

SMART

JULY 2021

ENTREPRENEUR

VOLUME 1

MAGAZINE

HOW TO BUILD
FOR A
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BUSINESS

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MAKE
IT

THE BEST
BUSINESS
ADVISE

A portrait of Zeeshan Altaf Lohya, a man with dark hair, wearing a dark blue suit jacket, a white shirt, and a red and blue striped tie. He is looking directly at the camera with a slight smile. A small lapel microphone is clipped to his jacket.

**ZEESHAN
ALTAF LOHYA**

Founder & President
Z Group of Companies

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Engr. Mehtab Hussain

FOUNDER OF SMART
ENTREPRENEUR SOCIETY

It is not about ideas its about making ideas happen ! In my role as Founder , I have the opportunity to connect with countless members around the Pakistan . With every member I meet, I hold steadfast in the belief that it is the stories, rather than money, that keep the SES world spinning. It is this core organizational pillar of peer-to-peer learning and experience sharing that is both the hallmark of SES and the essence of the value SES provide.

One of the ways we distribute this value is through publications like SES-Magazine . The value of leveraging Business tycoon -written content to engage the reader, to help them grow from others' experiences, and how this value separates us from competing organizations.

We have something that no other organization has access to unique and compelling stories! By emphasizing each through publications like SES-Magazine. we can faster growth, encourage experience sharing and support the complete entrepreneur.

Usually, one thing has been apparent: Members love learning about other members' experiences. Knowing this, SES magazine will now be more of an experience-sharing vehicle and less like a typical business magazine. There are plenty of publications out there that provide marketing tips or technology best practices. What they don't offer, however, are inspirational stories about other peers—moments of Forum magic, event experiences and other tales of transformation that remind us how

powerful entrepreneurship can be.

Leveraging more Business tycoon -written content and less articles—in our publications is just one facet of SES-Magazine far-reaching communications plan. SES -Magazine will be redefining SES voice and offering you more personalized content to help support the totality of the entrepreneur. As a global thought leader on entrepreneurship, our words is the beacon that lights a path for leading entrepreneurs to follow. Cultivating that voice to deliver more individual value will help us make broader strides in the entrepreneurial landscape. At the end of the day, it's the members' and tycoon experiences that keep the SES voice powerful, and we'll keep doing our part in sharing those experiences.

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1. ASMAR ATIF



As Chief Intrapreneur Octopus Digital, Asmar works at the intersection of business, technology & regulation while helping businesses across the manufacturing industry embrace digital transformation. Octopus is part of Avanceon Group of Companies, based in the Middle-East, Pakistan and the US. His international career spans over four continents in the Artificial Intelligence, breakout strategy and open-innovation space. He is also the Co-founder and Director General at Battle Tested Consultant, an EU consulting firm helping pan-European EMSs internationalise to high potential developing markets. Asmar holds an MBA from Imperial College London.

Question/Answer

Q.No: 1 Are you a busy entrepreneur? why you take this journey now?

Ans. Entrepreneurship can be a very lonely place in terms of risks and responsibilities and what means to different people. Every job is important, and every job can be entrepreneurial, so what matters is to ask ? I can very clearly and humbly say that in my case, it is worth it. At Avanceon, I got an opportunity to work for Octopus Digital, that is Pakistan's first digital services company that provides end to end digital transformation to manufacturing & process industry. This area has long been untapped has got great potential for value creation and value addition.

Q.No: 2 What is one marketingstereotype you cannot accept?

Ans. Values of integrity, freedom, democracy, liberty and human rights are very close to my heart so any stereotype be it in marketing or otherwise that supports over-generalized beliefs about cast, creed, culture, religion, nationality or gender is totally and unequivocally unacceptable. Any stereotyping is condemnable because that goes against the fundamental values a civilized society stands for. Most common stereotypes that I sadly encounter in marketing today are either gender-based or color-based and without going into the specifics of

Q.No: 3 Why this journey now?ourselves is it worth being busy for the purpose being served?

Ans. Octopus Digital brings the best of our past, present and what the future holds for the manufacturing industry, our customers, partners & employees. Our team of talented mavericks, customer-centric culture & business model focusing on user experience and customer journey does all the heavy lifting by optimizing through artificial intelligence, machine learning & big-data analytics. Everyone at Octopus takes pride in getting to work every day, in creating value for our customers & shareholders and consequently in creating jobs for our communities.

AVANCEON

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OCTOPUS

DIGITAL

Q.No: 4 As you started your journey, what challenges have you faced while on the road?

Ans. The single biggest challenge has been managing change and I will be frank about it. There might be many young people reading these lines and I want to tell them that yes it can be hard. Accepting change is never easy, at both levels, personal and external by our clients. With the change, mostly comes complexity and ambiguity, and navigating those with wisdom is key to advancement in one's journey.

Apart from these, creating awareness and educating our clients about the benefits of digital transformation to the industry is sometimes a cultural and leadership challenge because it requires a lot of stakeholder management and creating alignment within an enterprise. As we know that digital transformation is not a technology question per se, it's more of a leadership, strategy and cultural question. It is these set of challenges that makes our business interesting and our customers prefer us because we focus on creating long term value for them through our service model rather than one-off transactional selling.

Q.No: 5 What was your mission at the outset? Have you accomplished?

Ans. Octopus Digital brings an exciting value proposition to the market Avanceon already dominates.

Our solutions, using Big Data, Artificial Intelligence and Machine Learning are designed for collaborative real-time analysis to improve process efficiencies and help our customers transition into the Industry 4.0 era.

A high engagement service model with no upfront cost for the customer is tailor-made for customer success. Octopus's biggest asset is its brilliant team, who is not only exceptionally talented but also passionate about the company's cause. With an unwavering legacy of creating shareholder value, we are once again ready to step up and deliver.

With that said, it feels like we are just getting started. As market leaders, thankfully, I am convinced, "if not now, when, if not us, who".

2. HAMZA Y. TABANI



Hamza Y. Tabani, Vice Chairman - **Tabani Group**, is the spearhead of fourth generation entering the Group and has been guided by the third generation. After going through the rigorous academic career by completing his MBA with a reputable University, he stepped into practical business environment and joined hands with his superiors to contribute in the betterment and success of the Group; his contributions until date are as follows



Question/Answer

Q.No: 1 Are you a busy entrepreneur? Why did you take this journey now?

Ans. Most people put busy on a pedestal because they believe being busy is the same as being productive. For me, it's more about getting work done rather than coming off as too busy. My approach is more strategic. I believe in organizing and dividing the work at hand and enjoying it at the same time. Being too busy for yourself or others around you does not only create an imbalance in one's life but it also makes them miss out on their freedom. For me, busyness isn't an achievement as a businessman, managing your time is. I can proudly say that I am not a busy entrepreneur, instead I balance everything that life throws at me. For me it's about exploring the unknown, travelling and enjoying the little things in life alongside working hard for the success of my business.

Q.No: 2 What is one marketing you cannot accept?

Ans. I do not agree with the Mr Blue and Ms Pink stereotyped marketing. You cannot peg individuals into mass impersonal groups based on stereotypes. For example, do not assume that all retirees are interested in gardening, all women are interested in buying shoes, or all men are sports-crazy. These are examples of stereotyping groups of people that can lead to disastrous results in advertising and marketing.

Q.No: 3 To what do you attribute your success?

Ans. Doing the tough things first, enjoying the freedom to fail and at the same time accepting criticism. The biggest setback in the road to success is a difficult task that comes in the way. A task that is difficult enough for one to give up. But the road to success is never a smooth one. Solving these difficult tasks lead you to the end of that rocky journey. It's all about working hard, working hard enough to tackle each thing at a time.

DIRECTOR TEXTILE

-GROUP'S TEXTILE DIVISION -From 1996 to 2000

Mr. Humza Tabani headed textile-weaving units, woven and knit clothing and the entire textile division. He attended number of seminars, conventions, exhibitions, meetings in CIS Countries during this period, where the group as a whole has made every possible efforts and endeavor to boost Pakistan' exports..

CONSTRUCTION AND REAL ESTATE

He promoted the Group in the field of Construction and Real Estate with a name of "Al-Khaleej Builders and Developers" and launched its first well-modernized project of "AL-Khaleej Towers" which is a consortium of well reputed Business Conglomerates and Builders of Pakistan.

* He is the Executive Member of Association of Builders and Development Board (ABAD) and serving as Convener - Valuation Table, Registration, and Taxation.

Question/Answer

My advice would be, address the most difficult one first as that boosts your confidence and keeps you going..

Q.No: 4 As you stated your journey, what challenges have you faced while on the road?

Ans. Sticking to your efforts can be one of the most challenging aspects of entrepreneurship. Often, as humans, we like to see immediate results for our efforts. We want to see the rewards of our sacrifices early on. However, this isn't always possible. Sometimes, entrepreneurship requires determination and dedication in the face of failure. You might need to tweak your plan, or even start over from scratch. Your willingness to keep at it, even when it appears that you could lose out, is what is likely to lead to eventual success. But, in between, it can be hard to keep pushing. Being able to do so is what will ultimately lead to the desired outcome. If you can be realistic about the challenges of entrepreneurship, and be willing to brave them regardless, then you are probably ready to move forward.

Q.No: 5 What was your mission at the outset? Have you accomplished?

Ans. Our group's slogan "Techno trade men with a visionary mission" is a symbol of diversity. And we believe not to put all eggs in one basket. Though wealth maximization is the ultimate goal for any businessman but to achieve this goal with ethical and moral values is an art. Alhamdulillah we can proudly say that we have been achieving all our goals and will be working towards a better future for our company.



3. MUHAMMAD JAMAL DHEDHI



Mr. Muhammad Jamal Dhedhi, CEO & Managing Director - JW & FA Companies PVT Limited. CO-Founder - iShopping.pk, Pakistan based Largest Online Marketplace. Young energetic & visionary entrepreneur having almost 20 years of working experience in Pakistan and having footsteps in UAE, United Kingdom and Tanzania. A renowned name from business community of Pakistan, whether it's Pakistan Stock Exchange, Real Estate Development, Supply Chain or Technology, he is the man behind many companies. Started his career from Capital Market in 1997 at the age of 17 with his uncle Mr. Aqeel Karim Dhedhi (Sitara-e-Imtiaz, Pride of Performance from Govt. Pakistan). Mr. Jamal became a Member Broker of Pakistan Stock Exchange (PSX). Mr. Dhedhi also carried his forefather business of Real Estate since 2005 by developing multiple mega Projects in Karachi and now started development projects in UAE. In 2010, being a tech enthusiastic he persuaded his vision of e-commerce.

“ **COVID-19 a blessing in disguise changed the dynamics for E-Commerce Business and also the Prime Minister Imran Khan's vision of Digital Pakistan has really boosted the things. Government is eagerly working on policy making for this industry.** ”

Question/Answer

Q.No: 1 Are you a busy entrepreneur? why you take this journey now?

Ans. There are no secrets to success. It is the result of hard work. Managing businesses like E-Commerce, Stock Markets, Real Estate Development that too across Pakistan and Middle East do take a time, but fortunately got a team of professionals, who do make it feel easy in moving forward.

Q.No: 2 Are you a busy entrepreneur? why you take this journey now?

Ans. Success for me is to help others succeed.

Q.No: 3 As you started your e-commerce journey, what challenges have you faced while on the road?

Ans. In 2010, among the pioneers of e-commerce industry in Pakistan. Initiated the E-Commerce Venture in an era where the internet users were just 8% of the population and among them only 12% were mobile users. It was truly a struggling mode for the initiators as market acceptance to this sector was almost nil. There was no recognition or policy for E-Commerce Industry. It was impossible for the startups to raise funding which is the essential for initial stage.

Q.No: 4 What is your vision towards the digital Pakistan?

Ans. Being a patriotic, my vision is to transform the entire eco-system that leads to provide better education, job creation on merits, opportunities and tax benefits to startups, international trade activities to benefit **People of Pakistan, State and Business Community.**



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4. DR. RIZWAN KHAN



Dr. Rizwan Khan is a CEO of **DGRA Global Associates** LLC, USA, CFO and CIO of a European manufacturing company and CTO of a Vietnamese IT company. In 2018, he was also elected as the founding president of IMA Vietnam Chapter, being the only foreigner candidate for the position. It is a proud moment for Pakistan to be represented in emerging markets.

He is also co-founder of CFO Club in Pakistan and United Kingdom. Dr. Khan is a renowned global speaker and has over 25 years of industry and academia experience in various countries around the world. His areas of expertise include, but not limited to, finance, turnaround management, IT, Supply Chain, entrepreneurship, cognitive and behavioral training and pedagogy. Last, but not the least, he is an advisory board member of Smart Entrepreneur Society.



Question/Answer

Q.No: 1 What is the meaning of entrepreneurship to you? Why have you decided to take that journey?

Ans. For me entrepreneurship is all about creating opportunities out of thin air. An entrepreneur is a person who jumps from an airplane and builds a parachute while dropping and safely landing on the ground and jumps on the next plane to repeat the cycle. The journey is worth taking the risks; it is rewarding both in terms of self-fulfillment as well as in terms of money as well. However, if money is the only motivation for one to be an entrepreneur then he is in the wrong field. Risks are very high and so are the rewards.

Q.No: 2 What are the challenges you faced when you started the journey?

Ans. The biggest challenge is the self-doubt. When you embark on this journey, you hear negative comments all the time and sooner or later there comes a point when you start doubting your capabilities, your goals, your mission etc. However, this is all normal and if you don't doubt yourself then you are probably going in the wrong direction. Second biggest challenge is possibly coming from friends and family who think you are crazy to leave a high paying job and move to take this journey where more often than not you are making way less money (or even losing money), but at the end, this is the best journey one could ever take.

Q.No: 3 To what do you attribute your success?

Ans. Consistency and perseverance. Success is not a straight line. Success is when you refuse to give up. Real failure comes when you give up. Things may not seem to go in your way, but they are paving your way to success



Q.No: 4 What is one marketing stereotype you cannot accept?

Ans. Marketing stereotypes do not work in current digital age. Things are changing at a much faster pace as they used to 10 or 15 years ago. In general, most startups fail to market their product in terms of “what value proposition they have for customers in general”, rather they market “what they are doing”. If you address customers’ issues in marketing then you are doing it right. On the other hand, if you stress on what you are doing then this is the wrong marketing strategy.

Q.No: 5 What was your mission at the outset? Have you accomplished it?

Ans. My mission is always to make a difference in the lives of people, no matter how small it is. I believe that we should always strive for excellence in this journey and if we become content with what we have achieved, no matter how big, then the purpose of journey is dead. Once you achieve one goal then move the goal post and try to achieve the new goal.

5. SHAKEEL AHMED



Shakeel Ahmed is Chief Executive Officer (CEO) of NEWS Logistics and former Chairman of Pakistan International Freight Forwarding Association (PIFFA) for the tenure 2017-2018. PIFFA is the sole representative trade body of over 675 international freight forwarders and logistics service providers of Pakistan. He is serving country's logistics industry for the last 2 decades in various capacities in different Committees & as Chairman PIFFA and played instrumental role for the Logistics Industry in Pakistan to receive due recognition from relevant Ministries and trade facilitation bodies. He has been Board Director of CFCFA (CAREC Federation of Carrier & Forwarder Associations) and FBR Working Group on Standardization and Data Harmonization for implementation of National Single Window (NSW) in Pakistan.



Question/Answer

Q.No: 1 Are you a busy Entrepreneur? Why did you take this Journey Now?

Ans. Being an Entrepreneur is never as easy as it seems like, there are things ways beyond our expectations and the reality of changes can simply bring things upside down.

As an entrepreneur, I have a different perspective of working and planning strategies, having a realistic approach, understanding Market diversions and having a better view of overall situation is my key for big decisions and extract of my journey throughout. My journey has most of the shining sides, achievement and completions but I believe it has more to bring for the glory of my industry and my profile. It has a significance of inbuilt understanding and empowering the industry, make a platform for those who deserves a positive system and bright future.

Q.No: 2 What is one marketing stereotype you cannot accept?

Ans. I do not prefer monolithic Generalization, as this cannot bring a Nation on the ground to grow and develop enthusiasm for better skills and plan for long term achievements, I have seen life changing developments and improvement with moderation and I prefer the same.

Q.No: 3 To what do you attribute your success?

Ans. Self believe, determination, loyalty to your work and most important support from my family and team of News Logistics

Presently he is Convener of **FPCCI Central Standing Committee on Freight Forwarding** and performing role to highlight industry's issue at such august forum.

- o He is also Member of;
- o FPCCI standing committee on Export Processing Zone (EPZ)
- o Pakistan - USA Business Council
- o Pakistan - Italy Business Council
- o Pakistan - Singapore Business Council

He holds degrees in Commerce, Civil Engineering and professional qualifications from renowned institutes. He established his own company **NEWS LOGISTICS in 2002** and member of PIFFA since early years its established.

The core business is Sea Freight, Air Freight, Supply Chain Management and Cargo Consolidation to/from all over the world. The company has earned reputation by offering reliable services all over Pakistan.



Q.No: 4 As you started your journey, What challenges have you faced while on the road?

Ans. There is always unexpected snow bowling mistakes and triggered behaviours we face but I have been working in easier ways for goals to reach if they're specific, measurable, attainable, realistic and timely S.M.A.R.T. which really made me potentially overcome becoming a minimalist and set a resolution to change is doing battle against a lifetime of habits in both brain and behaviour.

Q.No: 5 What was your mission at the outset? Have you accomplished?

Ans. Be focused on your work and face all challenges bravely Utilization of resources to create equal opportunities for all in every walk of life and be supportive to everyone

The COVID 19 pandemic has changed the dynamics of all business and affected the economy globally particularly in Pakistan thousands of families are struggling to survive.

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6. M. ZEESHAN AZIZ



My experience covers over 17 years in financial management, including performance measurement systems, due diligence, strategic financial planning, and value-based management. Critical skill sets include project management, process improvement, and strategic business analysis. Diverse background in several sectors - private companies, nonprofit's, and educational. My educational background includes some of the best training in the World:-

* Master of Business Administration in Finance & Accounts from Preston University Wyoming-USA (Karachi -Pakistan Campus).

* Associated Public Accountant (APA) from PIPFA (Pakistan Institute of Public Finance Accountants)

* In June 2010 I awarded Chartered Certified Financial Consultant license from The Canadian Association of Financial Consultant (Vancouver- Canada).

Question/Answer

Q.No: 1 . Are you a busy entrepreneur? Why you take this journey now?

Ans. Owning your own business gives you a sense of self-determination and empowerment. You can establish things and watch them grow. Entrepreneurship is the act of forming a business. It is the ability to create something from nothing. Being an entrepreneur permits me to create my own definition of success and gives me the opportunity to take a calculated risk on my passion and I can acknowledge to opportunity quickly. In my previous corporate life, decision-making could take so long that the opportunity actually vanished before all the parties could get together to make a decision to proceed.

Q.No: 2 What is one marketing stereotype you cannot accept?

Ans. I can't accept Harmful Gender Stereotypes" or those which are likely to cause "serious or widespread offence" has come into force.

Q.No: 3. To what do you attribute your success?

Ans. Sincerity, Dedication, and hardwork are attributes to attain my company Goals. Set the plan, and work on the plan. I've started a couple of new ventures and I'm constantly reminding myself to do this. It's easy to remain busy every day and not really execute what ought to be done. Here are some of my Golden Rules for Living a cheerful and prosperous life. Do what you love Encompass yourself with people who believe in you and your dreams I always try to Hitch your wagon to a winner. Be a professional. Trust your instincts. You are right.

MY PRINCIPLES:-

- * Obtain the best knowledge in financial management and transfer this knowledge clearly and concisely to clients.
- * Do everything to make services both affordable and accessible to all types of organizations throughout the World.
- * Engage and interact with clients, competitors, educators, and others in order to ensure a high level of service.
- * Stay highly focused on principles and practices that truly result in value creation and stay away from popular fads and ideas that sound good, but fail to deliver in adding value.



YOU are responsible for the condition you are in, so choose precisely what you want to do.

Q.No: 4 As you started your journey, what challenges have you faced while on the road?

Ans. There are things that suck about being an entrepreneur. It's so hard because competition is rough and incessant. It appears irrational to others and at times to yourself so it's going to be lonely at times and you will feel isolated. You have to work at it for a sustainable period of time to succeed you are going to have to put in the hours. It's a lot of worrying, constantly what you stress about will be different and wide ranging and you will be called on to make all the decisions.

Few of the obstacles as I faced:

- 1: Finding the right people and making them fit in the team.
- 2: Keeping a balance between over spending and under spending.
- 3: Authentic and well established market research.

Q.No: 5 What was your mission at the outset? Have you accomplished?

Ans. With an effective track record in Fin-Tech, Monet DT is focused on carrying through with the energy well into long term. We are working to best utilize our assets to innovate for the vital drivers for the development of Information Communication Technology which can pave way for Pakistan's financial development and advancement. We, at Monet DT, firmly believe that bridging the computerized isolate is crucial to guarantee equal access to data and information, as well as foster innovation along with increased access for Pakistanis to financial services and their integration into value chains and markets.

7. NICK VAN BREDA



This year has been a really exciting year as an unconventional event organizer, never I was able to get so many people go all-in on digital transformation as this year, next to never I have travelled less in a year and never have lost so many assignments and savings in a year. A contradiction for many event organizers like me, remembering event organizing as a purely physical thing, with some aftermovies and interesting line-up speakers and performers to remember the whole experience to being forced to let go of all that made us thrive: bringing people together in physical experiences.

My rollercoasterride

From the beginning of the year, my year was wrecked already, loosing over a year of work assignments from lost keynote speeches on events in India, China, Dubai and many national speaking gigs, towards helping out corporates in 4-month innovation programs, and vocational school associations setting up 'Sterk Techniek Onderwijs'. I out of a sudden ended up having 6 months of nearly zero income, after having my best year as an entrepreneur so far in my 5th year of being an independent contractor.

I lost 50% of all my savings trying to re-invent myself, making wrong quick decisions like investing in stocks, before the lockdown kicked-in towards trying to keep on hosting hackathons and in-person events, over 15 different clients had to cancel their agreements, and I had no leg to stand as a freelancer with no pre-payments in my contracts... **We had to give up on Young Impact Day FT Tech Olympics on which my dear colleagues Jesse van Doren and Marco Kool have worked on for 1.5 years to empower 10.000 people to become changemakers in June 2020** It was a depressing Q1 and Q2 for us as tech and innovation event organizers and often booked keynote speakers.

Question/Answer

Q.No: 1 Are you a busy entrepreneur ? why you take this journey now ?

Ans. I am Nick van Breda, a serial social entrepreneur as I feel connected to more serious issues. I tackle loneliness in hackathons for elderly, children and build inventions based on their needs with methodologies to no longer waste time on innovation. I took the journey of becoming an inventor and entrepreneur the moment when my uncle passed away. In my personal transition I turned from game addict into serial social entrepreneur (see <http://bit.ly/TedxNick> <http://bit.ly/TEDxNick2> and <http://bit.ly/TEDxNickVR>)

Q.No: 2 What is one marketing stereotype you cannot accept??

Ans. The green washers, those who want to look green but are actually killing our planet, like the Oil industry.

Q.No: 3 To what do you attribute your success?

Ans. To the amount of people I positively impact to make a change on society, by turning their side projects, talent and ideas into jobs and new businesses. At the moment I have positively impacted over 120.000 people in my 7 years entrepreneurship journey.

Q.No: 4 As you started your journey , what challenges have you faced while on the road ?

Ans. I had to be flexible to market needs when inventing solutions, I push forward ideas and concepts that are not easily adapted in society, or are expensive so I got a lot of No, we are sorry after giving a pitch. This resulted in pivoting quite some time, from solving the lost & stolen items problem (1.6m bikes stolen every day, next to phones, cars, electronics etc) we had to pivot because we couldn't attract

A start of a new beginning

Since giving my first keynote in February as an avatar in VR I started collaborating with the XR communities out there. Makers, designers, event organizers, artists, all of them are super awesome people, blending their creative skills into producing everlasting memorial experiences. I remember the first assignments I had again back in March, giving ZOOM trainings for hybrid events, before I knew it I was going to get in XR so deep that I was already thinking, these ZOOM Tegenlicht sessions are fun, but having a physical environment on a zoom camera is actually the least fun. As most environments in the real world are actually so boring that doing ZOOM sessions is even more fun with everyone at home when people went nuts on creating the most beautiful backgrounds and started using AR filters.

Finding back purpose

I realized that I had to make events again the epic experience leveraging all the best digital tools out there, with AR and VR at the start and end of every experience, to make every instance unique. But all of you know updating your event format every year you can only change parts of its context and content or you create a new festival and you are organizing for a new audience every year from scratch. Luckily enough after the hype of VR and AR in 2012, I got involved into the scene of XR by joining the Burning Man Multiverse team in July 2020.

All of us seeing a transformation in using no videoconferencing tools before 2020 to all becoming sick of them from March to July 2020. I am really glad I had no longer had to offer ZOOM training sessions "to survive" but was already designing unique blended experiences for organizations like ICTU, was already able to train dozens of people in using XR for their business, made essential connections to get the first TEDx in VR kickstarted between BEEMUP and TEDxNijmegen and started hosting and testing new VR platforms every single day and found myself a sense of purpose again in bringing people together on unique ways and learning while doing which platform for what purpose made sense.

I'm really glad that I got supported by Ronald van den Hoff to turn myself into a digital twin to get invited on TEDxVR as a speaker.



Question/Answer

key stakeholders to co-invest in a Poké-mon go for spotters app solution,

FindIT. Also bad luck with inventions like stamboom.strikingly.com when winning a tender and then losing the assignment because of a heart attack causing the project leader to fall out. Solutions for teachers shortage post phoned and cancelled due to Covid-19 chaos at schools and municipalities. We have invented a lot of societal solutions but handling over those solutions to bureaucratic organized institutes has most of the time be a hurdle for me to get those solutions to market.

Q.No: 5 What was your mission at the outset? Have you accomplished .

Ans. I believe that today's job market is bank-rupt, with over 90% of all employees not being actively engaged in their jobs anymore. I bring that amount down with the next generation by training them in entrepreneurship skills so they can make their own decision, we setup a free education program on <http://theside-project.com> to give all who aspire to become entrepreneurs with their side projects the soft and hard skills to do so. In my activities I have been able to figure out that 95% of all entrepreneurs actually intrinsically choose to become one, solving the engagement problem. I would love to enable a million people before the age of 30 to have this playground to explore their unique gift to society and actually create jobs out of big societal problems. 120.000 and counting. 2 more years to reach another 780.000 people.

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8. JOEY WILSON



My name is Joey Wilson – I’m originally from rural South Carolina in the USA. From a young age, I loved asking questions and looking for answers. This is some thing I’ve never stopped doing. I think in large part, that inquisitiveness drove me to study science. I went to Clemson University in my undergrad, earning a B.S. in Biomedical Engineering and graduating with honors. While at Clemson, I was exposed to all kinds of fields, and I ended up also obtaining a minor in Global Politics. I had the honor of serving as the Undergraduate Student Body President there – and I also worked with President Elect Joe Biden on a driving committee for a national social movement. These experiences helped me develop as a leader and showed me that I love working on projects for a larger purpose. After undergrad, I attended Tsinghua University in Beijing as a Schwarzman Scholar, where I earned a master’s in Global Affairs. I truly believe that China is so important to be familiar with and that it is becoming an ever important global player; further, I loved studying business, management, and policy because everyone, including scientists, should be familiar with these fields that drive our modern world. No matter our field, we cannot live in silos anymore – it is important to bridge fields now, as that’s how the best solutions to modern problems must be derived. Thereafter, I conducted Oncology research at Cambridge University in the UK as a Cambridge International Scholar, earning a master’s in Medical Science.

Question/Answer

Q.No: 1. Are you busy? Why take this journey now?

Ans. One of my favorite quotes is from Drake: “Sometimes the journey teaches you a lot about the destination.” So I think that it’s always the right time to start something and to go on a journey, especially because the path guides us. Of course I’m busy, but that will always be the case. One of my mentors has talked to me a lot about “strategic side gigs” – and there is a great article from Orlan Boston from EY on this topic. It’s enriching all around to intentionally dedicate some time to things that are purposeful for the world and fulfilling for you.

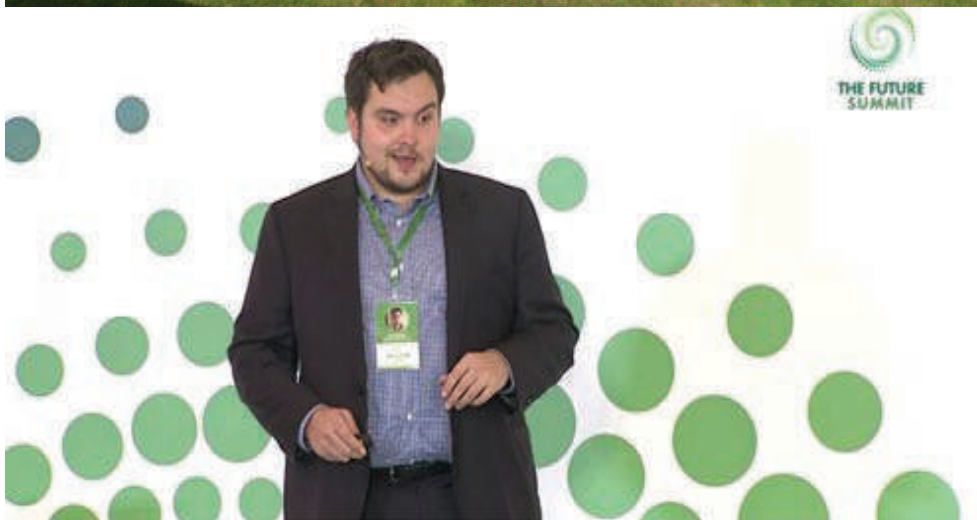
Q.No: 2. What challenges have you faced on this road?

Ans. I think entrepreneurship is never an easy road – and I think the adversity on the way shapes your product and team. It’s not a question of if, it’s a question of when. The main challenge our team has faced so far has been because of distance we formed it while we all lived in China, but we are currently spread across four continents. Creating a meaningful product and maintaining momentum while we’ve been spread out has been tough, but the fact that we’ve done it well makes me so optimistic.

Q.No: 3. To what do you attribute your success?

Ans. I believe that I’ve learned a lot from my parents and all of my mentors over the years. I’m indebted to all of these people for the advice that I’ve been given and the lessons I’ve been taught. There’s a famous quote that says that we are the combination of the five people we spend the most time with. However, I think it’s the five people that have influenced us most and impact is not time-dependent. This is something I’ve seen in my life and I think it inspires also the way I live. With little time, you can change someone’s life for the better. I always try to give back.

I looked at the role of senescence in lung cancer - and also enjoyed the social and extracurricular aspects of life there, playing American Football for the University and Rugby for St. John's College where I was resident. After my studies, I founded a company called Alaunius, which specializes in tech-based systems to solve modern medical problems, including blood/organ donation and distribution, electronic medical records, and more.



and I've also seen that pave a positive and inspired path for me that maybe brought success.

Q.No: 4 What is one marketing stereotype you can't accept?

Ans. In general, I feel like a lot of people think that any failure is bad. I disagree. I think failure is something that is bound to happen to everyone. The real defining feature for any team is how they respond.

Q.No: 5 What was your mission at the outset? Have you accomplished it?

Ans. My mission is simply to make healthcare more accessible and efficient in order to help people live longer, healthier lives. So far, I think I've taken steps to help make this a reality, in small part; however, there is always work to do.

9. AHMED MEHANTI



Ahmed's finance experience taught him to work on his system and run numbers efficiently, but his vision for Work Hall taught him to look at the story behind those numbers. He spent the latter half of 2017 researching, planning, and validating the business model and subsequently raised seed investment from seasoned investors who believed in him more than they believed in the idea. Work Hall was founded in April 2018.

His ideology lies at the intersection of innovation, conscience, focus and simplicity which is the reason for his staunch belief in the humanistic discipline. To him, success is found in the extra-ordinary, the consistent and the perseverant.



work hall

Question/Answer

Q.No: 1 Are you a busy entrepreneur ? why you take this journey now ?

Ans. I am the founder of Work Hall, a co-working space, building a community and creating opportunities for people to engage and grow their businesses is why Work Hall is an excellent modern place for you to work. My 5-year experience at PwC has enabled me to work on various financial audits, mergers and acquisitions, several due diligence and valuation assignments in various sectors of Pakistan. Some of the clients I have advised to include The Abraaj Group, Pak China Investment Company Ltd, Privatisation Commission of Pakistan, State Bank of Pakistan, MCB Bank Ltd, Habib Bank Limited etc.

Work certainly keeps me busy, but it is also refreshing and productive at the same time. Balancing work and free time is always key.

Q.No: 2 What is one marketing stereotype you cannot accept?

Ans. The stereotype that surrounds the co-working atmosphere is that it is solely limited to freelancers, which is certainly not the case at Work Hall. True, many freelancers find it most feasible due to the evolved work ethic here, but we have many software houses, marketing agencies, production houses, online academies, etc that have established their office at Work Hall.

Q.No: 3 To what do you attribute your success?

Ans. As cliché as it sounds, strong organizational and time management skills. I prefer to create a concrete and tangible plan for doing so. This helps me stay on task and that often enables me to finish some projects ahead of time. Even though I place a great amount of emphasis on organization and scheduling I also find that a certain degree of flexibility is needed in the workplace.



Q.No: 4 As you started your journey, what challenges have you faced while on the road ?

Ans. As an entrepreneur, you are bound to face challenges. I was just laid off from a company that could not afford to pay rent and I was in the office during 2017, when the idea of turning the place into a workspace came into my mind and it was then when I pitched the idea to the landlord. After that was a whirlwind of events, frantically researching, planning, and validating the business model and raising seed investment from seasoned investors who believed in me more than they believed in the idea. Work Hall was founded in April 2018.

Q.No: 5 What was your mission at the outset? Have you accomplished

Ans. Work Hall's mission and values are the guiding force that create our company culture and set the foundation for the work we do - building community and creating opportunities for people to engage and grow their businesses.



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10. FAHAD JAHANZAIB



Fahad jahanzaib is a visionary and a thought leader. With his inclination towards the technology sector, his singular focus now is to create a company that represents & offers “One platform, One Solution”. He has served one of the leading shared services company - Arthur Lawrence. Prior to Arthur Lawrence he was associated with PwC Pakistan. He has been serving both local and international clients for over a decade now. He has served as the Business Development Manager and later as Director Enterprise Program Management Office simultaneously assuming the responsibilities of Director Product Strategy and Innovation. Under his direction and supervision, he made multiple programs a great success including defining Vision 2020 for Inc. 5000, IAOP 100 and Texas fastest growing companies; developed different Finance & Accounting Solution and is currently working towards introduction of RPA in developing countries.

Another challenge that we faced was client acquisition and then retention. .

As the COVID-19 continues its disruption, A crisis like the one we're currently experiencing requires quick thinking in the face of uncertainty. However, with such high stakes on the line, we found ourselves dealing with many consequences, but with time, hard work and dedication, we overcame them as a team - as one unit..

Question/Answer

Q.No: 1 Are you a busy entrepreneur? Why you take this journey now?

Ans. 2017, the journey of 3techno Digital

started with an ideology to make Pakistan a product-driven nation; at first, it was a dream turned into a vision that progressed into action by perseverance, determination and smart hard work. and dedication. As a CEO for a startup, you have two most important roles to play,

1. Sell! Sell! Sell!

2. Retain! Retain! Retain! I'm inclined to sell to my clients and new

recruiters, and I retain my clients and team members. Good corporate citizenship means being intentional and thoughtful about the value we generate as a company not only for our shareholders but also for our people, our planet, and future generations. It means applying the same level of commitment, rigor, and sincerity to changing lives as we do to building cutting-edge technology for our customers. At 3techno Digital, we know that sustainability is a profitable business. So we continually invest in initiatives that help us run our business more sustainably and develop products and services that help our customers do the same. As a CEO for a startup start-up, you have two most important roles to play,

3. Sell! Sell! Sell! And

4. Retain! Retain! Retain! Customers and exceptional resources at 3techno Digital. I'm inclined to sell to my clients and new recruiters, and I retain my clients and team members. Good corporate citizenship means being intentional and thoughtful about the value we generate as a company—not only for our shareholders but also for our people, our planet, and future generations. It means applying the same level of commitment, rigor, and sincerity to changing lives as we do to building cutting-edge technology for our customers. At 3techno Digital, we know that sustainability is a profitable business. So we continually invest in initiatives that help us run our business more sustainably and develop products and services that help our customers do the same.

Q.No: 4 What was your mission at the outset? Have you accomplished?

3techno reflects my objectives and morals; the primary purpose is to be a Trusted Digital Partner where, Trust refers to the reliability, truth, ability, and strength to deliver to Our customers. Digital refers to 3techno as one platform, one solution partner. We believe in providing a complete digital experience to our clients by innovating and creating high-performance integrated solutions. Partner refers to our close strategic relationship with our clients.

We aim to make Pakistan a product-driven nation, provide exposure to individual skills and talent pool, develop Robotic Process Automation (RPA), and automate the future system processes.

However, it is helpful to have a team behind you that knows your vision and can provide stakeholders investors with extra and a good feeling. However, it is helpful to have a team behind you that knows your vision and can provide stakeholders investors with extra and a good feeling.



Q.No: 2 To what do you attribute your success?

Ans. We all have different measurements. Success could be how much money you make, your job title, or the happiness you have in your job, family, health, wealth, and any number of things. Then, some have had long term goals, and those goals have been met. However, in all probability, we look towards development and continued growth in our careers. Every journey starts with a hope to succeed and a dream to achieve. From the start, I have been excelling in my career with 100% faith in Almighty Allah, and with belief in Almighty Allah, there are no ifs and buts, and my hope gets stronger every day. Every journey starts with a hope to succeed and a dream to achieve; in achieving them, one faces many challenges. Since our inception, 3techno Digital has achieved so much in the technological industry and has become a global force for digitally-driven change. We have been blessed with a highly skilled team and employees individuals that make an exceptional team. I have always believed that 3techno is as good as its team. Our team; they take the time to understand customer's specific goals and develop innovative strategies that are attractive and well-functioning with pro-active customer support.; they promote customer's business 24/7/365.

Q.No: 3 As you started your journey, what challenges have you faced while on the road?

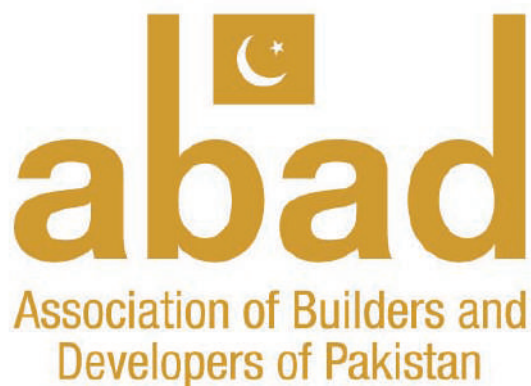
Ans. It's fun to be the boss until you have to face challenges to get something. Developing a business idea is usually the first challenge faced by every entrepreneur when starting a business from scratch. Finding the right business opportunity or creatively developing an idea is certainly not an easy task. After developing your idea and the next big challenge is to find resources that you can connect with and form synergies behind singular ideology. Getting your business team in place, once it is done, the next challenge is business ethics and Pakistan's legal structure which makes it difficult for a start-up to evolve. As a CEO, you are the only one that knows your business idea to the core. You are the only one that can envision the story of your future.

11. MUHAMMAD FAYYAZ



Muhammad Fayyaz has a vast experience in construction and development industry comprising of over 30 years. He specializes in sales, marketing, advertisement and **architectural designs** due to his god-gifted attention to detail and a sharp creative eye.

He has attended various seminars in England and Dubai and also represented the group on various forums both within the country and abroad. For the last couple of years, he has been dealing with authorities like DHA, KDA and Governor House etc. in Karachi. Currently he is the chairman of **ABAD (Association of Builders & Developers)**



Question/Answer

Q.No: 1 Are you a busy entrepreneur? why you take this journey now?

Ans. An Entrepreneur by nature is always busy from a strong inception of an Idea growing inside your head constantly manifesting towards its execution. Being an entrepreneur, I am always consumed by perfection in whatever I do. Being Chairman ABAD (Association of Builder & Developers), The journey more or less chose me rather than me choosing it, it is the faith of my fellow real estate industry colleagues. They have bestowed me with an honor of representing them on all the major forums of Pakistan. At ABAD I come from a very strong lineage of Leaders who have always given their time and energy in solving issues pertaining to builders and developers all over Pakistan and I knew given my background, personality & entrepreneurial mindset would bring value to this prestigious association. To answer you question why I took this journey? I took this journey to help our country grow and prosper, as the Real Estate industry and Allied Industries are always the front runners for any countries Economical growth and prosperity.

Q.No: 2 What is one marketing stereotype you cannot accept?

Ans. We as humans have been constantly evolving and so is our needs and expectations. From industrialization to Information Age, I personally believe faster than ever before we entering the age of digitization. It is a constant battle to win the attention span of the consumer, attention span that is constantly reducing previously a 30sec TVC could do wonders for a marketing campaign but ever since social media evolved into a giant that it is, 5sec of a DVC is what you have to say everything you need to or your ad is skipped. One stereo type that a marketer should always avoid and I can never accept, is sticking to the past. One should always keep them selves updated to the current trends and entuned to consumer needs, I strongly believe that a strong marketing campaign is driven by the consumer not by the marketer.

**Q.No: 5 What was your mission at the outset?
Have you accomplished ?**

Ans. Technology continues to be a catalyst for change in all areas of business and industry, and the real estate market is no exception. Unlike anything previously experienced, we are on the cusp of the Fourth Industrial Revolution I like to call it Digitization, and it is blurring the lines between the physical and digital spheres. Changing consumer and lifestyle trends, how we work, shop, and live have been the primary driver for this newest reinvention of the real estate industry all around the developed part of the world. The digital one window solution has become a necessity in Pakistan, whether it is at government level or at an enterprise, smooth and seamless administration is a by product of the digital age and it is directly related to growth and prosperous economy of Pakistan. This is a challenge and mission outset that I am most focused upon and we at ABAD are in the process of introducing it with the help of Pakistan Government which for the first time has taken it upon themselves as a directive from Prime Minister of Pakistan.



Q.No: 3 To what do you attribute your success?

Ans. I don't believe in the word success, yes there are milestones that I set for myself to achieve and I work tirelessly to achieve said milestones but calling it success seems quite definite. I think its process that I am constantly in and I am my own measuring stick. My family, friends and colleagues have always been a strong driving force for me and I consider them an integral part of the journey.

Q.No: 4 As you started your journey, what challenges have you faced while on the road?

Ans. Any worthwhile journey has to be riddled with challenges and as the famous saying goes "what does not break you only makes you stronger". I have faced many challenges when it comes to my journey, but what strikes out the most has to be breaking stereotypes. Ever since I have stepped into the real estate industry, I only had one vision in mind and that is to change the already set and rooted rules of engagement. It is in my nature to stand out and my work reflects it, my driving force is to be unique and to be a pioneer in whatever I do. This is my greatest strength as well as the hardest challenge that I face constantly.

My meticulous attention to detail and my steadfast attitude towards my ideas can be a challenge for others around me as I never compromise on what I have envisioned. Getting it translated into reality can be a hefty task. I am grateful after years of hard work I have aligned myself with the correct team and workforce that understand and delivers, but to tell you the truth there is always going to be a margin for perfection.

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12. SHAHRUKH AHMED THANWEY



Mr Shahrukh Ahmed is a person owning a mind of sales, marketing and business tactics. He started working in a very young age, initially he was associated with his father, and worked in Pakistan Businessmen Association. Later a group of his friends started a media company and institute named as Axiom. But very soon he separated his business and start his own digital agency naming "Phoenix Technologies".

His experience polished his sales skills and gave him courage to stand on his own. He is born with entrepreneur mind and the sales strategies follow in his blood. He faces tough time, but his hard work paid off when he grab some international and government software and technology projects.



Question/Answer

Q.No: 1 Are you a busy entrepreneur? why you take this journey now?

Ans. Busy is a word used for the one who is working in a opposite direction of his interest, for me I will use the term "living my dreams". Setting an empire is not an easy task, you have to forget when its day or night, when is the time to eat or sleep. But I love being this kind of busy, as it is the purpose of my life.

I never thought of any other occupation or doing a 9am-5pm job, being employee of someone and listing to boss orders. I am more of a person who leads people, who likes to sit with the people and solve their problems, finding solutions for them, providing services. I am not after the profitable and luxury life style, I never dream of that. I choose being entrepreneur because I want to serve the human kind, empower them, and give them the right knowledge of their problems help them achieve their goals and dreams.

Q.No: 2 What is one marketing stereotype you cannot accept?

ANS. It is an era of digitalization, and the startups. each day we see new technology is being introduce and new startups are opening with the BAMB! Currently the pandemic situation has shaken the economy of the world and the status of the uper class.

I appreciate that new businesses are emerging day by day, and the digital marketing make them successful within days. What is hard for me to digest is that people are stepping into the business world with one goal, and that is to make money, quality is being compromised, humanity in human being is getting harder to witness.

People are getting more self centered, their business and the marketing is all about themselves, and making more profit. cultural norms and values are easily compromised.

I'm a person with a down to earth personality and kind heart, I stepped in entrepreneurship to help others but others are stepping into business line to use others for their profits



Q.No: 3 To what do you attribute your success?

Ans. When u start climbing the business ladder, You always has the urge to climb more, to spread your wings and increase your business. 5 year business plan turns into 15 years business plan. success is the term used by those who are ready to put the full stop or comma in their stories. I don't have time for that, i have so many things to do in my to do list, I do not see myself as successful right now, as there are so many things to do, so many milestones to achieve.

To become successful there are no excuses just 2 characteristics;
 1, hardwork
 2, consistency

Q.No: 4 As you started your journey, what challenges have you faced while on the road?

Ans. i started working in software and technology when the Facebook was new, WhatsApp was not existing, websites were only owned by the international tech companies. At that time i wanted to educate people about the graphics, email marketing, software and technology.

Facebook, WhatsApp and other social platforms made common people to understand what I was trying to say before all these things. today there are so many e-stores on Facebook and Instagram and they are doing so good by digital marketing.

My biggest challenges were to introduce new technologies, new business tactics and different marketing strategies to the new business owners and entrepreneurs, as people don't easily accept the changes, the transformation from the news paper marketing to digital marketing wasn't piece of cake.

Q.No: 5 What was your mission at the outset? Have you accomplished it ?

when you become professional and has achieved a stability you wish to educate others, serve the man kind. I become entrepreneur for the people, I always wanted to educate them. My life's mission is to make the technology so common that it could be in approach of everyone. No matter what is the social economical status, everyone could cherish the benefits of the digitalization and the technology.

ARTICLES

THE AGE OF DIGITAL BANKING:

The State Bank of Pakistan (SBP) recently issued its guidelines for digital banks for public consultation. The draft guidelines cover both digital retail banks (dealing with retail customers) and full digital banks (offering services to corporate customers).

Digital banks can have a profound effect on financial inclusion. If executed properly, the idea can change the customer journey by reducing paperwork, providing services remotely and leveraging customer data.

On the face of it, Pakistan offers a major opportunity for such an intervention. Firstly, we are a “cash society”. We have about Rs4.6 trillion in circulation. This means money printed but not in any bank account. Secondly, our median age is 22. Total telephone subscriptions have now risen to 183 million with the number of smartphones rising to 89m.

The regulations for digital financial interventions are also quite advanced compared with those in other emerging markets. Payment regulations enabling non-banks exist via electronic money institutions (EMIs) and the latest sandbox of the Securities and Exchange Commission of Pakistan (SECP)-piloted peer-to-peer lending. Despite favourable aspects, it is highly unlikely that digital banks will be able to move the needle. Let us examine the causes for this pessimism.

Digital banks that have a path to profitability offer digital lending, personal finance management and robo-advisory

Global success stories of digital banks like Monzo, Revolut, Atom and Moven indicate that the principal service that these banks started with was the ability to open an account remotely, followed by the ease of payments and personal finance management.

Customers wanted an alternate to the paper and physical journey that commercial banks demanded. Their revenue model is based on debit cards. They charge a fee, ranging from 1.5 per cent to 2.5pc, on every transaction that the customer performs. Given the great customer journey these banks provided, they quickly gained traction. This meant revenues increasing exponentially and, as a result, the banks’ valuations also rose. Unfortunately, with the advent of the pandemic, the transaction volumes dropped and led to an increase in their loss numbers. Most, if not all, digital banks — like e-commerce companies — have great valuations, but they lose money.

Moven, one of the globally touted digital banks, is shutting down. Founded in 2011, it was the new breed of mobile-only, low-fee banking app provider with a sassy anti-bank attitude. The company at its peak was valued at \$416m, but it continued to have major losses. Due to its funding drying up, it was forced to shut down.

In Pakistan’s case, while the need exists to significantly improve the customer journey, we need to look at the development of use cases, infrastructure and the appetite for local players to sustain losses. The biggest use case that exponentially increases transaction volumes is the physical purchases at retail stores. We have yet to build a material retailer network that accepts digital payments as opposed to cash. While e-commerce transactions and person-to-person transactions are growing, they will not provide the tipping point where revenues turn into profit.

In fact, with the current arbitrage available to branchless banking merchants, both payment giants — Jazz and Easypaisa — lose money. Also, the infrastructure must allow a

pull payment transaction i.e. when you sign up for a magazine subscription, the merchant can take money directly from your account after your consent.

The SBP payment service, Raast, will provide this, but it does not currently exist. All this suggests the bank will experience big losses before making a profit. Do investors have an appetite for this?

Digital banks that have a path to profitability have included digital lending, personal finance management and robo-advisory in the service menus. In Pakistan, digital lending by commercial banks is practically non-existent. It still takes over a month to get a credit card to a “new to industry” customer. Digital lenders to individuals other than the two telco banks have yet to take off and merchant lending has only one success story. Pakistan boasts only .

For digital bank players to have any impact on financial inclusion and the customer journey, regulatory changes, collaboration, tax breaks and customer education need to take place. Firstly, the SBP needs to review its capital requirement of Rs4 billion for digital banks. If the SBP is comfortable with microfinance banks (with their ability to take deposits from anybody) being capitalised at Rs1bn, why should it make the distinction?

Secondly, commercial banks have been singularly unsuccessful in driving the customer journey. With the fear-of-missing-out driving them, they would benefit from the high capital requirement — they are long on capital but short on innovation.

The only win-win would be a collaboration with fintechs. A merchant acceptance eco-system is unlikely to take off fearing the Federal Board of Revenue. A tax holiday for digital transactions must be considered to jump-start this eco-system. The potential for creating a unicorn exists for those who can connect the dots.

TEXTILE, CLOTHING EXPORTS SOAR TO \$13.7 BN:

Pakistan’s exports of textile and clothing sectors posted nearly 19 per cent growth in the 11 months of current fiscal year (11MFY21) compared to the same period a year ago, data released by the Pakistan Bureau of Statistics showed on Saturday.

The growth in exports of value-added sectors contributed to an increase in overall exports from the sectors. One of the reasons for growth in these sectors is due to low-base of last year when export-oriented industries remained closed due to the Covid-19 lockdown and cancellation of orders from international buyers.

Total exports of textile and clothing were up 18.85pc to \$13.748 billion between July and May this year against \$11.567bn over the corresponding period in FY20.

On a monthly basis, export proceeds posted a growth of 41.14pc on a

year-on-year basis to \$1.06bn in May 2021.

Exports of ready-made garments were up by 14.35pc to \$2.706bn in 11MFY21 against \$2.367bn over the corresponding months of last year. Knitwear exports were up 32.70pc to \$3.414bn against \$2.572bn over the corresponding months of last year. Exports of bedwear increased by 24.60pc to \$2.472bn this year against 1.984bn in FY20.

A growth of 28.54pc was seen in export of towels to \$838.507m in 11MFY21 against \$652.351m over the last year.

Similarly, in the value-added leather sector, exports of leather garments up by 9.92pc, leather gloves 19.08pc respectively. Exports of raw leather declined by over 17pc during these months.

In the non-value added sector, exports of cotton cloth posted a paltry growth of 0.97pc in 11MFY21 from a year ago. Similarly, exports of cotton yarn declined by 1.60pc and raw cotton 96.51pc. It clearly indicates that these raw materials were consumed mostly by the value-added sector as the government allowed duty-free import of these products.

Exports of cotton carded were up by 3.17pc and yarn other than cotton yarn by 20.24pc during the period under review.

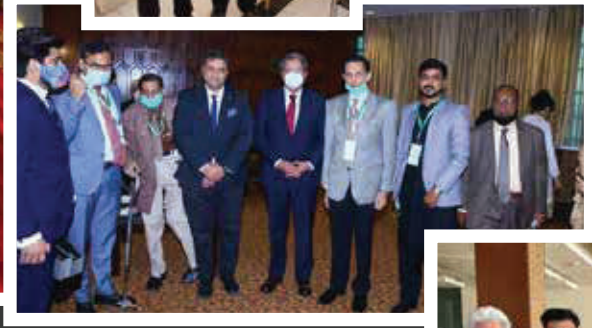
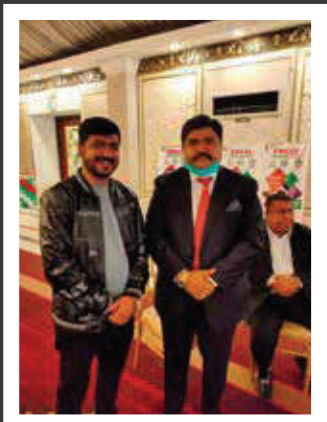
Export proceeds of tents, canvas and tarpaulin are up by 15.54pc, art, silk and synthetic textile saw an increase of 12.26pc and made up articles excluding towels, bedwear went up by 23.43pc during the months under review.

SOURCE: DAWN NEWS



PORTFOLIO







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