

SMART

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# ENTREPRENEUR

VOLUME 4

MAGAZINE

## INTERVIEWS

**H.E. YERZHAN KISTAFIN**  
AMBASSADOR OF KAZAKHSTAN  
TO PAKISTAN

**MR. NADEEM A. RAUF**  
PRESIDENT, RAWALPINDI CHAMBER  
OF COMMERCE AND INDUSTRY  
(2021-2022)

**MR. SHAHZAD UMER SAMA**  
MANAGING PARTNER, SAMA- PACKAGING  
MACHINES AND PROCESSING SYSTEM

**MR. SHIRAZ QURESHI**  
DIRECTOR, SEAGOLD PRIVATE LIMITED

**MS. TARA UZRA DAWOOD**  
FOUNDER & CEO, 786 INVESTMENT LIMITED

**MR. TUFAIL AHMED KHAN**  
CEO, PAKISTAN FREELANCERS ASSOCIATION

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**SHAHAB  
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## ABOUT US





# 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. CH. NADEEM A. RAUF



**C**haudhry Nadeem A. Rauf is the President of Rawalpindi Chamber of Commerce & Industry (2021-2022). He is the Director of ARCO International Company which was established in 1977, an industrial products manufacturing company in HVACR. He was the past chairman of Pakistan HVACR society and past President of Northern ASHRAE Pakistan. He has done his Master from Preston University. He was elected as Vice President of Rawalpindi Chamber of Commerce & Industry for year 2012-2013.



## Question/Answer

**Q. NO 1. What inspired you to develop your idea?**

**Ans.** Well, it's a new kind of business though very common in the rest of the world. Since 1977, Arco International has a diversified portfolio of Industrial products and services, ranging from manufacturing of Cooling Towers under the brand name of CoolCat and Plate Type Heat Exchangers. Arco International is also manufacturing PU sandwich Panels for walk in cold storages, Refrigerated Halls, Refrigerated vehicles and other thermal insulation purposes. High pressure computerized PU injection machines and press are being used for this purpose.

The main idea was to introduce new concept of building structure. Its an environment friendly and modern base construction structure where you can maintained desired temperature for longer period. Though we started with commercial use of fabricated sheets but now we got the response for domestic use as well. During earthquake in 2005, our companies along with Government department worked together and established make shift hospitals and schools with fabricated sheet structure.

**Q.NO 2. What challenges did you have to overcome at the beginning of your journey?**

**Ans.** This is the new and modern concept which is though very common in Western and European countries.

Acceptability is the major challenge here. We in Pakistan love and prefer to have conventional building structures. We hardly came out of any idea to replace brick/block/stone based structures. Fabricated and insulated sheets are totally new concept for building structure which is widely used in constructing warehouses, cold storages and pharma.

**Q.NO 3. What is unique about your business? How did you raise funding?**

**Ans.** As earlier mentioned that this is a new concept of building structures. So it was difficult to make presence in the market, However, with more awareness and people seeking more options adopted this new change. Though we are following the conventional way of investment and generating funds. The major focus is on R&D and innovation and access to the market.





EST 1977

**Arco International**



**Q.NO 4. What advice would you give to someone who is trying to become an entrepreneur?**

**Ans.** To be successful, an entrepreneur must be resilient. Focus approach is required. Entrepreneurs don't just need money, they need support. Do make contacts and improve networking and seek help from peers.

**Q.NO 5. What strategies did you first use to market your business?**

**Ans.** Well, in my case, though it started with conventional way, personal and family links. Now a day the mode of marketing had made a big shift. So in this challenging world you should be on all platforms of Social Media.

**Q.NO 6. How did you establish your culture? How do you define success?**

**Ans.** We have set certain core values. I believe that these core values have put us on the path of success. These core values reflects true picture of our culture. The culture of my business is to show respect and treat fairly each other from top to bottom.

Though every other person has different meter to measure success. For me its just inner satisfaction. Your CEO must be respected at every forum and one key point. Respect is earned not given.

## 2. IMRAN SALEH



**M**r. Imran Saleh is the Founder & CEO of Farmer's Cheese Making Company. FCM produce over 60 varieties of pure handcrafted artisan cheese and dairy products. Our cheese is the answer to imported cheese products which were never imagined to be produced in Pakistan. Today our company is producing almost all famous world class cheeses.

All this did not come easy, it was a challenging field since I was as self-taught cheese maker. This art was an art of Europeans which transferred into them from generation to generation. However passion and consistency were two factors which turned my passion into profession. Today we are successfully selling our cheese in most of the branded supermarket and food chains in Pakistan. Learning and improvements never end. Now I am looking forward to spread this art in all over Pakistan and export our cheese when time is right.



### Question/Answer

**Q. NO 1. What inspired you to develop your idea?**

**Ans.** To be honest, I was just trying to make some good cheese at home for quality and cost. I migrated from Canada in 2000. When I tried to make pizza from a processed mozzarella made by a local company, it was hard for us to swallow. I realized, that to eat good cheese I have to make it myself. While searching on the net on how to make cheese I came across thousands of sites and videos. Videos starting inspiring me and I had a desire to make such cheese for my family. However the process of cheese making told in videos and websites was too complicated and it didn't worked much other than to give a direction about the steps to make cheese. I had to go through continues failures before I did it right. I am a self-taught person. My passion drive was so high that within 3 years I developed 50 world class cheeses. I had realized that I am the only one in Pakistan at that time who had discovered the chemistry for real cheese making.

**Q.NO 2. What challenges did you have to overcome at the beginning of your journey?**

**Ans.** As I told you I started as a hobbyist, with no one to teach. Every stage and every step was a challenge. I wasn't only just trying to make cheese, I wanted to make it perfect. I was reading blogs, abstracts watching videos and any literature available about cheese. The more I was trying, the more I was falling in love with this art. It turned out to be my passion. I failed many times wasting time and money but I continued. I made a small lab type at the back of my home where I was doing trials and errors every day. Time was meaningless for me. Sometimes I was spending days in there without going to my family business. I was just going into my house for food or when I required sleep. This was making my family upset to some extent. However when I was successful in making cheese, I conducted few workshops and started teaching about cheese which further produced some artisanal cheese makers, I decided to move out of house and for that I rented a couple of shops in a nearby market and turned them into a kitchen for making cheese in order to continue my hobby and satisfy my passion.



They wrote a blog on me. Later series of blogs were written. People who were looking for cheese started contacting me and a development in business started.

**Q. NO 6. How did you establish your culture? How do you define success?**

**Ans.** In my early days of cheese making I started selling cheese in few farmers markets in Lahore and later in Islamabad. From there I came across few cafe and restaurants who started purchasing cheese from me. I registered my company name & logo. I made a face book business page, website and started home deliveries in Lahore which later expanded up to Islamabad & Karachi and now we have these services in other cities too. In 2018 I decided to make my YouTube channel under the name of farmer's cheese making". This was for spreading awareness about the use of cheese, its issues, benefits and difference between processed and non-processed cheese. It took time but it paid off and today we have giants like Hashoo group who visited us after watching these videos and decided to make us their certified vendors. We have a good customer bank all across the country in major cities. We work B to B, retail and whole sale as well. We are selling our cheese in almost all branded supermarkets mainly in Lahore, Islamabad and Karachi and supplying in many cities of Pakistan. In March 2019 My Company was nominated for boldness in business award by ArcylorMittal and Financial Times in UK London.

I had innovated many cheese. Best innovation I did was Camel mature cheese. I guess I am the only person in the world who had developed a formula to make cheese from camel milk. Remember camel milk is low fat with a different molecular structure. It cannot be coagulated and this means no cheese. It's a great success to find a formula to make cheese out of camel cheese. This can become a world class delicacy one day.

Now we are working on starting cheese training school to

spread the skill for small dairy farmers because I believe that it's only value addition of milk which can change the economy of Pakistan through capacity building and making dairy quality products. We will also provide platform for marketing.

University of veterinary & animal sciences is helping us in getting acknowledged for our novel idea. Dr Junaid project director and vice chancellor Dr Naseem Ahmed UVAS are supporting our idea and efforts and they are working on similar idea from UVAS platform.

Again it was not an overnight success and process. We faced many issues due to natural cheese without preservatives. However I was able to manage all these hurdles by building a great team who work hard and look after every minor issue to keep the quality and service as high as possible. I am always great-full to my team. Without them this dream would had been just a dream.

**Q.NO 3. What is unique about your business? How did you raise funding?**

**Ans.** Cheese produced in Pakistan were of two types, mozzarella and cheddar and even those were highly processed and not a quality cheese. Base components of such cheese are usually vegetable fats, high additives and preservatives. What my company is making is an art of Europe which is known as artisanal cheese. This cheese is 100% pure and natural. No additives, no artificial ingredients, no vegetable fats, no flavors and no preservatives. This artisanal cheese making is a skill and art. It's a talent of cheese maker to produce hundreds of varieties from just milk. Health benefits of probiotics and vitamins are countless. This art was supposed to be the art of Europe where people line up to purchase handcrafted cheese because cheese is a food they grew up eating as a food and they knew the difference between processed plastic cheese and pure artisanal cheese. Gradually I was able to build a team of cheese makers who work for me and I was able to produce over 60 varieties of pure handcrafted artisan cheese along with over 40 sub varieties making them above 100 varieties and this all is proudly being produced in Lahore, Pakistan.

Before I started making cheese I was running a trading business which I still own. Most of the funding was from personal resources. Bad times were on my side too and at one stage I had to sell my cars to keep the system working. I had to travel on Daewoo bus as rickshaws. But I never got upset or never thought of giving up. Today farmers cheese making is a well know brand and I have financial independence.

**Q. NO 4. What advice would you give to someone who is trying to become an entrepreneur?**

**Ans.** Success is not an overnight process. You need patience, commitment to your cause, and love for what you do and believe in yourself that you can do it. If it's not your passion, don't do it or you will just waste your time.

**Q. NO 5. What strategies did you first use to market your business?**

**Ans.** I was very active on Facebook from the start. I made a page and started posting my achievements. Due to that in 2013 I came across an American cheese making company. They were surprised to know that I am working my hands on cheese with no guidance and had succeeded in making few cheese.





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www.dliltd.com



# 3. SHIRAZ QURESHI



**S**hiraz Qureshi is an entrepreneur with exceptional business qualities. He is the Director of Seagold Pvt Ltd, Seagold Logistics, Ocean Maritime Pvt Ltd, Shahzad Estate Pvt Ltd, Gravity Properties and The Harley District. He is MBA qualified and has vast experience in different businesses. Seagold (Private) Limited established in 2000 with a vision to become a partner of choice as a global logistics solution provider for complete supply chain management. With rapid growth over a period of time, a team of 5 dynamic professionals has converted a small entity into a conglomerate with 10 organizations under group umbrella serving the economy in different service sectors. Seagold (Private) Limited head quartered in Karachi, Pakistan with 32 Group Offices throughout Pakistan, U.A.E, Bangladesh, Myanmar, Afghanistan and expected. Seagold is a member of PIFFA, FIATA, WCNA, IATA, KCCI and FMC-USA.

Beside business activities He is also engaged actively in outdoor sports and is an avid off road rally driver , plays the sport of polo , and a hardcore biker.



## Question/Answer

**Q.NO 1. Do you feel your business model finds success in today's business environment?**

**Ans.** As an entrepreneur, I truly believe in being adjustable, to adjust to the rapidly changing scenario of the current business world. I appreciate being adaptable and learning to easily adapt to new trends in the market. The business world is moving so fast that you should have the qualities to compete. And to compete, you have to keep introducing new ideas and keep inventing new business models and formulas, as they will give your business new directions.

There is no such thing as "an entrepreneur." You have to create a loyal team that becomes you, represents you, and becomes a part of your thought process. There is no "I/me" without my team. I'm nothing without my people. No company can survive with an "I or Me" set of mind. It should always be about "We, my people, my team".

**Q.NO 2. What are your attribute of success?**

**Ans.** Business is never about you, about only one person; it is about a team of great people working with honesty and passion. When I say "we", this "WE" stands for my entire team, the team of top management of the organization or firm, such as the CFO, COO, CEO, etc. They all represent one team, one person, and one flag. The biggest success is in being together.

So I feel that creating such a team and an environment where everyone feels that the flag of that firm is their own prestige is directly proportional to success.

**Q.NO 3. What strategies can you suggest for finding investor?**

**Ans.** Building a brand requires passion and honesty. I believe if any entrepreneur or business idea is not fueled by passion, people will let it go, let it pass very easily. In your presentation, there should be some uniqueness and dedication. From the initial stage, you should be well aware of worst-case scenarios along with best-case scenarios, although these pictures can only be imagined by figurative studies and presentations of the business idea.

**Q.NO 6. What marketing stereotype you cannot accept?**

**Ans.** Nowadays, marketing has become so easy, you just need to do some paid advertisements and write blogs on your own working methods and the quality of the service or product. When you market yourself, you write best for yourself, and I believe this is a stereotype thing. Instead, it should be more about branding, building a brand that speaks for you rather than you speaking for your product.

**Q.NO 7. Have your priorities of achieving success has been change now? What was your mission at the outset?**

**Ans.** I believe every businessman, or in fact, everyone in this fast-evolving world, should modify themselves over time. If his targets are not reset or realigned to his achievements, then I personally don't think it is progressive. Every 5 years, there should be a complete change in personality and in your set of goals. From my experience, I can say that a 5-year time period is good enough to achieve your set goals and targets, but if you are unable to be at the expected position, then it means there is something lacking behind, and you should focus on it first.

You have to have continuity in you to escalate your objects, as you have to reassess, realign, or indeed relocate your purposes so that your achievements can have some distinguishing between them and they keep growing with your evolving mindset in the correct manner.

Therefore, whatever so ever is happening, 5 years is an adequate time period to do a reassessment of yourself and of your business's expected targets. If I have not developed better personality traits, then it means that something is deprived, and I should reconstruct, reassess, realign, and reset my target goals accordingly every 5 years.

You can represent, if you are passionate enough about this idea, how much you would love to make it successful.

Of course, we do need detailed studies and marketplace research on different areas of the product or service as well as capital assets and other basics of the business that you are trying to achieve, but investors see how much you believe in yourself and in your idea, how much passion and dedication you have towards your business model.

**Q.NO 4. What compelled you to develop your business idea?**

**Ans.** I believe the lack of honesty and sincerity drove me into the business, as it has been the most lacking element in our profession. There has been an empty space between some fields, and I think, with utmost honesty, that everything can be done, and if things are led by complete dedication, then there will be no failures.

There has been a gap between the shippers and their customers, whereas the final consumer was left behind. Hence, we created a bridge, linking the customer with the transporters, by developing honesty and belief. Trust me, honesty and pure dedication are the main ingredients to doing anything in life, in business, or anywhere else.

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

**Ans.** First, when your inner doubts bubble up, be quick.

Don't let them spin out of control or grow from a whisper to a stream of discouraging sentences that make you doubt your own abilities and warp small failures into big ones. Instead, talk back to that doubtful part of yourself. Self-doubts are most often just monsters in your head that your mind may use to keep you from making changes and to keep you within the comfort zone.

If you look to your past experiences and see how well things have gone many times despite those self-doubts then it becomes easier to let go of them or to ignore them, to reduce fear of failure and to focus on the more likely positive outcome and to take action.



# 4. SHAHZAD UMER SAMA



**S**hahzad Umer Sama is an innovate leader wearing multiple hats. He is serving as the chairman of minibig technology (software house & 360 advertisement company), he is the ceo& founder of auto land- (create on impression) as well as the Co-founder of Cureway (Platform for wellbeing needs). He is also acting as the Managing Partner of Sama- Packing machines & processing systems. Mr Shahzad has been an Established omnipreneuer, ambitiously leading this aspiring company which has changed the roadmap of manufacturing industry of Pakistan. Mr Shahzad has played a key role in auspicious position held by Sama Packaging Machines & processing systems currently.

Sama - has been involved in providing 360 turn key solutions to domestic and international clients.



Packaging Machines &  
Processing Systems

## Question/Answer

**Q.NO 1. What inspired you to develop your idea?**

**Ans.** Considering the gap of locally manufactured machinery and the excessive dependency on importing this service, SAMA packaging machines & processing systems came into existence to bridge this gap by providing european standard machinery with back up sales service & spares.

**Q.NO 2. What challenges did you have to overcome at the beginning of your journey?**

**Ans.** My journey has always been a rollercoaster with full of challenges that have motivated me to keep upgrading my knowledge to provide Pakistan with access to highly advanced international standards of manufacturing machines & processing systems facility.

**Q.NO 3. What is unique about your business? How did you raise funding?**

**Ans.** The unique recipe of SAMA is the introduction of equivalent standards of European packing machines & processing system. Along with that, our provision of the 360 turnkey solution ensures we provide complete solution for a client's requirement. SAMA became 360 turnkey solution for packing machines, pharmaceutical solutions, bakery equipment's, snacks processing lines, kitchen heart (restaurants & cafe equipment's) & automation & integration.

**Q.NO 4. What advice would you give to someone who is trying to become an entrepreneur?**

**Ans.** Discipline, consistency & learning from experiences. Repeat the cycle to have a successful footprint journey.

**Q.NO 5. What strategies did you first use to market your business?**

**Ans.** We have a blend of marketing mix. Exhibitions- domestic & international. Newsletter for new developments & a strong presence on social media with updated video streaming along with referral marketing. Our vision is to be one of the leading group of companies bringing ease in human lives through innovative products & services.

## **OUR STORY:**

In the late 1970s, After figuring out the market gap and need for the packing machines nationwide, which were being imported at super expensive rates along with other duties, CEO of Sama Engineering, Muhammad Umer Sama, took a step on a very low scale with minimum investment by introducing a manufacturing unit for packaging machines in Pakistan. At that time, in 1978, when Sama Engineering was established in Karachi, there was no competition in the market, and especially FMCG market had a huge demand. We were the pioneers. However, by the passage of time we started receiving more queries. Now today Alhamdulillah. We are No. 1 largest manufacturer of the packaging machines and processing systems in Pakistan.

## **HOW WE GREW?**

Sama was established with a small investment and with the vision of providing the nation with the most economical packaging solutions when there was a lot to understand; clients, markets, requirements of industries, sources and success chances. We believe that the lodging, boarding, hotel & accommodation and installation commission charges for respective imported machine - which ultimately used to bring high cost on customer, whereas we provided cost effective solution; the second one is 3S solutions - sales, spares and; services domestically, we: became the best choice for client. The most advanced technology we introduced did not exist in Pakistan. We never compromised in adaptation of technological enhancement and brought latest technology every time to serve the national industries. Later, we tried to expand by joining exhibitions where we got huge appreciations and contracts with MNCs (Multinational Corporations) and national companies. It was not a piece of cake to manage with the MNCs obviously; we were audited by their experts and professionals. Understanding the need of era, we moved towards modernization, diversification, cost effective solutions and added ranges in our product line for FMCG, Pharma industry, Non-food, Confectionaries, bakery, snacks and tea industry. Sama currently has a product mix that can offer turnkey solutions to all industries with high tech packaging machines, processing lines, consultants, research, designing, food technologists, project managers, engineers and marketing teams to execute any project professionally to bring the best outcomes.

## **WHO WE ARE?**

Sama has a complete corporate hierarchy following Muhammad Umer Sama's vision under my practical implementation, actions and directions. Each functional area has experts and all the segments work together as a team to reach the objectives.

## **Q.NO 6. How did you establish your culture? How do you define success?**

**Ans.** Success could be giving back to the world & making a difference. No matter what you do, your culture is in your blood. Any corner of the world you perform at, you remain a patriotic Pakistani. ALHAMDULILAH.



# 5. TARA UZRA DAWOOD



**T**ara Uzra Dawood is the Chairperson of LADIES-FUND, Energy Pvt. Ltd., a proposed renewables project in Gharo, Sindh, led and run by women and for the purposes of promoting women in the sector, with the support of National Electric Power Regulatory Authority Pakistan's "Power with Prosperity" initiative.

She is also CEO and Founder of 786 Investments Ltd., one of Pakistan's pioneer asset management companies. It is publicly listed on the Pakistan Stock Exchange. She also currently sits on the boards of Pakistan State Oil - where she chairs the Audit, HR and IT/Innovation committees, Pakistan Refinery Limited, and Dawood Family Takaful Limited, and previously served on the boards of Mutual Funds Association of Pakistan and Lahore Electric Supply Company (LESCO). She is further serving on the Energy Sub-Committee of Advisory Committee of the Planning Commission under Chairmanship of Asad Umar, Federal Minister for Planning, Development, Reforms and Special Initiatives (PD&SL). She is certified in Corporate Governance by Lahore University of Management Sciences (LUMS), Pakistan Institute of Corporate Governance (PICG) and Harvard Business School.



## Question/Answer

**Q.NO 1. What inspired you to develop your idea?**

**Ans.** 786 Investments Ltd. Is a shariah-compliant asset management and investment advisory company that welcomes all investors, with the assurance that their investments will be 100% halal munafa. Most of the people in Pakistan don't want to invest in the financial sector because they feel in religion is haram and even avoid placing their funds in banks but after introducing the shariah income in the financial sector they feel comfortable and contributed not the only in the sector but park their money/-funds in a different shariah income fund, collective investment scheme, etc.

My degree is in shariah law and finance from Harvard Law School and we wanted to create a safe space for all to come for investment, with no judgment on their social class and how they are dressed or about their religion. In my view, the strength of an Asset Management Company is the treatment for every unitholder and return are equal no matter how much amount they have invested in the fund also investor have worries about the income is halal because the responsibility to ensure the funds would be managed by us is according to shariah principles.

**Q.NO 2. What challenges did you have to overcome at the beginning of your journey?**

**Ans.** Deciding what to sell. Like what fund plan we may introduce to attract the unitholders is probably the biggest challenge for me. To mention a few challenges which I have faced like;

- a) Getting approvals for the name and introducing this concept of a non-judgmental safe space for shariah investing.
- b) How do I present my work and promote the idea which requires effective marketing?
- c) The hiring of the best suitable candidates who meet the criteria of the job requirement.
- d) Delegating authority to the person who is best in skills & knowledge to a specific task.
- e) Managing time to meet the clients because the number of unitholders is huge and asking about the satisfaction of services and their needs.

She holds a Doctorate in Judicial Science from Harvard Law School - where she specialized in shariah law and finance, as well as mergers and acquisitions - and Bachelor of Arts Honors from Cornell University and Oxford University.

She worked for law firms in New York, Toronto, Amsterdam, Brussels and California before launching 786 Investments Ltd. She has served on the Faculty at Danube University Krems (Austria) as recommended by The International Investment Funds Association and EBAMA.

She speaks globally at numerous international mutual fund and banking conferences as an authority on shariah-compliant finance as well as finance for women, and most recently represented Pakistan at ALFI Rentree 2020, the annual Association of the Luxembourg Fund Industry, where she has previously been a speaker on Islamic finance in both 2013 and 2014. She also was invited to France to assist the Association Française de la Gestion Financière on the launching of their shariah mutual funds industry. She is well known for her philanthropic work for women and children, in partnership with Facebook's internet.org foundation and with the support of the World Bank, as well as distribution of emergency supplies during the SWAT earthquake and most recently, food rations during COVID-19/Sindh floods. Her current passion project is spearheading the distribution of 10,000 wheelchairs across Pakistan to hospitals and individuals in need.



**Q.NO 3. What is unique about your business? How did you raise funding?**

**Ans.** My own money and my family's money were key, and institutional investors supported this concept. Further, we have launched different classes of the fund in the existing fund i.e. 786 smart fund which was a unique and different concept.

1. BABYFUND children's trust funds
2. SHAADIFUND wedding gifts and savings funds
3. HAJJFUND pilgrimmage savings funds

**Q. NO 4. What advice would you give to someone who is trying to become an entrepreneur?**

**Ans.** Go for it. Make a sound business plan with a clear USP. You must prepare for financial challenges. Always remember you're a start-up, and don't be afraid to ask for help from your trusted mentor. Initiate with faith. The most important thing you must build a team that shares your vision.

**Q. NO 5. What strategies did you first use to market your business?**

**Ans.** The strategies may differ because the nature and scope of business are different from one another. In our case, we held seminars with leading global shariah experts. There are several basic/ fundamentals to market your business. Find the need of the product and services you want to market. If your product is competitive, you should do enough research before fixing the price, and also learn about the target customer - their preferences, needs & wants, their average size of income, age bracket, etc. You can also leverage social media and use SEO, create local awareness and establish a network.

**Q. NO 6. How did you establish your culture? How do you define success?**

**Ans.** The culture is what we do, what we say, the way we behave, the way we treat each other, our customers, communities, and ourselves. Culture affects all aspects of your business, especially when it comes to attracting talent and outperforming the competition. We establish a culture of dedication and focus on clear principles, commitment to excellence, and a welcoming, family atmosphere.



# DIPLOMATIC CORNER



# 6. H.E. YERZHAN KISTAFIN



**M**r. Yerzhan Kistafin, Ambassador Extraordinary and Plenipotentiary of the Republic of Kazakhstan to the Islamic Republic of Pakistan. He was born on 8th October, 1978, he got education from Karaganda State University in 1999 and European Centre for International Strategic Research (Brussels) in 2014.



## PROFESSIONAL CAREER:

His Professional Career experience are given below;

1999 - 2000 - Bailiff of the Department of Justice of Astana city;

2000 - 2001 - Expert of the Legal Department of the Ministry of Finance of the Republic of Kazakhstan;

2001 - 2004 - Attaché-Council of the Legal division of the Department of International Law of the Ministry of Foreign Affairs of the Republic of Kazakhstan;

2004 - 2007 - Head of the Legal division of the Department of International Law of the Ministry of Foreign Affairs of the Republic of Kazakhstan;

2007 - 2009 - Deputy Director of the Administrative Department of the Ministry of Foreign Affairs of the Republic of Kazakhstan;

2009 - 2010 - Director of the Administrative Department of the Ministry of Foreign Affairs of the Republic of Kazakhstan;

2010 - 2015 - Minister-Counsellor of the Embassy of the Republic of Kazakhstan to the Kingdom of Belgium;

2016 - 2019 - Director of the Administrative Department of the Ministry of Foreign Affairs of the Republic of Kazakhstan;

2016 - 2019 - Chair of the «Association of Kazakh diplomats»;

2019 - Director of Human Resources Department of the Ministry of Foreign Affairs of the Republic of Kazakhstan.

2019-2021 - Minister-Counsellor of the Embassy of the Republic of Kazakhstan to the United States of America

Since May 18, 2021 - Ambassador Extraordinary and Plenipotentiary of the Republic of Kazakhstan to the Islamic Republic of Pakistan.



# INTERVIEW

## **Q.NO 1. How does the entrepreneurial culture in your country differ from the culture of Pakistan? Have you noticed any difference as the head of the diplomatic mission?**

**Ans.** Before answering your question, I would like to note that the entrepreneurial culture in any society is generated, as a rule, by the so-called «middle class», consisting not only of a purely intellectual stratum, but, above all, representatives of small and medium-sized businesses.

In Kazakhstan, the «middle class» was formed thanks to the favourable conditions and legal environment created by our Government for the business community. At the same time, I would like to emphasize that a considerable share of Kazakhstani entrepreneurs falls on the younger generation. Here are some statistics.

Thus, compared to the summer of 2021, the number of young Kazakhstani entrepreneurs under the age of 29 increased by 36.4 percent and reached 211,900 people. In general, over the past year, the share of the younger generation involved in entrepreneurship has increased from 14.5 to 18.2 percent.

From this point of view, the Pakistani entrepreneurial culture is very similar to Kazakhstan. As we know, Pakistan is the country with the youngest population in the world, and every year more and more young people are involved in the business environment.

At the same time, in terms of gender, there are 109,100 enterprises headed by men and 102,800 enterprises headed by women in Kazakhstan. This indicates equal rights and opportunities for both men and women.

The most popular area for young entrepreneurs is wholesale and retail trade, as well as car repair: in total, 73,600 entrepreneurs, including 36,700 women, are involved in these areas.

This is followed by agriculture, forestry and fishing with 15,400 business people, a third of whom are women. The three leading industries are closed by the manufacturing industry, in which 12,400 young entrepreneurs are concentrated, of which 61.7% are women.

## **Q.NO 2. How strongly does the Government of Kazakhstan support young entrepreneurs in relation to their enterprises and activities? Do you see a similar trend in Pakistan?**

**Ans.** It should be noted that the Government of Kazakhstan, within the framework of the stated by the President of the country K.Tokayev's policy of building a «New Kazakhstan» is taking measures to limit government interference in the development of the business environment, contributing only to the improvement of the regulatory framework and favoring the conditions for its dynamic development.

The main operator of small and medium-sized business development programs is JSC «Entrepreneurship Development Fund «Damu».

The Foundation acts as a national institute, whose activities are aimed at promoting the qualitative development of private entrepreneurship in the Republic of Kazakhstan by providing financial support to it.

The Foundation's mission is to play an active role in the sustainable promotion of the interests of micro, small and medium-sized businesses through the introduction of comprehensive and effective support tools.

The Fund offers entrepreneurs a wide range of products and services: financing under lending programs through second-tier banks, microfinance organizations, leasing companies and other legal entities, subsidizing interest rates on loans, guaranteeing loans, consulting support and support of entrepreneurs' projects. The regional network of the «Damu» Foundation consists of 17 branches located in all regional centres of Kazakhstan. All branches have significant experience working with local enterprises, public organizations and local executive bodies. The infrastructure for supporting entrepreneurs is represented by 18 business service centres and 14 mobile centres.

In addition, since its independence, Kazakhstan has been aiming at creating a favourable climate for foreign business partners.

In particular, the Astana International Financial Center (AIFC) has been operating in the capital of Kazakhstan since the beginning of 2018, whose activities are aimed at close cooperation with foreign entrepreneurs and investors.

Along with this, much attention is paid to the information technology sector in our country. Thus, the expert assessment of startups, assistance to Kazakhstani banks in establishing effective cooperation with the best financial technical teams is carried out by the «Tech Hub» of the AIFC. One of the priorities of this structure is the development of open innovations in the banking sector of Kazakhstan.

In turn, the conditions for the development of the business community in your country are no less interesting for us.

Drawing analogies with the Kazakh business community, we find similar features in the issue of assistance to small and medium-sized businesses in Pakistan. The Government of Pakistan provides comprehensive support to entrepreneurship at the federal level.

In addition, Chambers of Commerce and industry and business associations play an important role in the development of the business community both in Islamabad and at the provincial level.

I would also like to note that the current players in the business space of Pakistan are young, promising and creative users of information technologies. As you understand, in modern conditions of doing business, the IT sector plays a decisive role and, especially, in the issue of supporting breakthrough start-ups.

In this regard, I would like to draw the attention of young entrepreneurs of Pakistan to the activities of the international techno-park of IT start-ups «Astana Hub», which is currently launching a new stream of career planning programs. I would like to note that graduates of this platform have already found work in large IT companies, including in the USA, Malaysia and other countries.

Nowadays, it is startups that contribute to the employment of the population, their employment. For this reason, the support of promising young entrepreneurs from the state, the creation of a favourable environment for their qualitative growth ensure the development of the country's economic potential.

**Q.NO 3. What role can young Pakistani entrepreneurs play in establishing a cultural «bridge» between your country and Pakistan?**

**Ans.** If you pay attention, you will understand that the answer is already laid down in your very question: the establishment of contacts between the business circles of the two countries, the permanent mutual growth of commercial interest, the promotion of initiatives on a mutually beneficial basis not only nourish the sphere of entrepreneurship, but also create conditions for interaction between the cultures of the two peoples.

Conversely, the cultural and humanitarian sphere of cooperation, affecting such areas of interaction as education, science, religion, and the media space directly and indirectly contribute to the productive communication of entrepreneurs of the two countries.

I will give one example. In the context of educational programs successfully operating within the framework of bilateral agreements, more than 700 students from Pakistan are currently studying in Kazakhstan. Already today, most of them can be considered as potential businessmen whose experience of staying in Kazakhstan can serve as a cultural bridge between our countries.

**Q.NO 4. Is your Government planning any initiatives to support young Pakistani entrepreneurs who want to do business with your country?**

**Ans.** First of all, I would like to draw your attention to the fact that Kazakhstan has created all conditions not only for Pakistani, but also, in general, for representatives of foreign business circles.

Many multinational companies have already chosen Kazakhstan to expand their activities and open production at the local level. They work in different sectors. In total, about 50 thousand companies with foreign participation already enjoy the benefits of doing business in Kazakhstan.

The Government of Kazakhstan plays an important role in stimulating and supporting young entrepreneurs, both at the national and international levels. This is done through development institutions such as the National Investment Promotion Agency «KAZAKH INVEST» JSC, which is a single investment operator of the Republic of Kazakhstan.

As I have already said, Astana Hub, which is the largest international technology park of IT start-ups in Central Asia, the «Damu» Foundation and others contribute.

And we will be glad to welcome all young businessmen, including Pakistani entrepreneurs, who plan to explore business opportunities in Kazakhstan!

In order to strengthen ties between the business circles of the two countries, with the direct support of our Embassy, the US Agency for International Development USAID, the Chamber of Entrepreneurs of Pakistan and the Embassy of Pakistan in Kazakhstan, the first ever Kazakh-Pakistani Business Forum was organized in Almaty in November 2021, and in May this year, the exhibition of Pakistani manufacturers «Made in Pakistan 2022», which was attended by more than 130 representatives of small and medium-sized businesses.



Please note that in the world ranking of «Index of ease of doing Business», prepared in 2020 by the World Bank, Kazakhstan took the 25th place out of 180 countries of the world. I think that for Pakistani entrepreneurs, this position can only indicate the prospects of interaction with the Kazakh business community. In addition, it is planned to hold a roadshow and business forums with the participation of the largest players in the markets of Kazakhstan and Pakistan on a joint basis. We will make every effort to organize such events on a regular basis and we believe that it will be productive for both sides.

**Q.NO 5. What is your message to Pakistani entrepreneurs? How should they act in a world where there are many problems and fewer opportunities?**

**Ans.** Addressing the young entrepreneurs of Pakistan and Kazakhstan, I would like to quote one of the brightest personalities of our time, the world-famous inventor and entrepreneur Steve Jobs. In 2005, speaking to the graduates of Stanford University, he gave a famous speech that, I am sure, inspired millions of people around the world. He said, «Your time is limited, so don't waste it living someone else's life. Don't fall into the trap of dogma - don't live by other people's thoughts. Don't let the noise of other people's opinions drown out your own inner voice. And most importantly, have the courage to follow your heart and mind. They somehow already know who you should become. Everything else is secondary».





**TRADE DEVELOPERS & PROTECTORS**  
— ADVISORS, CONSULTANTS & ATTORNEYS —

## WHAT IS TRADE MARK?

Your trade mark is the face of your company. It is the sign which differentiates your goods and services from your competitors.

Consumers can easily identify the origin of goods or services through trademarks, but more importantly, trademarks accumulate goodwill and become a form of guarantee of quality to a consumer.

Terms like 'brand value', 'brand recognition' and 'brand recall' are inextricably linked to trade marks. The most valuable and effective brands in the world are each underpinned by unique trade marks that have allowed consumers to easily identify the goods or services being offered and to attribute a level of quality or desirability to those goods or services.

A trade mark can be almost anything; a word, symbol, slogan, shape, sound, colour or even scent, as long as it differentiates a business's goods or services from those being offered by others.

Traditional trade marks are generally applied directly to goods or packaging to make them stand-out and to allow consumers to easily identify the trade source. More recently, trade marks have evolved to include a much wider range of means of identifying the trade source.

If used properly and managed effectively, a trade mark can become one of the most valuable assets of a business.



## WHO WE ARE?

Trade Developers & Protectors (TDP) is one of the fast growing law firms in Pakistan and rapidly becoming the go-to choice for reputable businesses seeking legal advice. Our aim is to provide professional, reliable, and personalized corporate services and legal solutions to both our local and international clients.

## INTELLECTUAL PROPERTY

- Trademarks – Registration, Licensing, Defence, Maintenance, Post Registration Matter, IP Watch
- Copyright – Registration and Protection
- Patents & Design– Filing, Prosecution, negotiation, and enforcement
- Geographical Indication- Registration & Protection Act, 2020 was made passed on 31st March 2020.
- Madrid Protocol- Pakistan has formally joined the Madrid System to protect Pakistani trademarks in 124 member countries making it easier and effective for brand owners to get protection in export markets.



## REGISTER YOUR BRAND GLOBALLY

## MADRID PROTOCOL

"NOW PAKISTANI TRADE MARK HOLDER CAN PROTECT THEIR TRADE MARK/BRAND/SERVICE MARK IN MORE THEN 100 COUNTRIES FROM PAKISTAN UNDER MADRID SYSTEM FOR REGISTRATION OF INTERNATIONAL TRADE MARKS THROUGH WIPO "

THERE IS NO NEED TO GO ABROAD FOR FILING TRADEMARK APPLICATIONS

## SOCIAL RESPONSIBILITIES INITIATIVES

We pursue sustainable business practices and engage with environmental and economical issues that impact us all. Avail any of our services and join us in helping Pakistan by:

- Recycling and Planting Trees
- Participating in Fairtrade
- Community and Virtual Volunteering
- Equity, Diversity, and Social Inclusion

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# 7. TUFAIL AHMED KHAN



**T**ufail Ahmed Khan, CEO of Pakistan Freelancers Association (PAFLA). Tufail is subject matter specialist in hybrid events, LinkedIn Coaching, personal development, business to business (B2B) Sales, client services, and marketing strategies besides training and virtual learning.

He started his freelancing career by teaching online on Personal Branding and facilitating professionals and students on LinkedIn Basics. This freelancing career gives him leverage to understand challenges faced by freelancers.

He has been associated with different organisations, including SECP-IFMP, Dubai World Trade Center-UAE, Nutshell Group, ICAP, The Talent Games, Terrabiz Pakistan, Simfotix UAE, Workstream Automation, and ICMA Pakistan.

Tufail has been part of various associations as board member including Sales Professionals Forum Pakistan (SPF) and Supply Chain Association of Pakistan (SCAP).



## Question/Answer

**Q.NO 1. What inspired you to join Freelancers Association?**

**Ans.** Pakistan is ranked as the 4th most popular country for freelancing in the World and as of now there are more than 1 million of freelancers in Pakistan who contribute to Pakistan's economy and this inspired me to join this association and facilitate them as freelancing is the future of the work industry in Pakistan and all over the World.

There is a huge opportunity and we can do wonders in freelancing.

**Q.NO 2. What challenges did you have to overcome to facilitate freelancers and start-ups?**

**Ans.** To solve payment issues and account opening of freelancers and to get the approval from SBP to remit Business to Consumer payments (B2C) in Banks. Now freelancers can open an account in USD and PKR remotely.

Meeting freelancers nationwide including remote areas to address their issues. We have been approaching them via digital medium, PAFLA Chapters and through on-ground activities.

**Q.NO 3. What advice would you give to someone who is trying to become a freelancer or Entrepreneur?**

**Ans.** I would suggest everyone who is planning to become a freelancer, that you must be an expert in any highly demanding skill set, explore different freelance marketplaces and evaluate which skill suits you the most, don't jump into freelance platforms until you become an expert in your field and plan your journey from freelancer to entrepreneurship with the help of a mentor.

There are various initiatives launched by Government of Pakistan which provide free skills based training and PAFLA can also help in becoming a freelancer through its trainers and mentors.

**Q.NO 5. How can your association positively contribute to economy?**

**Ans.** The Pakistan has been termed one of the top freelance markets by Payoneer's Global Gig Economy Index. The Pakistani freelancers generate a revenue of more than \$500 million each year, said a report of the Pakistan Software Export Board.

This community is instrumental to our economic development and is now increasingly gaining attention of the regulators in Pakistan who are working to enable them through regulatory easing, sandbox and incubation facilities. But whilst the government and regulators play their part, these individuals face certain challenges notably access to finance and financial solutions for their business needs through formal channels.

Keeping in view, PAFLA's objective is to Mentor these freelancers, Provide them opportunities, Collaborate with the Government, industry and academia to provide them a platform that supports freelancers' development and fosters their growth.

**Q.NO 6. How will you gather millions of freelancers in Pakistan?**

**Ans.** We have been organizing physical and hybrid events, meet ups, digital campaigns and free trainings nationwide in every city and even in small districts and remote areas to facilitate freelancers/startups community to invite them in our association as a valued member and to provide awareness regarding our working and plans for freelancing community which helps them grow.

We have also partnered with regulators, commercial Banks, NPOs, NGOs, training firms, Technology firms, Universities and international associations to facilitate these freelancers.

**Q.NO 4. What are the benefits for freelancers to join this association ?**

**Ans.** We at PAFLA, offer a various membership benefits which includes

1. All PAFLA members (Freelancers) can now open their Digital Bank Accounts from anywhere in USD and PKR from our listed banks with PAFLA membership ID.
2. Freelancers can attend free of cost trainings and events nationwide and online.
3. Freelancers can get Islamic Riba Free (interest free) Financing of Smartphones and Laptops on easy installments.
4. PAFLA members can avail subsidized payment gateway integration remotely.
5. Freelancers can avail the benefit of;
  - Credit Card
  - Medical/Health Card
  - House Loan
  - Auto Finance
  - Education Loan
  - Funding
6. Freelancers can add PAFLA membership status in their profile which will add value locally and internationally.
7. Networking opportunities with other freelancers and mentors nationwide.
8. Opportunity to attend PAFLA mega events and trainings at 50% discount.
9. PAFLA members will be promoted regularly on our social media assets.
10. Get PAFLA recognized certificates.
11. To speak at PAFLA events (Virtually and In-person)
12. PAFLA members can get free counselling sessions with our mentors nationwide.



# 8. ADNAN SHERIFF



**A**dnan Sheriff is a Director Technical Sales & Marketing at Jubilee Corporation, is an NED Alumnus in Electrical Engineering. He also holds a Master of Business Administration (MBA) Degree from the Institute of Business Management. Mr. Adnan's passion for engineering and technical prowess has enabled Jubilee Corporation to become a trusted solution provider for MV Switchgear, Power Distribution, External Lightning and Protection, and Power Quality Products. Jubilee Corporation, Pakistan, is a private engineering organization working in the market for over 60 years in multiple sectors. The company deals in stocking, sales, and providing technical solutions and support in the domains of LV Switchgear, Dry Type Transformers and Busways Trunking Systems, Power Quality & Energy Management, Automation, Instrumentation & Controls. By providing excellent customer service and vital technical expertise, the company sets itself apart as a market leader that never compromises product quality and has the courage to think out of the box for its customers.



**JUBILEE CORPORATION**  
SWITCHGEAR • AUTOMATION • INSTRUMENTATION • CONTROLS

## Question/Answer

**Q.NO 1. What makes Jubilee Corporation a leading engineering organization in Pakistan?**

**Ans.** We started only with Low voltage Switch-gear and now have expanded towards developing a comprehensive solution package to provide a one window solution for our clients. We are working on 11kV sites and several Medium to Low Voltage projects all across Pakistan. Our goal is to further expand our portfolio so that all the needs of our customers are fulfilled from a single place.

**Q.NO 2. How does your partnership with over 35 brands help you deliver high quality products to your customers?**

**Ans.** Achieving maximum customer satisfaction has been our primary and major objective. We as a company work relentlessly to devise creative solutions for our customers which can bring ease of doing business for them including but not limited to providing technical and sales support both on-site and on call and meeting their stocking needs.

**Q.NO 3. The ability to design technical solutions to facilitate your customers reflects a high level of advance planning and equipment procurement on part of the higher management of the company. What are your comments on this?**

**Ans.** We have realised that the adequate availability of stock in our warehouse is extremely important for us because stock represents solutions. While working on a problem for the client we design the solution for the problem from the ground up. Every aspect of the solution is designed to be best suited to the needs of the customer. To be able to do design and implement it from scratch, it is pivotal that we have proper stock level in our warehouse. Keeping this in mind, our stocking and branding strategy is very carefully designed and executed. That's the reason why once a customer comes to us he never goes back.





# JUBILEE CORPORATION

SWITCHGEAR | AUTOMATION | INSTRUMENTATION | CONTROLS

## AUTHORIZED DISTRIBUTOR OF MORE THAN 35 WORLD RENOWNED BRANDS

Providing technologically advanced, high-quality and specialized products as a leading engineering organization in Pakistan



- Low Voltage Switchgear
- Medium Voltage Switchgear
- Power Distribution
- Power Quality and Energy Management
- Lightning Protection and Earthing System
- Automation
- Pneumatics
- Instrumentation and Controls

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# 9. SHOUMAILA HAIDER



**S**houmaila Haider possess the status of managing partner in the fastest growing IP Law Firm. holding bachelor degree law from one of the reputed institute Dadabhoy Institute of Higher Education Karachi being a registered Attorney at Law practicing in the field of intellectual property. Following the steps of family profession as an Advocate. Having a vast understanding of IP and Corporate Law from elders of family inheritance , ready to twinkle on the new horizon of IP service industry.



TRADE DEVELOPERS & PROTECTORS

— ADVISORS, CONSULTANTS & ATTORNEYS —

## Question/Answer

**Q.NO 1. What inspired you to become an entrepreneur in Intellectual property industry?**

**Ans.** The IP industry has an essential role in thriving today's business. New business or a business which has a great market value and became renowned in their related industries needs IP protection in order to become strong business entities. IP boosts strength to the business in their markets. Its necessity cannot be denied in any kind of business, my inspiration towards this field is to work in an efficient manner to emerge as a remarkable IP consultant or ip awareness platform for the new entrepreneurs or for the growth of business to expand their profitability.

**Q.NO 2. What advice would you give to young entrepreneur?**

**Ans.** Young entrepreneurs at first time startup needs to set their objective with the clear vision in their minds. The more you focus on your startup the more you are ready to face the real world challenges. We all learn by our mistakes, making mistakes in early life, life is much better than making it later and losing money in the process and another way of gaining valuable knowledge and to prevent financial loss, is the learning from others mistakes.

It takes time and patience to succeed on your goals.

Patience, focus and determination are the key points for your journey which leads you to your desire destination or to achieve your dream goals as an entrepreneur.

**Q.NO 3. To what do you attribute your success?**

**Ans.** The field which i belong to is all about constant learning, consistency, hard work and being passionate about your work. These are the attributes which i follow to achieve my goals. Never stop learning is the key to success. Learning new ways and learning from your mistake or from other mistakes.

## Intellectual Property

- Trademarks – Registration, Licensing, Defence, Maintenance, Post Registration Matter, IP Watch
- Copyright – Registration and Protection
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**TDP**  
TRADE DEVELOPERS & PROTECTORS

### FILE YOUR TRADEMARK & COPYRIGHT:

To remain relevant in the modern landscape, for the first time in Pakistan TD&P introduce online Trademark & Copyright Filing System for businesses across Pakistan to help them navigate the evolving world of intellectual property (IP). As a full-service law firm & consultant, TD&P offers strategic counsel to businesses of all sizes and niches concerning all aspects of Intellectual Property. Using our state-of-the-art Online Filing System you can file your documents from anywhere.

**Trademark**

### Virtual Consultations

To make it easy for our clients in different locations across Pakistan, we've adopted virtual meetings since the start of COVID-19 as a smart, safe, and cost-effective alternative to in-person consultations, especially for clients in other cities. So, schedule your meeting right away and talk to our lawyers and consultants from anywhere.

### TD&P is providing registration or compliances with various following departments.

## TAXATION

We have legal experts to deal with taxation matters related to direct taxes i.e Income Tax under Income tax ordinance 2001 and indirect taxes Includes General sales tax under sales tax act, 1990, Provincial sales tax under sindh sales tax act, 2011, Federal excise duty & custom duty under custom act.

- General Sales Tax Registration
- Services Sales Tax Registration
- Monthly Sales Tax Filing
- Annual Sales Tax Filing
- Sales Tax Refund
- Sales Tax Exemption
- Corporate Tax Compliance and Assessments Including Appeals at Appellate Levels
- NTN Registration
- Annual Income Tax return Filing
- Quarterly Income Tax Withholding
- Payroll Taxation
- Income Tax Refund
- Income Tax Exemption
- Representation Before FBR in Audits
- Non-Resident Tax Filing
- Tax Planning and Advisory

**TDP**  
TRADE DEVELOPERS & PROTECTORS

**Q.NO 4. What are the qualities of good entrepreneur?**

**Ans.** Building a new business from ground up can be tough for anyone.

Financing is one of the biggest challenge for the young people, often they do not have enough financial support or having a low capital or they do not have enough resources.

A well prepared business plan and elevator pitch are essentials to getting of the ground, with confidence in your abilities.

Some business may take years until they make profit, entrepreneurs have to start with the seed capital or very low personal capital so they have a less room to make errors. The young entrepreneurs has to face poor credit history and lack networking during their startup.

Another big question What to do. What to produce. Biggest challenge is to figure out what to product or service to offer. Entrepreneur must know what market to target, what they could offer to give themselves a competitive advantage. The right decision with diligent research can lead to successful business.

**Q.NO 5. What is your vision towards ip industry in Pakistan?**

**Ans.** Intellectual property is valuable for every business, which invest huge sums or hard work in research and development of creating indigenous products and services. A thorough understandings of IP can help in achieving business objectives and help position the business as a leader in market place. My vision towards IP is to spread awareness as much as we can, from small business to larger business entities. Intellectual property serve as the foundation of innovation in the economy. Intellectual property are the government granted right incentive discovery and creativity by providing creators with an opportunity to profit from the value of their innovative work. IP protects the genuine business assets that may be integral to the core services of the business and overall long- term viability.the major benefits of innovation is its contribution to economic growth. Simply put, innovation can lead to higher productivity, meaning that the same input generates a greater output. As productivity rises, more goods and services are produced, in other words, the economy grows.





**F**arraj Ali is a Founder and CEO of Multi Mine & Minerals. He is a well educated young man having Masters degree in Sales and Marketing from a prestigious Bangor University in United Kingdom. After completion his studies in UK in 2019, he returned back to Pakistan joined his family business established the Multi Mine & Minerals company for export of minerals in the year 2020. Under his family guidelines who have a good reputation in the minerals market specially chrome one market since a long time in Pakistan.



**MULTI MINE AND MINERALS**

## Question/Answer

**Q.NO 1. What inspired you to develop your idea?**

**Ans.** Throughout my life i have been in the export industry when my car export business which i thought would be the turning point i incurred a loss in that business and i quit that industry for a year i didn't do anything as i was facing depression so migrated to uk for my further studies so one of my friend said when one door closed so many other doors are open so keeping this in my mind i started exploring other businesses so i came across with the ferro-chrome industry ,i discussed with my father and started searching for clients (importers) and suppliers from this point my journey in the metal ores started.

**Q.NO 2. What challenges did you have to overcome at the beginning of your journey?**

**Ans.** It took almost 3 years for me to get orders for the chromite ore for the first time which was a trial order and successfully i executed since then till now i am exporting different metal ores.

**Q.NO 3. What is unique about your business? How did you raise funding?**

**Ans.** In order to start up i didn't had funds to export so i started meeting the shipping lines and many of them declined but one shipping line agreed to pay upon maturity of payment as i didnt had export of this material in much quantity so i requested the miners to direct export from thier end and share the profit out of it,they trusted me and i have maintained thier trust till date.

**Q.NO 4. What advice would you give to someone who is trying to become an entrepreneur?**

**Ans.** In order to become an entrepreneur you need to learn the mindset of the businessmen as employee mindset can never make you an entrepreneur. You need to meet and learn from different entrepreneurs in order to become an entrepreneur in my case i am blessed to have a friend Mr. Karim Teli who's more than a brother to me who guided me so well from whom i learned how to execute the business activities apart from him i am blessed to have another friend who's a mentor and inspirational personality Ms.Sania zaidi who taught me how to think strategically and gave me courage to take risk and succeed.



His family was engaged in local trading of chrome ore, Barite ore, Bauxite ore, Bentonite and other mineral products since 2010 but we started our own export of chrome ore in the year 2020 to chinese market and achieved a good name in this field. We continued supply of other minerals products like Barite ore, Bauxite ore, Bentonite Fluoride and Salt to different exporters in the local market. We have developed our yard with modern technologies to achieve good quality of cargo.



**Q.NO 5. What strategies did you first use to market your business?**

**Ans.** I started searching for the clients online from alibaba another platforms where i interacted with different importers and out of so many i have got 3 clients.

**Q.NO 6. How did you establish your culture? How do you define success?**

**Ans.** Well, many people desire to have set businesses in my dictionary there's no set business as the flat line in the ecg signifies dead and the heart graph of ups and down signifies you are alive so business is also like an ecg graph.



# 11. SYED HASSAAN HABIB



**S**yed Hassaan Habib Founder and CEO of Vertex HSE private Ltd and a co-founder of SolNex Engineering. He is an environmentalist, endeavoring hard to promote safety practices at workplaces and green energy in the country. Academically he has a Bachelor of Science degree in Environmental Sciences.

Mr. Hassaan has extensive experience in managing ground operations. To the core of his heart, he helps the public to make informed decisions about using natural resources. He has drawn their work by a sense of satisfaction in doing something they really believe in.

Mr. Syed Hassaan Habib is an entrepreneur by heart, he has initiated multiple organizations to help society in solving many problems. He also takes part in community services for people in need. He is a member of many NGOs including Al Khidmat, Islam 360, Study Aid Project and many more.



## Question/Answer

**Q.NO 1. What inspired you to develop your idea?**

**Ans.** MY SUCCESS IS ONLY BY ALLAH  
(Quran 11 : 88)

9 out of 10 ways of rizq can be found in business (Hadith)

Long story short, during my bachelor's program in Environmental Sciences from University of Karachi I deeply examine the scope and worth of this field in the near future and interview a number of graduates and my seniors about it. I noticed a major gap in the HSE service sector and also a lot of work to do. That's the turning point, a major role of an entrepreneur is to conduct a gap analysis between market and the current service providers which are dealing in the specific field and play his part as a bridge or to fill the hollow space.

**Q.NO 2. What is unique about your business? How did you raise funding?**

**Ans.** As I said earlier, the foundational pillar of any startup is to analyze a gap. The stronger analyses give you the more beneficial outcomes or profit in business terms.

In our Health Safety and Environment Services, there is a need of tight hold in technicalities of machineries, equipment's and activities performing in different business sectors. So, I gather all professionals from different sectors under one roof which I now proudly called Vertex HSE Services which core services are Electrical gap assessment and Fire suppressions Now I am answering the second part of your question:

Literally speaking that I just roll the income of my first few projects in my startup stream.

**Q.NO 3. What advice would you give to someone who is trying to become an entrepreneur?**

**Ans.** In my opinion, if you are thinking to become an entrepreneur, firstly you have to become a man of strong nerves because startup is all filled with ups and downs, or you suppose a roller coaster ride in a grand amusement park.

As I said earlier, patience also plays a key role in flourishing an entrepreneur and its startup as well. So, my advice for new enthusiasts is to consider it an infinite game as Simon Sinek says. It's a long, enduring journey with almost no definitive defeats, as long as you stay in the game you can always win.

**Q. NO 5. What strategies did you first use to market your business?**

**Ans.** Don't panic to align your startup strategies. Keep them always pure, simple and crystal clear just like mine. Mark my 3Rs that I used to position my organization.

- 1. Reliable
- 2. Robust
- 3. Rigorous

Startup depends on reliable services and clients as well.

Always provide robust solutions that align with client's requirements with limited delivery time.

Our field of work requires technical, research-based interventions, these are not possible unless you are rigorous in granular in your approach.

As Robin Sharma suggests that we are in the age where everyone is following superficiality, the ones who can stick to granular details and work their way through them can easily have an edge over the masses.

**Q. NO 6. How did you establish your culture? How do you define success?**

**Ans.** Good and healthy relationship between Employee and employer any business is an essence or crux of productivity. A competitor may copy your ideas, may be even your products but if your product / service is manufactured by a culture of care, empathy and ownership then no one in the world can reach the levels of your products.

Vertex always believe in a healthy work environment and maintain a work-life balance towards its employees. In this way we create and establish our sustainable culture.



**Q. NO 4. what challenges did you have to overcome at the beginning of your journey?**

**Ans.** Startup is also like a newborn baby. You have to feed and nourish him carefully in his early stages of life. Same scenario goes in a startup as it also faces different and unique challenges in its growing stage. There are a number of challenges from which I filter out some major ones for your magazine.

No.1 Believe Stage: Firstly, you have firm. believe in yourself and in your startup so you can more easily convince your mentors, stakeholders, team-mates, and business partners.

No.2 Find A Mentor:

Mentor acts like a Brain in your startup, as you perform physical activities in your idea but the commands are receiving from Main Control Center of your startup. Yeah, you guessed it right! Mentor

No.3 Build A Team & Gather Some Capital:

The next challenge after these above ones is to build a Performing Team which execute your ideas and help to grow your startup and in return gets the valuable experience of building or initiating a business from zero or you can say from scratch. In my point of view, it's a Win-Win Condition for both the team and for the entrepreneur. Lastly, gathering some capital to roll your startup activities is a common challenge every other entrepreneur must go through from this phase. Luckily in my case with all the praise of Almighty Allah. This phase was overcome with the period of time.

Even than it's not an easy journey, you have to stay patient and I believe in the saying:

"We largely over-estimate what can be achieved in a year, and chronically underestimate what can be done in 10 years".



# 12. SALMAN HAIDER



**S**alman Haider is one of the pioneers in Web 3.0 and Blockchain technology. He is the founder & CEO of TelGates (Pvt) Limited. TelGates (Pvt) Limited is a services-based IT company working on Web 3.0 and Blockchain. He is not only an entrepreneur but also serves as a Professor & Faculty Chair of the School of Decentralised Computing at Althash University, USA. After completing his MS in computer science from Government College University (GCU Lahore, Pakistan), he started his career as a software engineer, worked with many renowned software houses for the past 7 years. He has trained 50+ Blockchain Software Engineer across Pakistan so they can earn and help others as a noble deed. He received several certifications and degrees in Project Management and Software Development from Google, IBM, MIT State University of New York, and the University of Buffalo. Salman is also a Chief Technology Consultant and Technology Advisor for several multinational tech companies. Salman is considered one of the youngest Web 3.0 IT entrepreneurs for architecting and developing secure software systems. He had the honor of representing Pakistan on international technology forums.



## Question/Answer

**Q.NO 1. What inspired you to develop your idea?**

**Ans.** I was very fond of the latest technology revolution that has taken the world by storm in the last two decades. I found myself deeply embedded in this tech revolution that gave me the motive to make this world a better place by helping humanity in terms of providing tech solutions and developing those idiosyncratic ideas that will serve my purpose to contribute to solving the existing research problems. For instance, recently, I have solved a crucial issue of centralization of software owned by one individual who owns your data and manipulates and employs it in any way. I have contrived a solution by acquiring Blockchain and Web 3.0 Software Development Infrastructure in order to fabricate decentralized, user-controlled, peer-peer, and fully distributed Software Systems for small-medium and large-scale enterprises.

**Q.NO 2. What challenges did you have to overcome at the beginning of your journey?**

**Ans.** One of the greatest challenges I encountered was finding potential clients, a breakthrough idea to originate my blockchain-based product, and secondly, to reach out, engage and associate with targeted clientele. With my consistent devotion and endless efforts, I got the business leads of small-medium enterprises, mostly from France and Europe. Later on, my venture was boosted, with a sustainable portfolio. Every challenge needs persistence, devotion, and consistent efforts to overcome it, and you have to always remember one thing for sure "why you started"? From a startup to one of the most searched companies for web 3.0 listed on Google, it was a phenomenal journey for TelGates (Pvt) Limited.

**Q.NO 3. What advice would you give to someone who is trying to become an entrepreneur?**

**Ans.** "Motive" our lives revolve around it. The right inspiration, intent, and good people around you can lead you where you want to be. Most of us are not sure where we are heading. To achieve your goal, you must know your challenges, industry, customers, and foremost your vision. "Resilience", you should not be afraid of taking risks, and the most salient advice is always "believe in yourself" because no one will do for you.



He was invited to several US talk shows to discuss the technological breakthroughs and emerging future of technology. He bagged a handful of awards for being an innovative technologist and face of technological advancements in Pakistan.

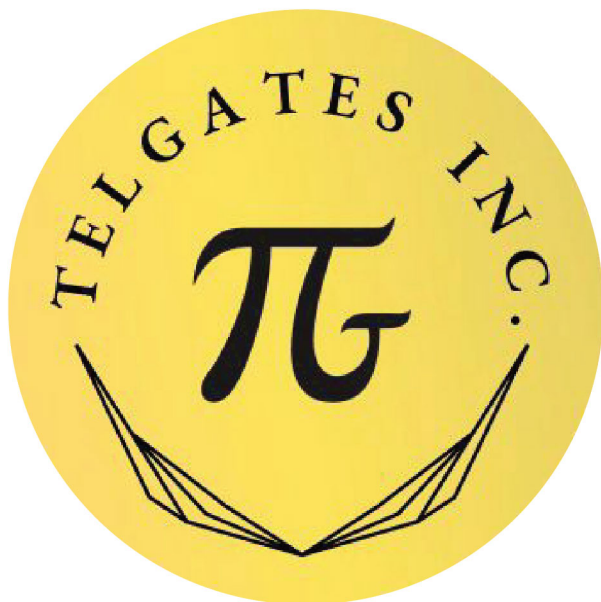
**Q. NO 5. How did you establish your culture? How do you define success?**

**Ans.** I believe in "Diversity". We have diverse employees from different cultures and time zones, regardless of discrimination. They are allowed to work at their convenience as we are fascinated with productivity rather than robotic hours. Employees feel contented and satisfied with a diverse and open-ended culture. In short, my culture is employee oriented. Our core values revolve around integrity, empowerment, reliance, and collaboration. Being a leader, I accompany transformational leadership and inspire my team to work on innovation.

When you achieve your goals, you call it a success. From my perspective, it is a never-ending process. It delineates that you are moving in the right direction. When you achieve success in one milestone, it en-routes you to your next milestone. Success is when you see people achieving their dreams because of you. Your clients are contented and satisfied with your delivered work. Success is when your idea and product help and influence others' lives. Your good reputation in the market and growing company is a success.

**"Success is not final; failure is not fatal: It is the courage to continue that counts."**

— Winston S. Churchill.



[www.telgates.net](http://www.telgates.net)

I made some right decisions at the worst time of my life, and I always believed in myself and never gave up. During my journey, I met some great mentors who believed in me and inspired me to achieve what I am today.

**Q. NO 4. What is unique about your business? How did you raise funding?**

**Ans.** Every business has a distinctive purpose. In Pakistan, thousands of well-established software houses function based on their vision. Similarly, TelGates (Pvt) Limited has its vision and mission. Its core idea is to develop fully decentralized, trust-less, web 3.0 & Blockchainbased software systems by employing the most advanced cryptographically distributed technology available. Like other homogenous companies, we have a remote base infrastructure with a diverse engineering team from the USA, Canada, Europe, and Pakistan.

My venture is not only about serving the tech world but also serving humanity. I believe knowledge is a blessing that shall be distributed amongst the deserving. TelGates (Pvt) Limited invest in fresh grads. It has trained 50+ Blockchain Experts across Pakistan regardless of degree and background by providing them world-class training so they can start their careers or earn by freelance platforms.

For now, being a client-based company, we don't receive external funding. However, we are working on some in-house products that will make a laudable contribution to the tech industry for that purpose, we would be looking forward to some potential funding in the future.

**Q. NO 4. What strategies did you use first to market your business?**

**Ans.** Strategy comes with the idea of the nature of your business. In the Tech business, we mostly opt for traditional schemes of marketing. For product-based or service-based companies, both require the right clientele. Firstly, I employed conventional strategies, for instance, online business platforms, freelance platforms, and LinkedIn. Also, I marketed to my business circle and peers. Later on, my portfolio got entrenched. I have several potential clients who published my work. Subsequently, they referred me to further business leads. I have been working as a consultant and advisor for multinationals, which derive great assistance in marketing my business. I also feel honored when my students flaunt their certifications from TelGates (Pvt) Limited and share their success stories as all of them are earning in six figures.



## MR. SHAHAB SARKI



He is the Managing Partner at M/s. Nuruddin Sarki & Co. He has successfully expanded the horizons of the Company, and now the Company is currently based in Karachi, Islamabad & Lahore. He provide commercial and legal advice to a wide range of clients in the financial, corporate, public and private sectors. He has been rendering his professional services in matters relating to fields of civil, criminal, service laws and he is specialized in Banking Corporate and Financial Consultancy.

His main aim is to assist his clients in meeting their lawful objectives. He is fully aware of the ever-changing modern needs of his clients. He is; therefore, constantly trying to upgrade and improve the quality of his service. He is geared to serve his clients on every sphere of moment/time needed.

He is a staunch believer in providing his services to enhance and protect his clients' needs, countrywide as well as world-wide. He has all the necessary resources to protect and vindicate his clients' rights in just about any Federal, Local or even International Jurisdiction in the world, as demanded & required by his clients. He is result oriented and his clients value him for the same. His reputation with his clients for the quality of service and timely action is second to none.

### **PERSONAL PROFILE:**

The firm Nuruddin Sarki & Co. was originally established in year 1958 at Karachi; now He has their branch office at Lahore and Islamabad and liaison offices at Quetta. The Company has a long-standing legacy of more than 60 years. He is being the Managing Partner of the Company take the concept of client's privilege seriously and maintain strict confidentiality in all matters. He is currently dealing with cases at all levels, up to the Supreme Court of Pakistan and he strictly

abide by the provisions of Legal Practitioners & Bar Councils Act, 1973.

He was enrolled as an Advocate of the Supreme Court in the year 2011 and since then has been heavily involved in complex legal issues being led before the Hon'ble Apex Court. He has served as a Standing Counsel for the Government of Pakistan from 2009 till 2011. Thereafter, He was elected as Honorary Secretary Sindh High Court Bar Association in the year 2012 and strived to serve and meet the needs of the Members of the Bar Association. He was then elevated to the Bench as a Judge of the Hon'ble High Court of Sindh, where He served from 2014 till 2015. In the year 2017, He was elected as the President of the Sindh High Court Bar Association and under his presidency many reforms were made to cater the needs of the members of the Bar Association. He was then elected as a Member Pakistan Bar Council in the year 2021. After an eminent tenure of serving as the President in 2017; He was re-elected as the President Sindh High Court Bar Association in 2021 and currently he is serving as the President. In the year 2022, He was nominated to represent the lawyers of Sindh to explore the 'Alternate Dispute Resolution Mechanism' in Turkey. Furthermore, He regularly appear on TV Programmes on nationwide channels including Bol, Ary, Geo, Dawn and KTN amongst others, to share the legal wisdom and be a part of the talk shows as a guest in capacity of a Legal Expert. He is focused on working for the needs of the Members of the Society as well as the Members of the Bar and wish to bring a positive change for the betterment of the legal fraternity nationwide as well as worldwide. In the last he is the Think Tank Board member of Smart Entrepreneur Society.

### **PRACTICE AREAS:**

He generally advice on most areas of Pakistani law, as well as legal representation in Pakistani Courts i.e. Banking Tribunals, S.E.C.P, NAB, F.B.R, Custom Courts and International Tribunals. His Clients include some of the leading international names in aviation, banking, companies' management, leasing companies, insurance, commercial property, intellectual property, entertainment, finance, government & international trade.

In the Banking/High Courts of Karachi, Sukkur, Hyderabad, Islamabad, Lahore, Multan and Peshawar; He has successfully handled hundreds of cases. He has also managed to provide optimum relief to his corporate clients.



# ARTICLES



## Techno Financials – Simplifying Automation

### 1- BACKGROUND:

**T**echno 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:

- Energy Sector
- Start-ups or Growing Businesses
- Fashion & Retail Sector
- IT/Technology/Software Houses
- Call Centers
- Healthcare Centers
- Small to Medium sized Manufacturing Companies
- eCommerce Companies

### HOW CAN WE HELP?

Email: [marketing@3techno.com](mailto:marketing@3techno.com)  
Call Us (PAK): +92 310 4883300  
Call Us (US): +1.713.234.6799

***Techno Financials is a Product of 3techno Digital Private Limited and its affiliated company 3techno Digital LLC.***



The dynamic framework of Techno Financials makes it easy for any application or hardware with integration capability to sync with any of its module.

### 4- INDUSTRIES

Although the dynamic structure of Techno Financials can accommodate any business needs with its bespoke customization protocols backed by a

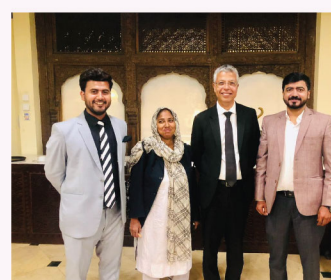
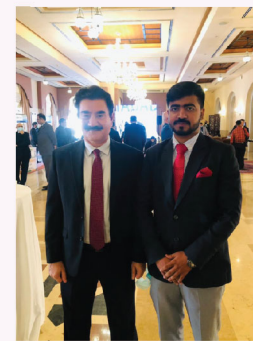


# PORTFOLIO





# SMART ENTREPRENEUR SOCIETY PARTICIPATION AT DIFFERENT CORPORATE EVENTS





# SES MEETUP FOR ENTREPRENEURS AT DREAMWORLD RESORT, KARACHI





# SMART ENTREPRENEUR MAGAZINE - VOLUME 02



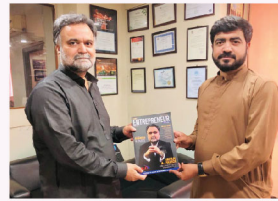
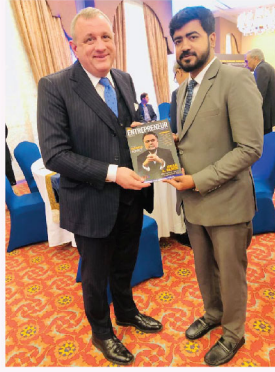


# SMART ENTREPRENEUR MAGAZINE - VOLUME 02



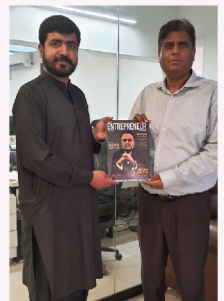
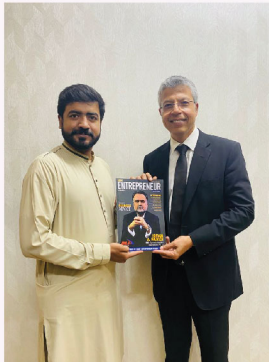
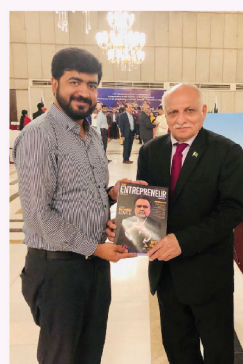
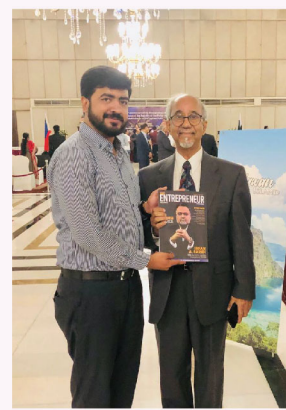
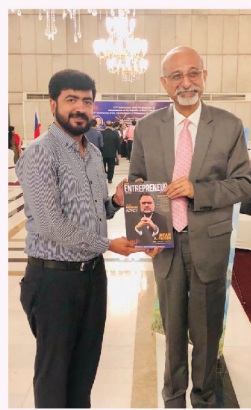


# SMART ENTREPRENEUR MAGAZINE - VOLUME 03





# SMART ENTREPRENEUR MAGAZINE - VOLUME 03





# TRAIN THE YOUNG GENERATION PROGRAM ( SES TALK ) AT DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY





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Magazine 2022



**SMART ENTREPRENEUR SOCIETY™**

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