they die when the founders run out of energy."



Abdul Razak Dawood ✓ @razak_... · 8h

I am very pleased to see that during the period Jan-Sep 2021, 🇵🇰 startups raised a record USD 305 million of investment globally. The sectors include e-commerce, fintech, health and freight.

CRISES LEADERSHIP FRAMEWORK

By Kaiser Abbas

Remaining Part...

Leaders need to balance between two perspectives:

BUILDING HOPE

Leaders are considered to be lighthouses of hope. You cannot build hope without supporting your views with acceptable facts. You have to be at the top of the game. You have to sell your view of the future to them.

In this age of easy access to information, your people can be more updated than you on many perspectives. You need to be careful with your statements. Sometimes, leaders discount the impact of what is missing. Don't undermine the impact of what you don't know. Radiating hope amidst desperateness is not easy.

PROTECT YOUR OPTIMISM

People resist when you ask them to adapt to new realities. When you push them, instead of buying your view of the future, they sometimes bring you down, convincing you to maintain the status quo, which is no more a possibility.

We have witnessed teams that discourage the leaders from trying a new course. Their addiction to comfort doesn't allow them to focus their energies on what is good for them in the longer run.

People resist because they don't want to face the fact that some of their skills have proven outdated. Acquiring new skills seems to be a daunting task for them.

Leaders don't need blind loyalty in these difficult times. They need support through skills, ideas, initiatives, and strategies that can help the organization survive. Sometimes, it would also mean letting the part of the organization die that is no more compatible with the new world reality.

THE NEW NORMAL

In most of the corporate and government board rooms, leaders are asking this question to each other.

'What is going to be the new normal?'

Here is the answer:

Adjusting with the twists and turns is the new normal. Leaders need to learn to build agility and speed to cope with a volatile business and political backdrop.

Dealing with unexpected twists and turns is not that straightforward. It can be frustrating. However, leaders must accept that this turmoil will be the new reality of the world. World economic peace is long gone. Navigating through this fog is the most daunting challenge leaders face today.

So, what should leaders do? What options do they have? In our recent work with leaders, we have observed leaders taking one of the two positions:

DEFAULT SETTING

Trying to do what you have been doing in the past will not work. Thinking about quick-fix solutions will only damage your business. Short term benefits will produce irreversible long term consequences. The 'auto-pilot' mode can crash your business craft.

Crisis in the medical

terminology means a 'turning point.' It is a critical stage in a patient's life where his health can take a turn to any side. Patients can either recover or die.

The current crisis is a turning point in your organization's life. If you didn't respond to this emergency on time, your business could die. Going back to default will not work.

RESET

Pressing the reset button is a scary choice. No one knows how things will turn out to be. You cannot do it alone. The decision to reset cannot be left to the wisdom of one person. Leaders must engage their teams, taking full advantage of their skills, talents, exposures, and intuitions.

All seasoned leaders that we are working with have already pressed the reset button. They knew the stakes are high. They know that a simple band-aid will not work when a serious surgery is required. They didn't fall prey to the illusion that things will get better by laying off a layer, restructuring the business, or adding a new product line. They know the situation is much more cataclysmic than this.

FOCUS

Leaders are the masters of reasoning, analytical thinking, logic, and left-brain functioning. However, in times of a crisis, leaders must unleash their creative potential to develop unconventional solutions to the new normal problems.

We have been watching some of the world's best leaders balance between two competing demands due to

their innovative approach:

Surviving Today:

Leaders who master the art of crisis cultivate ideas that help leaders survive. They identified the best practices in their business that can ensure the uninterrupted oxygen supply to their business.

Thriving Tomorrow:

What works now may not work tomorrow. Leaders are curious about crafting the best practices to help them take full advantage when the economy bounces back.

This shift from 'best practices' of today to tomorrow's 'next practices' will ensure your business will thrive in the new normal.

This book is going to provide you answer to the following questions:

1. How to recover from the shock and focus on the right priorities?
2. How to predict the future when all projections go wrong?
3. How to connect with your people through flawless communication in times of crisis and help them deal with their distress and anxieties?
4. How to survive the downturn and navigating through the recession?
5. How to risk re-building a growth path for your business
6. How to unleash your innovative potential to turn trauma into a triumph?
7. How to turn your setback into a bounce-back by promising a greater future to yourself and the people around you?

Crisis brings with it an opportunity for the leaders

to master a completely new set of skills. Leaders of businesses and communities are

challenged to stretch, embrace, and evolve a new set of skills, behaviors, and attitudes.

Like every seriously committed business leaders of today, if you too are searching for a new

growth trail for your company and have not yet traced out a trajectory towards it.

BE
FAST
OR
BE
LAST

Estd. 1860



MURREE BREWERY

ISO 9001, 14001, HACCP & OHSAS Certified Company



REFRESHING *Lychee* SPARKLING DRINK!

Fun ka maza - your ultimate choice

