

SMART

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THE BEST
BUSINESS
ADVICE

INTERVIEWS

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Engr. Mehtab Hussain

FOUNDER OF SMART ENTREPRENEUR SOCIETY

It is not about ideas; it is about making ideas happen! In my role as Founder, I have the opportunity to connect with countless members around 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's both the hallmark of SES and the essence of the value SES provides.

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 foster 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. FAISAL ZAHID MALIK



Faisal Zahid Malik is the Editor-in-Chief of the Pakistan Observer and a well-known figure in the Pakistani journalistic community. Mr. Malik has played a significant role in the development of the Pakistani news media and in the innovation of journalism in Karachi in particular and across the country, in general.

Mr Malik has achieved a vast experience in the fields of journalism and communications. Before assuming responsibility of the Pakistan Observer, Mr. Malik also served as Executive Editor of the Weekly Hurmat, Islamabad, from 1988-2002.

Currently working as Editor-in-Chief, Pakistan Observer based in Karachi, after the sad demise of his illustrious father, Mr Zahid Malik on 1st September 2016. Handling managing the day-to-day affairs of the Pakistan Observer, one of the leading and premier English language newspapers of Pakistan, a paper which is always at the forefront to highlight the national causes.

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Question/Answer

Q. NO 1. Where do you place yourself in the media world?

Ans. I am a qualified journalist and have a Masters degree in Journalism from the Punjab University. I have been associated with Pakistan Observer and have tried to bring in a lot of changes and innovations as Editor. Under the able guidance of my father, Mr. Zahid Malik, veteran journalist, thinker and social scientist, Pakistan Observer has touched new heights. Since its beginning thirty-three years ago, the daily has worked for and promoted the ideology of Pakistan, Islam and security of the motherland. Cordial and harmonious relations between the government and media are of utmost importance. Healthy criticism always helps people in power to rectify their faults. However, any sinister campaign is a negative trend which should be checked. There should be an effective mechanism between the government and the media for regular interaction.

Q.NO 2. What is the role of media in protecting vital national interests of Pakistan?

Ans. National integration, economy and safeguarding geographical and ideological frontiers are national interests which should be protected and upheld by media at all costs.

Q.NO 3. What is Pakistan Observer's business model?

Ans. Our emphasis is on advertising revenue by catering to a large section of English-language readers having interest in brands and retail-ship. Through this model, we generate about 80% of our annual turnover. We expect the revenue slab to expand if we maintain market competitiveness.

Q.NO 4. In Pakistan, where English is the second language, how does your newspaper make inroads and whom does it target?

Ans. Almost half the population of Pakistan can speak and understand English. A large size of this segment of Pakistan's population read English language newspapers. Most of these people come from the affluent class, meaning they have the potential to purchase not only basic necessities but luxuries as well. We tailor the content accordingly.



Successfully lead the Pakistan Observer not only to survive but expand amid the great media challenges starting from 2002, when electronic media began dominating journalism in Pakistan.

Mr Faisal Zahid Malik is the son of the renowned journalist and founder of the Pakistan Observer, late Mr Zahid Malik. Mr Faisal is a renowned personality of the contemporary Pakistani media industry. A well-known journalist of Pakistan who has written national and international affairs analysis on important issues of the day for the Pakistan Observer. Mr Faisal Zahid Malik succeeded in developing the Pakistan Observer and promoting print media in Karachi city, which is the business hub of Pakistan.

His father, late Mr Zahid Malik, was the Editor-in-Chief as well as the publisher of Islamabad's oldest and most prestigious English daily the Pakistan Observer. This paper has had a tremendous influence in diplomatic circles and has become a must-read paper for policy makers in Islamabad and Rawalpindi. This is the only paper which appears simultaneously from Islamabad, Karachi, Lahore, Peshawar, Quetta and Muzaffarabad.

Mr Faisal Zahid Malik has been associated with the multiple prestigious associations and organisations at multiple positions. These include:

1. Vice Chairman of the Central Supreme Council of 101 Friends of China, a strategic Pakistani think tank, established by late Mr Zahid Malik.
2. Honorary patron of the Warsi International Organisation (WIO) Karachi
3. Director, Roots & Herbs (pvt.) Ltd
4. Director, Green Park Investment
5. Trustee of Help International Welfare Trust, Karachi
6. Member, Executive Committee of the All Pakistan Newspapers Society (APNS)
7. Member, Nazriya-e-Pakistan Council (NPC), Islamabad
8. Member, Rawalpindi Union of Journalists
9. Member, Marketing Association of Pakistan
10. Member, Islamabad Chamber of Commerce
11. Member, International Advertising Association
12. Member, Arts Council of Pakistan
13. Member, Lions Club International
14. Board Member, Pakistan Excellence Awards. (PEA)

If you do a comparative analysis, you will find a lot of distinctions in the way news is portrayed in English and Urdu newspapers. English language newspapers are generally thought to be more ethical as compared to the Urdu ones or those in other languages. They are considered less melodramatic and less prone to indulging in personal debates, gossip and blackmailing – something more commonly observed in tabloids. We operate in a dynamic environment keeping in view readers' needs and preferences, which change continuously. The publishers and the editorial people continuously look to innovate, engage and interact with readers.

Q.NO 5. What are the top 3 areas in which newspaper publishers should innovate in the digital space?

Ans. Well, I feel the word innovation is misleading in this context. It implies that newspapers can just focus on a specific thing (like mobile), and then everything will be fine. We all know it won't.

Real innovation doesn't work that way. Real innovation is about solving a problem for a specific group of people in a specific situation.

Q.NO 6. What is the impact on environment of Print media?

Ans. There is more to print and digital media than meets the eye. Just because we cannot see something, it does not mean that it doesn't exist. While paper mills emit visible plumes of steam, and waste paper often piles up in plain sight, the invisible "embodied energy" or "grey energy" used to manufacture digital technologies and the toxic "e-waste" associated with electronics are largely out of sight and out of mind.

Q.NO 7. Any advice for other publishers?

Ans. The advice I give to other publishers is — do a countdown on the front page, count down from 30 and have something every single day not just in house ads, but in articles and columns. You can't overdo it.

Q.NO 8. What is your message for youngsters who want to join the media?

Ans. Media has obligations towards the country and the nation. There is no shortcut but hard work is the key to success.

2. SHAHAB SARKI



Mr. Shahab Sarki is Managing Director in Nuruddin Sarki & Co and Senior Advocate of Supreme Court of Pakistan. Being second generation of lawyers in the family, he did his MBA and BBA from IBA in the years 1989 and 1988 respectively and worked in the Banque Indo Swiss for a brief period of 3 years before he did LLB (Hons.) in 1993. Since 1995 he has been actively practicing and specializes in corporate, commercial, banking and financial crimes. He served standing counsel for Government of Pakistan between 2009-12 and meanwhile was elected as Honorary Secretary of Sindh High Court Bar Association in 2011-12. He was elevated as Justice High Court of Sindh in 2014-15. Subsequently, Mr. Sarki got elected as President Sindh High Court Bar Association. Last, but not the least, he is a think tank board member of Smart Entrepreneur Society.



Question/Answer

Q. NO 1. Are you a successful entrepreneur? What are your attribute of success?

Ans. I would rather call myself an established entrepreneur instead of a successful one. This is because success can never be a destiny to achieve; but rather, it is an ever-lasting process that keeps on evolving overtime.

Therefore, in order to be a successful entrepreneur, one needs to formulate an aim and set-out short-term goals with: utmost motivation, evolving creative thinking, enduring persistence, resilient self-discipline, and, above all, solid risk-taking nerves. This way, every goal: you fulfill; takes you a-step closer to the aim that you desired to achieve.

Q.NO 2. What strategies can you suggest for maintaining Client-satisfaction?

Ans. Client-satisfaction not only impacts client retention or a firm's reputation; but also serves as a key driver of growth. Therefore, the appropriate strategy to deal with a client is to be humble, empathetic and, above all, honest during consultation/briefing sessions, since clients reach out to you for guidance as they struggle through stressful waters, hence, being overly controlling, upset, or disappointed, is likely to rub clients away and sour a relationship.

Moreover, you need to show your clients that you appreciate your relationship with them; and can fulfill your commitments by honestly working in their best interests only - this would create a positive sense of loyalty in the client's mind who would, then, be more comfortable in talking to you; and engaging you in more of their matters.

Q.NO 3. What compelled you to develop your business idea?

Ans. Being the second-generation of lawyers in my family, I aimed at carrying-on the ideology of my beloved (late) father to fulfill the loophole created in the legal industry - i.e. dearth of quality services rendered - by use of modern day evolved approach of providing superior legal services in order to: not only restore, but also further; enhance the dignity of legal profession.



Q.NO 4. How does one manage feeling of doubt?

Ans. Doubt is a natural part of being human as nobody is immune to it. Thus, when in doubt, one must remind him/herself of his/her past achievements and, most importantly, evaluate the causes of such doubt. The most fundamental cause(s) of self-doubt is naysayer's opinion and/or comparing oneself with an established person. To counter this, one must learn to ignore naysayers and be selective with whose feedbacks to value. In addition, while comparing oneself to an established entrepreneur, we tend to forget that even the most established people today have had their hard times – that they handled well by focusing on and prioritizing over their goals over other people's opinion.

Q. NO 5. Have your priorities of achieving success have been changed now? What was your mission at the outset?

Ans. My mission is inspired by my dear (late) Father – which has always been to work in the interests of our own people and empower them to stand up for their rights so that they can actively voice their concerns – that I fulfill by adapting to changing socio-political needs of the time. This is the reason I am politically active among the legal fraternity despite having an established and longstanding legal practice. Having said that, my priorities of achieving success – that is by fulfilling this mission – do not change, albeit the means of achieving the same keep on evolving overtime with changing dynamics of the society.



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3. IRFAN A. FARIDI



Mr. Irfan A. Faridi is an entrepreneur with exceptional business acumen qualities who always believed in innovation and developing winning teams. He is the pioneer of DLI Group and a very active member of various trade bodies. Since the inception of DLI Group in 1996, Mr. Faridi's out of the box approach helped to achieve various milestones in the industry of freight and logistics and lifted DLI to the next level. Mr. Faridi conducted several workshops and training sessions for the new comers in the industry and provided updated information on global operating standards. Mr. Faridi is also ex-vice chairman aviation committee of Federation of Pakistan Chambers of Commerce & Industry.



Question/Answer

Q.NO 1. Do you feel your business model finding success in this business environment? What are your attribute of success?

Ans. As you know, today's businessmen are living in a very tight economic situation. Current challenges are really hectic on both micro and macro level. Adaptability is the essence of today's business model success. Alhamdulillah, - by sticking to the principle of adaptability we did well even during the peak Corona pandemic and are doing well even after the current effects as well.

Q.NO 2. What strategies can you suggest for finding investor?

Ans. Faith & Credibility is not an overnight phenomenon. In building a brand you must have decades of impeccable success stories. Alhamdulillah, as a person and as a company brand building we have almost over 4 decades of proven track record -which is our all time assets for attracting investments.

Q.NO 3. What compelled you to develop your business idea?

Ans. Business opportunities are a never ending process. You have to identify them well in time and to execute them. For me " Opportunities & Execution" It is very important.

Q.NO 4. How do you manage feeling of doubt ?what marketing stereotype you cannot accept?

Ans. We believe in data science rather than gambling. We always take sufficient time to reach a decision but once we decide we leave the outcome on Almighty Allah and be prepared for the results.

Q.NO 5. Have your priorities of achieving success has been change now? What was your mission at the outset?

Ans. For a successful business man, First you have to focus to get the thing done but important is you have to set priorities to get the right thing done-This is what DLI organization culture we believe in. This is what our mission is, to convert individuals into useful social people and a viable corporate citizen.

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4. H.E TOMASZ ZALESKI



Tomasz Zaleski is one of the most influential leaders in the Arab world and is the perfect member of parliament, we as a society want to see represent us today. He has been described as a dynamic, driven and humble individual who values integrity and applies this to every endeavour. As a leader, he believes in creating positive change & broadening horizons globally. His vision is for the Private Office of Sheikh Ahmed Bin Faisal Al Qassimi to be one of the best royal offices in the Middle East and he is dedicated to continuing to be the driving force behind the private office. In order to bring this vision to life, one of his passions is to continue to build a network of quality individuals who are inspired by his vision because it personally holds meaning to them. He is honored to be connected to various administrators ranging from politicians, humanitarians and Sheikhs who are generous, and each contribute to the world in a positive & expansive manner. Many years of business experience and knowledge has greatly helped him in welcoming a number of international investors, which has diversified and turned the Royal Office into the prestigious and receptive organisation it is today. As a result of a very well-planned and perfectly administered strategy; it has proven to be a successful outcome for the Royal Office as business has significantly risen. He is blessed to be connected to the rulers of the UAE and he is grateful to have had the ability to guide thousands of business and political leaders worldwide and lead many successful ventures.

Question/Answer

Q.NO 1. Are you a successful entrepreneur? What are your attribute of success?

Ans. Yes, I am . Success happens through commitment to your work. it need not be hard-working always. If you have a vision, put down actions that will fulfil those visions and work towards it.

Q.NO 2. What strategies can you suggest for finding investor?

Ans. You need to be sure about your project, its timeline and value proposition. Should be unique concept as investors always looks for innovations and something that already exists.

Q.NO 3. What compelled you to develop your business idea?

Ans. I always had a passion to be an entrepreneur and I succeeded in my dreams to a large extent. Today my dream is to support other entrepreneurs who started their journey like me. I come across plenty of entrepreneurs every day and many lack the passion in their eyes though they have wonderful concepts. I would like to extend my support to those who have a flair to excel and passion in their eyes.

Q.NO 4. Have your priorities of achieving success has been changed now?

Ans. There is no preset priorities for achieving success. It is a dynamic one which keeps changing as per situation. As mentioned earlier be committed and passionate about what you do and what you want to do.

My mission is to support and bring more entrepreneurs into this competitive business world.

5. ASSAD HAMEED KHAN



Assad Hameed Khan, a certified director and a professional accountant by qualification, carries over 24 years of progressive experience in developing growth strategies, new legislation, markets, customer acquisition, enabling ecosystem and environment (policy and regulation), cross-industry channels and strategic partnerships.

He is the head of ACCA Pakistan and has vast experience in the listed financial services (JS Investments Limited), capital markets regulation (SECP) and education (ACCA) sectors. He carries international regulatory and business development experience of Dubai International Financial Centre, Mauritius, Bangladesh and Sri Lanka.

He started his career with PricewaterhouseCoopers (PwC) Pakistan.

Think Ahead



Question/Answer

Q.NO 1. Could you give us an overview of the startup ecosystem, in your opinion, and its impact on Pakistan?

Ans. Pakistan has seen a booming startup ecosystem in recent years with a number of entrepreneurs providing creative solutions for long-standing business problems. This has led to start-ups securing an estimated USD 350 million in investment in 2021 alone (Invest2Innovate).

A startup idea that is truly unique and innovative can potentially create an entirely new digital ecosystem, leading to inclusive employment opportunities and accelerating sustainable economic growth.

Q.NO 2. What are the main challenges startups face while getting off the ground?

Ans. The challenges can be financial and non-financial. A few of the critical reasons that most startups do not succeed are ineffective financial management, a mix of the right resources, a sustainable plan to scale up the idea, and a lack of focus on developing a winning culture could result in dire consequences.

Q.NO 3. What compelled you to develop your business idea?

Ans. Social responsibility has always worked for me. I think that by always being in the position of directing others who have been in need, I think it has developed me more professionally. Ideas are formed by consolidating the relationship between many alternatives and by selecting sustainable relationships in business or even in sports, the field which I have owned for years now. Being unique and collaborating with everyone who wants to learn something from you, is the main element to change and always seek new ideas of protagonism in social life.

Q. No 4. Raising investment for startups is always a daunting task? How can being a part of the wide network of ACCA members and future members help startup entrepreneurs?

Ans. Being part of a global community with 7,600+ approved employers, 233,000 members, and 536,000 future members, super-connects entrepreneurs with unique access to experience and insights, which may be immensely helpful for entrepreneurs to access funding.

Q. NO 8. How would you emphasize the impact of sustainable practices to startups? Any resources from ACCA they could use?

Ans. Sustainable investments across the global investment industry reached USD35.3 trillion in 2020 (Global Sustainable Investment Alliance: Global Sustainable Investment Review 2020), recording a growth of 15% in comparison to the previous two years.

Consumers are driving sustainable practices for organizations by being more conscious of their purchasing decisions leading companies to make better-informed choices.

ACCA has a wealth of resources in the form of professional insight reports that are useful to businesses in understanding the trends, policies, and actions they can adopt for a more sustainable world. A very good report that I would advise all entrepreneurs to take a look at would be "Accountants and SMEs creating a sustainable world". The report highlights the role accountants can play from raising awareness to supporting the sustainable transformation of business models and reporting on non-financial information. Accountants should take the lead and to assist in making real, effective change at the heart of SMEs. Every step counts and ACCA are here to support.

Q.NO 9. Although high-growth startups are expanding globally at an increasingly early stage, establishing a business in new countries is challenging. It requires detailed knowledge of the many different rules and regulations involving legal, employment, accounting, and tax rules and regulations. How can ACCA help entrepreneurs with this challenge?

Ans. To grow a startup in other countries, you need to start by building a strong network with locals to understand the market dynamics. With more than 233,000 members worldwide, ACCA helps entrepreneurs super-connect and acts as a global community. Individuals can also benefit from exchanging ideas and gaining useful knowledge such as the regulatory framework surrounding startups in different industries and locations.

Q.NO 10. Do taxes affect Entrepreneurship, Innovation, and Productivity?

Ans. Innovative and customer-centric sustainable businesses are the backbone of any country's economy. Efficient, fair, transparent, and enabling regulatory frameworks including fiscal policies act as a catalyst not just for entrepreneurship but overall capital formation, innovation, and investor preference within any economy.

Q.NO 11. Fintech Industry is growing exceptionally. But regulations and technological hurdles can cause this sector to lag in Pakistan. How can the government work with institutes like ACCA to support in this challenge?

Ans. ACCA's purpose is to be a force for public good, leading the global accountancy profession by creating opportunity. ACCA works closely with the policymakers and different stakeholders' including the fintech industry value chain to contribute and help steer the growth by providing global knowledge, insights, and network.

Q. NO 5. You work with ACCA, do ACCA members or finance qualification holders have an edge when it comes to the startup sector?

Ans. The holistic knowledge and skills gained with a professional accountancy qualification definitely provide a competitive edge. Startups with team members who know numbers, budgeting, cash flow, enterprise risk, contract management, suitable governance structures, and financial forecasting have a greater chance of weathering the odds and being prepared for challenges.

ACCA enables its members and future member through "dedicated resources" to start their own startup. After achieving ACCA membership, they are equipped with cross-industry experience and the requisite knowledge of developing business models and creating value for businesses including start-ups.

Q.NO 6. What kind of changes do you think we can implement at a curriculum level to support the startup sector in Pakistan?

Ans. With almost 64% of Pakistan's population being under the age of 30 (UNDP: Human Development Report- Unleashing the potential of a young Pakistan), the country could potentially be the startup hub of the world. At the curriculum level, there is a dire need for financial literacy to be taught in schools at an early stage to enrich the youth to see the world with a lens full of possibilities.

The educational and vocational institutions must play their part in creating an enabling environment for talent that fosters the acquisition of future-ready skills, critical thinking, and promoting an entrepreneurial mindset.

Q. NO 7. Startups are often small teams, at times no more than 4-5 team members. If you were to build a team of individuals, what would be the ideal mix of qualifications?

Ans. The ideal mix of a team of any size - in my view - is not linked to its qualifications, rather a convergence to a mutual purpose that is driven by ethics. Any progressive team would need to have a growth mindset complemented by personal effectiveness, innovation and skepticism, commercial awareness and data-driven, leadership and team working, and strong communication and interpersonal skills.



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6. VEQAR UL ISLAM



Veqar ul Islam have worked for over twenty-seven years in world-renowned multinationals in Pakistan and the region, Veqar has joined Jaffer Group as a Director and is heading Jaffer Business Systems (Private) Limited and is involved in Group affairs on the Board. Veqar is an astute businessman, a high achiever and a marketer par excellence. He is also an inspirational leader, who has led his teams successfully and grown the businesses he was involved in. He is also known for his out of box approaches. Veqar has a Masters in Commerce from University of Karachi and has attended professional trainings in various parts of the world. He has always been a Top Global Talent in every multinational he was associated with. Prior to his association with Jaffer Group, Veqar has been with Comptel Corporation, Nokia Corporation, Nokia Siemens Networks and NCR Corporation at senior Executive positions in Pakistan and abroad.



Question/Answer

Q.NO 1. Are you a successful entrepreneur? What is your criteria of success?

Ans. It depends on how you define success. This is very subjective and may vary from each individual, unless success criteria's were or are well defined. For me it is a journey which started almost 8 years ago, once I decided to quit the corporate world. I am humbled and quite content with the progress so far, however, cannot claim victory or success. I started my entrepreneurial journey from Touchpoint, which is a family initiative, started by my late brother. The company specializes in Self Service solutions and was a struggling entity. Today Mashallah the company has not just grown exponentially under the leadership of its CEO Tabish Sabah, but has set a solid foundation to scale for the future.

In last 8 years, starting from Touchpoint, the journey has been humbling and quite gratifying. I am part of JBS as its CEO and Director. Within the platform we have been able to create and acquire multiple platforms which are all at different stages of evolution. JBS has been amongst the oldest IT companies of Pakistan, but has grown significantly in recent years. It has acquired two Start ups so far with a vision to acquire another 6-8 in years to come. Blutech Consulting which specializes in Big Data consulting is providing great value to its customers and has grown leaps and bound, while another Start up ENA is acquired recently which specializes in Power solutions. We have created our own Personal Finance Platform called Hysab Kytah, which is digitizing each individuals finance journey, but will also cater to digitizing small businesses - both in the formal and informal sector. We have just started an off shore set up on IT E Commerce in USA which is now in its second quarter of operations. Via top class leadership and a team of professionals, we work together on scaling each of them. Hence now my personal portfolio includes JBS, Touchpoint, Blutech, ENA, Hysab Kytah and JBS Inc, USA.

My attributes to success:

1. For me everything starts with an intent, which has to be pure, must be above yourself, be based on ethics and integrity, and is driven by a purpose. If we do this right, my experience confirms, that nature than comes to your help and navigates your success.

Q.NO 4. How do you manage feelings of doubt? What marketing stereotype you cannot accept?

Ans. If you believe in something, then you got to trust Almighty and then your abilities to make it happen. Once the belief is there, it is all about execution and driving with it relentlessly. The moment you start second guessing any initiative, it spells disaster. It does not mean all initiatives are successful. Some will fail too, but you cannot start an initiative thinking it will fail. You must have this laser focus that it will be successful and do whatever is in your power to make it a reality.

One stereotype I have not and cannot accept is "This is Pakistan and it cannot happen here". For any good or for anything following the best practices, we have come up with this escape statement "This is Pakistan and it wont work here", as if we are from Mars. If something is good, is right, is followed around the world, it can happen in this country too.

Q. NO 5. Have your priorities of achieving success been changed now?

Ans. No. Fundamentals never change. Of course thinking has evolved, paths have changed, but the fundamentals of success which I described above have stayed the same for me.

Q. NO 6. What was your mission at the outset?

Ans. Grow others, and you will automatically grow. Many a times people miss this very simple philosophy. They are more focused on their growth and in the bargain forget or even kill the growth of others. Whereas it should always be about growing others. You do it well, your success is automatically guaranteed. Even better you live your purpose in life.

2. Hard work of course
3. Ability to dream a future (Vision) and execute relentlessly towards it.
4. Creating enabled and empowered teams and then trusting them for outcome.
5. Simplify - Don't over complicate things. Famous old principle - "Keep it simple stupid".
6. Be transparent to your people, customers, and all stake holders.
7. Be humble, approachable, and accessible.

Q.NO 2. What strategies can you suggest for finding investors?

Ans. Become so good that they find you. There cannot be a better advise. Just like you are looking for investors, they are looking for you with even more vigor. Do you have what it takes to attract their attention is to me the starting point? Of course there are many ways to find them as well. Almost everyone is on social media now and quite active as part of their strategy. Best way is to reach out to them. However, always think, what is it that you have which will attract them to you as they are being approached or they are hunting multiple opportunities at any given time. Hence you must be different and your story has to be compelling.

Q. NO 3. What compelled you to develop your business idea?

Ans. For me the question should be more about what compelled me to quit the corporate world and become an entrepreneur. I had a small health episode and that took my fear away to make this jump. It was a big jump, but fearlessness, self belief and purity of intent drove me towards a massive shift in my career. Once I did, then the only thing that mattered was how to make an impact and grow big. Of course I founded a platform called Hysab Kytab, as I do believe that majority of the world population needs to document and digitize their finances in a simplified manner. This is a behavior shift from doing or managing finances on paper, diaries, or excel sheets (for some) to doing it in a simple yet futuristic manner. The potential is huge and if we do it right, can take us global. The other idea is about acquiring Start ups and helping them scale. To that end we have already acquired two. One is already doing very well (Blutech) and other is only two quarters old, but showing amazing promise. This idea will not just help us grow, but in our view will create strong success stories around Start ups which is so cardinal to develop and prosper this echo system.

7. MUHAMMAD ASIF NOOR



Muhammad Asif Noor is a two decade strong business and media evangelist with an experience of building networks amongst Diplomats, Business Groups, Political and Civil Society Leaders based in Pakistan and across the globe. As a CEO to The Diplomatic Insight Group with four prominent Public Diplomacy and Business entities including leading Trading and Consultancy Belt and Road Consultants Pvt Ltd and Multilingual News Agency Global News Pakistan, Public Diplomacy Magazine The Diplomatic Insight, Public Diplomacy Think Tank Institute of Peace and Diplomatic Studies, Mr. Asif Noor has made his benchmark through innovation and cutting edge leadership. Mr. Noor keeping in view his strong drive to build Pakistan-China friendship, established Friends of BRI Forum, a unique podium for Business, Media and Academic Groups to join together from BRI countries at one platform. Over the past two decades, Mr. Asif Noor has represented Pakistan and global forums and made substantial contribution towards making and shaping Pakistan's soft image at international level.



DIPLOMATIC INSIGHT GROUP

Question/Answer

Q.NO 1. Are you a successful entrepreneur? What are your attribute of success?

Ans. I am a constantly evolving and changing over the years and for me this is a success. I remain focus and try to reach my goals in the time frames. I have taken several initiatives and that is also a measure of success for not remaining stagnant.

Q.NO 2. What strategies can you suggest for finding investor?

Ans. I am trying to figure out myself about finding an investor especially in this world of ideas; investor is someone who clicks with your passion and your drive. I strongly believe networking and contacts are important for finding investor. There is not a single or a simple rocket science about it.

Q.NO 3. What compelled you to develop your business idea?

Ans. Well, my earlier works, since being engaging with the diplomatic community over the past two decades, I have realized that there is not a single guiding force that can help the Ambassadors and investors to join together to build business for their countries and for ours too. Secondly at the advent of the Belt and Road initiative (BRI) as one of the largest global project having 140 countries part of it with seven corridors, Belt and Road Consultants Pvt Ltd is offering consultancy services for trading to countries in BRI

As a result of Mr. Asif Noor's strong leadership and visionary ideals, he and his team has established Pakistan-Shanghai Cooperation Organization Friendship Forum to which he is Founding Secretary General. Apart from this he is also Chief Coordinator for Pakistan-Shanghai Cooperation Organization Business Council. Quite recently, Mr. Noor and his young team has lead a comprehensive program of partnership with Commission on Science and Technology for Sustainable Development in the South by providing Public Diplomacy solutions and global outreach to the Commission for not only increasing the number of countries as members but also partnering with the Institution for development and scientific projects globally.

Mr. Noor has also lead the Groups' partnership with the Universities, Government and Non-Government organizations to have win-win partnerships at the national and global levels. Mr. Asif Noor has recently been given the status of "Good Will Ambassador" of Vehari Chamber of Commerce and Industries, South and Central Punjab, Pakistan. Mr. Asif is Country Chapter Coordinator Pakistan for Unity in Diversity - World Civil Society, UNAOOC. He was Book Ambassador, National Book Foundation, and Government of Pakistan. Mr. Asif is activist with an experience in governance, diplomatic relations professional, an author and dynamic leader with a vision to the future In 2019, Mr. Asif Noor's chapter was added in one of the book "The Dragon Awakens" published by a leading Chinese Media Group wherein chapter from Nobel laureates, President and Prime have been published. Mr. Asif is a regular contributor to newspapers and magazines in Pakistan and across the world. Mr. Asif Noor is co-author of several books like "Azerbaijan-Pakistan Relations: Challenges and Opportunities", "Knowing Brazil" in English and Urdu languages, "Pakistan-Kazakhstan Relations" and several other publication on China and its foreign policy.

Q.NO 4. How do you manage feeling of doubt? What marketing stereotype you cannot accept?

Ans. Well, when in doubt I always ask my friend, colleague and partner Farhat about it. We discuss and implement the plans. About marketing stereotype is that you can only do marketing for companies, countries needs that too. I mean we cannot fix this or generalize this only but we need to evolve our ideas and broaden our outreach.

Q.NO 5. Have your priorities of achieving success changed now? What was your mission at the outset?

Ans. As I shared definition of success for me is to evolve and change, I am changing and so does my company. This change and building has always remained my priority for success. My mission was to build wealth, health and share knowledge with people around me.

8. KARIM TELI



Karim Teli is an accomplished explorer, director, speaker, and devoted to bringing change. After graduating from Greenwich University in business management, Karim Teli wanted to test the waters and learn something out of the box, He went ahead and did his master's at Boston University. His visionary perspective has given him opportunities as MD at IGLOO, GU alumni, and the founder and CEO of Big Shot Technologies.

His other ventures include “Just Baked” and “The Chocolate Factory,” along with his team based out in his hometown. He is super enthusiastic and committed to innovation and excellence. At the age of 30, Karim established himself as a global presence and influencer in his hometown, Karachi.

Question/Answer

Q.NO 1. Do you feel your business model finding success in this business environment? What are your attribute of success?

Ans. Our business model is not replica of our competitions or any other organization. We have shaped our own strategy and business model considering our business category, external factors and available resources and this becomes reason of our success within scarce resources. We have always capitalized on our strengths and coping with weakness over the time as we are progressing further.

Q.NO 2. What strategies can you suggest for finding investors ?

Ans. Each industry needs some specific things to flourish their business and administration needs to focus on ease of doing business accordingly to attract investors in each industry. However there are some general shortcoming which need to addressed like cost effective and timely power supply , road & transportation infrastructure and foreign exchange price control.

Q.NO 3. What compelled you to develop your business idea?

Ans. We are one of those business families which are knows for textile business and we are engaged in this business from decades. However our founding father, HAJI EBRAHIM HAJI KARIM TELI , had a dream to diversify the business and to serve the nation by introducing localized food products with best business ethics. This drove us to start the journey with IGLOO and expand it into other food categories.

Ebrahim
Group of Companies

Education and working experience prepared him for more than he could imagine; soon he joined one of the most prominent business groups of Karachi, running multiple companies as director which includes; Orient Textile Mills, Imran Crown Cork, Ebrahim Textile Mills but currently focusing his entrepreneurial expertise as Managing Director at Pakistan Dairy Products. He then went ahead and introduced the concept of ice cream parlors by setting up and revamping Dip Shop all around the city of Karachi.

Since the revamp Dipshop has become the country's most loved sensation; which has the best mix-in, Dip bar, cup, cones, and the signature floats, Shakes. As managing director, Karim has created the strongest and most delicious ice cream portfolio amongst its competitors, under the "IGLOO" brand name. Mr. Teli has encompassed a highly consumer-oriented strategy and leaves no stone unturned for innovation and excellence to fulfill his promise of being 'The Ice Cream Full of Fun'!



Q.NO 4. How do you manage feeling of doubt? what marketing stereotype you cannot accept?

Ans. Marketing is all about consumer centric and we do our best to know our consumer to the best possible extent through primary and secondary research mediums. This makes our offerings and business model more reliable and we introduce related innovations accordingly.

Q.NO 5. Have your priorities of achieving success changed now?

Ans. Our priority has always been to serve the nation with best products considering hygiene , price factor and availability. Though, we are doing some other CSR activity to contribute to the society like Pet bottle campaign (recycling awareness) , Planting drive, Food serving to orphanage. Etc.

Q.NO 6. What was your mission at the outset?

Ans. Our core mission is to serve our consumers with best possible products in terms of quality ingredients, taste and affordable prices.



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9. YOUSHA IMRAN KHALIL



Yousha Imran Khalil, being the eldest from the 5th generation of SJ&G family graduated from Indus Valley School of arts and Architecture in 2014. However, was inducted in the business at the age of 18 years old while I was enrolled in college for my A-levels. Furthermore, after going through an extensive training plan of 6 years and proving myself as a competent resource was later given a responsibility of looking after one of our newly purchased manufacturing facility as a Director.

S. J. & G. is a Group of Pharmaceutical companies registered in Pakistan by competent Drug Regulatory Authority of our country. S. J. & G. being the oldest pharmaceutical company of the sub-continent, established in 1889, started building itself initially by importing food products, as well as importing pharmaceutical raw material and finished products.

S. J. & G. in the early 60s focused in establishing itself in pharmaceutical specialties. Besides importing finished products from multinational pharmaceutical organizations, S. J. & G. decided to consolidate its presence in the pharmaceutical field by starting local manufacturing in 1967, in its well-equipped manufacturing plant.



S. J. & G. Fazul Ellahie (Pvt) Ltd.

Question/Answer

Q.NO 1. Are you a successful entrepreneur? What are your attribute of success?

Ans. I consider "Success" as a journey, not a destination.

Similarly, each person have a different definition of Success, though money remains one the most common factor among all.

For me, success is majorly based on three factors.

1. My people (Employees), are they satisfied working with me?

Am I providing them with enough resources so they do not have to worry about the necessities of life, like medical, education of their children, etc.

In this regard, I would consider myself successful when each of my people (employees) have a smile of fulfilment on their face.

2. Second major criteria of success for me is to serve my fellow citizen. Doing something, which helps make their life a little easier. What I have planned for this: is to provide the highest quality medicines, with the lowest price possible, as well as developing medicines, which are used to treat less common, but fatal diseases, but now being imported from abroad due to non-viability of business.

3. Lastly, Success for me is doing something for the betterment of my country itself. Of course, which will ultimately be beneficial for all of us as a whole. For this, what I consider would be most beneficial is to increase the exports (which in my case are medicines) and lessen the burden of imports of Pharma raw materials. This will benefit all of us in multiple ways, reducing the BOP deficit, creating more local job opportunities, a better lifestyle for our people, decreasing the inflation rate, recognition of Pakistani products in international markets and much more.

Q.NO 2. What strategies you can suggest for finding investors?

Ans. Being a member of a family business, all of our finance is generated internally/within the family. However, an innovative business idea with a proper strategy, represented by a confident and well-educated individual will always attract the right investor.



Q.NO 3. How do you manage feeling of doubt? What marketing stereotypes you cannot accept?

Ans. I take "doubt" as a blessing. It helps us to re-evaluate the decision and think over it repeatedly from different aspects. It helps us to further refine our idea/initiative and decreases the chance of failure.

However, the negative impact of doubt can only be minimized by moving ahead with your decision. Of course, by taking a calculated risk, instead of shooting blind. Similarly, in both cases either we win or we learn, and we come out better and stronger.

Q.NO 4. Have your priorities of achieving success has been changed now? What was your mission at the outset?

Ans. A journey without the destination in mind leads to nowhere.

No great idea/vision is developed in a day. Similarly, the objective of doing something different, something extraordinary is not developed the first day. It takes time and a lot of pondering. While side by side identifying your inner need of fulfillment and aligning it with the resources you have inherited as a family business, a legacy.

Likewise, in the beginning it was all about who makes the most money, or who have the best ranking; but now, it is all about who makes the most positive influence in the society and create the most difference.

10. HASAN ASLAM SHAD



Hassan Aslam Shad is a Legal Director at CMS Cameron McKenna Nabarro Olswang, one of the Global Top Ten International Law Firms. Over the years, CMS has advised a number of public and private sector clients in Pakistan.

Hassan is a graduate of Harvard Law School U.S.A. from where he obtained his LL.M. in Corporate Law and International Law. He is the first Pakistani to intern for six (6) months with the President of the international Criminal Court, The Hague. Besides specializing in mergers and acquisitions, real estate and infrastructure and public international law, Hassan is the proponent of “Lawfare” i.e. the use of law as a weapon of war. He has written extensively (more than 120 op-eds) for international publications such as the Diplomat, The National Interest, TRT World, among others. He is a frequent speaker on Lawfare themes and topics relevant to Pakistan including the Kashmir dispute. He has advised ministers and senior officials in the Government of Pakistan on international law matters.



Question/Answer

Q.NO 1. Are you a successful entrepreneur? What is your attribute of success?

Ans. The answer to this question depends on how we define “success”. For some, success is material wealth. For others, it is climbing the ladder of designations within an organization. All these are fine. But they follow automatically once we change the metric of “success”. For me, the true metric of success is the ability of any professional / individual to be able to empower others, connect with them, learn from them and teach and guide them with whatever little knowledge one has. Viewed another way, it means “growing” with others. When you help others and grow with them, they help you, without your asking for their help. It gives rise to a spectacular symbiotic relationship between individuals that leads to organizational excellence as well as one’s own personal growth.

Q.NO 2. What strategies can you suggest for finding investors?

Ans. The best way to find a client is to never look for one. Instead, try to be of assistance in solving the problem presented for resolution. Everyone – at an individual, family or business levels – is facing problems and issues. Start a conversation to find out more about the problem or issue at hand. Hear the other side to know the patterns and layers surrounding the issue or problem and see if you can genuinely be of assistance. Empathy connects human beings better than selfish pursuit of clients / investors.

Q.NO 3. What compelled you to develop your business idea?

Ans. My business model is based on my desire to be of assistance to Pakistan. Pakistan faces a plethora of legal issues (international and domestic) which mostly arise due to mediocrity in the legal profession. Once CMS becomes more actively involved in Pakistan’s legal market, that will set the bar high in Pakistan’s legal profession of law practice and feel curious to find out how CMS, by bringing international best practices to Pakistan, can become the harbinger for positive change in Pakistan’s legal sector.



Q.NO 5. How do you manage feeling of doubt ?what marketing stereotype you cannot accept?

Ans.Only those doubt, who aren't sure about the destination. If the winding road towards the destination overwhelms you, then do something easier or less challenging. Life is a battle. There are no shortcuts and easy routes to excellence. If in doubt, work harder! As for the marketing stereotype, I feel that we're more focused on "taking" than "giving". The moment we understand ourselves and what is it that we can "offer" to the world, we would be able to bridge the gap between expectation and reality.

Q.NO 6. Have your priorities of achieving success has been changed now? What was your mission at the outset?

Ans. My priorities for achieving success (as set out in answer to question no. 1 above) haven't changed and will never change. What will, however, most likely change is the manner in which I might execute my plans. In other words, the goal or destination remains fixed, but the methods or ways of getting there can change as I evolve and confront newer challenges.

11. SAYEEDA LEGHARI



Sayeeda Leghari was born and raised in Karachi. She belongs to a renowned industrialist background and attains her earlier education from St. Joseph's Convent. Later she went to an undergrad college in Switzerland after which she completed her MBA from the University of Richmond, England in 1986. After her education, she became the Chief Executive Officer in Pakistan Pipes and Construction (Pvt.) Limited from 1986 to 1999. Later she ventured into Garment Retail and Export business from 1999 to 2011.



Question/Answer

Q.NO 1. Are you a successful entrepreneur? What are your attribute of success?

Ans. Success is a relative word depends on how you Perceive it for me running a Solid Sound Company which is above board in all aspects for you are happy and hence loyal Contributors to the success of the Organization is true success.

Q.NO 2. What strategies can you suggest for finding investor?

Ans. Investors look for Solid long term partnership also a Company and management with good reputation so they know there money is Secure growth and diversity are also great opportunities for Investors.

Q.NO 3. What compelled you to develop your business idea?

Ans. A solid Business back ground and education with a Finger on the Pulse of the market are best sources and Foundations on developing Business Ideas.

Q.NO 4. How do you manage feeling of doubt? what marketing stereotype you cannot accept?

Ans. A. Confidence in the Business world is the key to Success and failure. So any kind of doubt is destructive. There should be absolute Confidence in your self and what you are doing that is the only way to inspire others.

Mrs. Sayeeda Leghari's success story with SBL began in 2013, by buying out and consolidating shareholding, she took charge of Sukkur Beverages (Pvt.) Limited (SBL) - A Pepsi Cola International Franchise as the Chief Executive Officer. Since the last 7 years, the company's transformation is an unprecedented success story not only in organizational growth only but also in reaching the highest market share of 70% which was at 38% at the time of the buyout. Sayeeda Leghari is the only female bottler in the entire Pepsi Co. system. She has directed the company to great success through her vision. Among her many milestones, the introduction of the Gen2Green water treatment plant, which is the first and the best of its kind existing in Pakistan, has been a remarkable achievement by SBL. Another notable success is the installation of high-speed Kronas filling lines and blow mold machine that is self-sufficient for Pet Production. Under her management, SBL evolved with State of the art infrastructure, fireproofing, and automated electrical control systems. The latest addition under her achievements as the Chief Executive Officer for SBL is the installation of a new Canning Plant which is only the 3rd in Pepsi Co. Pakistan.

Sayeeda Leghari has been on the Executive Board for the last 18 years and has held an elected post as the Public Relations Secretary at the National Institute of Child Health Karachi and Member Steering Committee & Screening Committee Education Department, Government of Sindh. In her quest towards education and literacy in Pakistan and to serve society, she has adopted Government schools in Karachi and an additional 5 in Sukkur with an amassed strength of 2000 Students.

Apart from being a successful entrepreneur, she is also a brilliant author, her book 'Pakistan Heritage Cuisine - A Food Story' explores how the cuisine of a country is intricately woven into its fabric and is shaped by the history and characteristics of the region and its people. The book has received critical acclaim nationally and internationally and has been a best seller in Pakistan. Her book has been chosen for presentation at the Karachi Literature Festival and the Jaipur Literature Festival.

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Q.NO 5. Have your priorities of achieving success has been changed now?

What was your mission at the outset?

Ans. As Life Progresses Priorities change with age and time. Also global changes And shifts in mind sets has had a huge impact. My Priority in the current Times is to give back to the Community we live in and always Pakistan First.

12. HUMA FAKHAR



Huma Fakhar is a graduate of University of Cambridge, UK. After completing her studies in 1999, she launched her first venture as an entrepreneur, Map Capital, a trade and advisory services boutique, based out of Geneva, Switzerland.

MAP Capital raises investments for private sector and Government. It has also worked with Nestle Pakistan, Tetra Pak and other Middle East based multinationals. The commodity trade business focuses on rice exports brand called Sultana.

Ms Fakhar has been recently awarded national pride award for being a Global influencer by Governor Punjab. She has also been appointed Ambassador for economic diplomacy for Commonwealth Entrepreneurs Club. Presently she is working on improving Pakistan's economic relations with IS, EU and Saudi Arabia.



Question/Answer

Q.NO 1. Are you a successful entrepreneur? What are your attribute of success?

Ans. Really depends on with what lens one looks at success. Yes within my own parameters of success, I have fared well. I have firstly, been able to balance my life between work and personal, to me that is success. I feel I managed to work and export to those countries that preferred. Hence I feel accomplished. I think I derive my strength from the fact that I love my work and I always persevere. One must continue to strive without being discouraged at any stage at all.

Q.NO 2. What strategies can you suggest for finding investor?

Ans. Investors are foremost attracted to profit, and of course ease of doing business. You cannot find many institutional investors in an environment that is harsh to business. Also investment and export has to be made a national priority through policies like ones in Vietnam.

Q.NO 3. What compelled you to develop your business idea?

Ans. Both my businesses as an exporter and investment outfit are influenced by my dream to take Pakistan global. I have tried to be an ambassador of Pakistan in all my work. I'm grateful to Governor Punjab for awarding me national pride award for Global influencer.

Q.NO 4. How do you manage feeling of doubt? what marketing stereotype you cannot accept?

Ans. I accept no stereotypes at all. I thrive on originality. Doubt on the other hand is a natural human trait. One weighs the options rationally by detaching from one's own ego.

Q.NO 5. Have your priorities of achieving success has been changed now? What was your mission at the outset?

Ans. My business and socio-political agenda has remained constant all along my career. My business aims at expanding our global presence. On the other hand my dairy development agenda with nestle dairy sector has focused to create job opportunities for women. Which is a dream.

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13. JARRI ALI



Mr. Jarri Ali is a CEO of TrusteDigital, he is also an executive committee member of Federation of Pakistan Chamber of Commerce & Industry (FPCCI), serving as a standing committee member, He also holds a Bachelor's degree in Marketing from University of London.

Jarri ali is a person owning a mind of sales, marketing and business tactics. A youthful, enthusiastic, and innovative entrepreneur with nearly 12 years of experience in Pakistan and the United Arab Emirates.

His experience working with both national and international clients sharpened his skills and gave him the confidence to strike out on his own. He founded TrusteDigital on the principles of digitization, innovation, and dedication. He's also been awarded on a number of global entrepreneurship platforms.



Question/Answer

Q.NO 1. Do you feel your business model find success in today's business environment? What are your attribute of success?

Ans. Yes, as we are always keeping up with the latest industry trends. Sincerity, consistency, and devotion to your work are attributes that I believe are essential to attain company's goals. I believe there is nothing we can't achieve. However, failure is only a part of the route to achievement.

Q.NO 2. What compelled you to develop your business idea?

Ans. As an entrepreneur, I've always believed in taking chances and taking risks, because risk is something that no business can survive without. Providing a smart digital platform for business growth is a concept that has always appealed to me. So yaa! serving industry digitally is the main reason!

Q.NO 3. How do you manage feeling of doubt? what marketing stereotype you cannot accept?

Ans. It is, in my opinion, a digital era in which new technologies emerge every day. Where I constantly attempt to create possibilities for others and provide them with a marketing procedure that is as simple as possible. However, I believe that some people are turning their businesses into profit centers rather than contributing to the economy and providing opportunities to new talent, this is something which I believe should be eliminated!

Q.NO 4. Have your priorities of achieving success has been changed now? What was your mission at the outset?

Ans. Not at all! I believe that priorities and goals should be established first. However, the tactics to use them may be chosen by new trends. Alhumdullilah, I can proudly say that TrusteDigital has made significant progress toward its goals and continues to do so.

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ARTICLES



Techno Financials – Simplifying Automation

1- BACKGROUND:

Techno Financials is a product of 3techno Digital – a technology house, based out of Karachi Pakistan, with its Sales office in Claymont US. 3techno Digital is a company of innovators and pioneers, who are passionate about transforming lives and the world by providing smart technological advancements to businesses.

Techno Financials is a brainchild of Fahad Jahanzeb Khan – CEO of 3techno Digital. Mr. Fahad Jahanzeb Khan is a visionary and a thought leader. With his inclination towards the technology sector, his singular focus was to create a company that represents & offers “One platform, One Solution” for all of its clients. He has served one of the leading shared services company as Director EPMO (US & PAK) simultaneously assuming the responsibilities of Director Product Strategy and Innovation. Under his direction and supervision, he has made multiple programs a great success including defining Vision 2020 for Inc. 5000, IAOP 100 and Texas fastest growing companies.

“Techno Financials is the fastest growing cloud-based ERP system made in Pakistan which has crossed over 2,500 users in last 12 months.”

2- INTRODUCTION TO TECHNO FINANCIALS:

3techno Digital developed Techno Financials to promote the vision of making Pakistan a product-driven nation. Techno Financials is a powerful ERP that simplifies automation.

With users in US and Pakistan, Techno Financials has both cloud-based and on-site deployment capabilities. At present the ERP is offering Procurement & Inventory management module for SMEs; Human Capital Management module for 10 to 5,000 employees’ company; Production Management to fashion industry and Fixed Asset Management module for asset intensive companies. The payroll system is currently vetted by RSM Pakistan (a chartered accountant firm) in accordance with applicable Pakistan Laws which includes WHT, SESSI/PESSI/IESSI and EOBI.

“Techno Financials modularity approach is for any size of business which gives you a complete look into your financial and operational status at any time’ says CEO Fahad Jahanzeb. ‘It transforms the way you do business by automating processes and making them more efficient and visible to you.’

Techno Financials’ flexibility comes with cost-effectiveness, 100% customization according to client’s business needs, and Legal Compliance reporting structure. Hence whether the business has one employee or 1000+, Techno Financials can help them manage all their business needs with ease.

3- INTEGRATIONS

It does not matter if you want a complete Techno Financials suite or just a single module – Techno Financials specialist are expert in integrating Techno Financials modules with your existing ERP, CRM, or any other 3rd party or in-house application(s). Currently Techno Financials is integrated with Workday, Slack, Okta, Oracle, and other applications & systems.

senior team of experts, but it is a quick solution for the following businesses:

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- Fashion & Retail Sector
- IT/Technology/Software Houses
- Call Centers
- Healthcare Centers
- Small to Medium sized Manufacturing Companies
- eCommerce Companies

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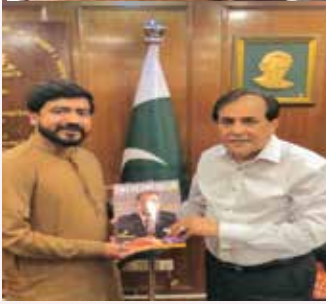
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