

Marketing Review

Q2 & Q3, 2018

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MARKETING NEXT



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LETTERS TO THE EDITOR

Dear Editor

Your last issue of MAP was pertinent to market realities; I appreciate the work done by MAP team! The ideas discussed in Influential Marketing enable me to look for new ways and stay ahead of competition. I believe your next issues will address the upcoming challenges of digital marketing. All the best

Kamran Khan

Dear MAP Team

I was pleased to read Marketing Review, which shares some valuable researches on brand management and product development. I request you to kindly continue to publish these valuable researches, it gives insights on latest trends and identification of local issues and their solutions. Good Luck!

Rabia Saleem

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EDITOR-IN-CHIEF'S NOTE

MARKETING NEXT ISSUE



With the digital revolution in full swing, the marketing field is undergoing one of the most-rapid evolutions in history. As technology continues to rapidly change, new avenues for connections and interactions between people as well as between brands and their customers are forming everyday. In addition to providing new avenues for the world to interact and connect, with innovations in targeting, filtering and data analysis, the ability of brands to reach out to their target customers and gauge the success of this outreach is at a level never seen before, and likely to continue to grow. As renowned futurist Gerd Leonhart predicts, moving forward “marketeers will have huge power, with less people and less money” needed to achieve their goals.

In addition to providing new avenues for the world to interact and connect, with innovations in targeting, filtering and data analysis, the ability of brands to reach out to their target customers and gauge the success of this outreach is at a level never seen before, and likely to continue to grow. As renowned futurist Gerd Leonhart predicts, moving forward “marketeers will have huge power, with less people and less money” needed to achieve their goals.

While mediums, creative options and engagement opportunities may continue to evolve and transform, to maximize their impact these must be viewed as a broadening of avenues available for marketeers to project their brands and organizations, and not as a reason for brands to replicate the reach and impact of the more established mediums of broadcast and print advertising at a reduced cost.

On the digital front, previous methodologies have been taken over by

Artificial Intelligence (AI) technologies, programmatic buying and digital OOH solutions changing the landscape of what message a brand can deliver to it's the audience, as well as how the message is delivered and even who the audience is itself. Amidst this rapidly changing landscape, every day brings new challenges for marketeers, who are increasingly finding the success of their campaigns depends both on their knowledge and ability to harness ever-changing digital technologies and to incorporate these into consolidated cross-platform media plans.

Indeed, Marketing is becoming more logical and customized with the usage of data to inform decision-making as well as key platforms that marketers need to ensure their message reaches the correct audiences, such as social media sites. These are already making a significant impact on marketing trends and industry best practices, but continue to work best when combined with other marketing tools.

Digital advertising may provide an opportunity for increased targeting and measuring of results, though it is worth noting its limitations. While digital marketing's enhanced measurement and targeting tools may help mitigate the challenge American marketing pioneer John Wanamaker alluded to in his now famous quote, “half the money I spend on advertising is wasted; the trouble is I don't know which half,” given the relative size of Pakistan's digital market as compared to broadcast or print markets, digital advertising alone, even when fully optimized, will not serve to meet all the needs of a specific brand or organization.

Despite the massive growth of mobile penetration in Pakistan, given language and cost limitations, mass outreach remains the strength of broadcast

advertising. Similarly, given its enhanced permanence in comparison to other mediums and the higher involvement required of readers as compared to television viewers, ensuring recall and minimizing the likelihood of “getting lost in the clutter” remains the strength of print.

Accordingly, successful marketeers must ensure their understanding not only of the latest trends and innovations in the marketing field, but also the comparative advantages of various mediums, allowing for the development of campaigns in which each medium utilized plays to its comparative strength. Just as the financial sector did not witness the extinction of the bank teller following the introduction of the automated teller machine (ATM), but rather saw both automated and human tellers develop distinct strengths and services, digital marketing alone cannot serve as an alternative for other mediums, but rather an extension in mediums available to advertisers.

To this end, as marketeers, we must be fierce and innovative with experimentation to sustain with the rapid shifts and to uphold the escalation of technological integration with marketing while maintaining the foundations of success built over the last few decades. In this increasingly digital world, it is clear customers that have become more savvy and demanding, expecting brands to be responsive to their needs, while retaining much of the consumer psychology that has dominated the marketing field for the last few decades. In this issue, titled “Marketing Next” we hope to explore the trends likely to dominate the future of marketing, and how they fit within the current marketing universe with the assistance of some of our industry's renowned leaders.

HOW TO BUILD A HAPPY ORGANIZATION

By Lars Kure Nielsen

HERE IS A “HOW TO” ON BUILDING A HAPPY, HIGH-PERFORMING ORGANIZATION - WITH A GLASSDOOR ANGLE. I REALLY LIKE WHAT GLASSDOOR ARE DOING IN/TO THE RECRUITMENT MARKET AND HOW AUTHENTIC EMPLOYER BRANDING IS TAKING OFF. WE NEED A LOT MORE OF THAT, I THINK.

Companies with happy employees are highly profitable. Companies with unhappy employees under-perform. It's that simple!

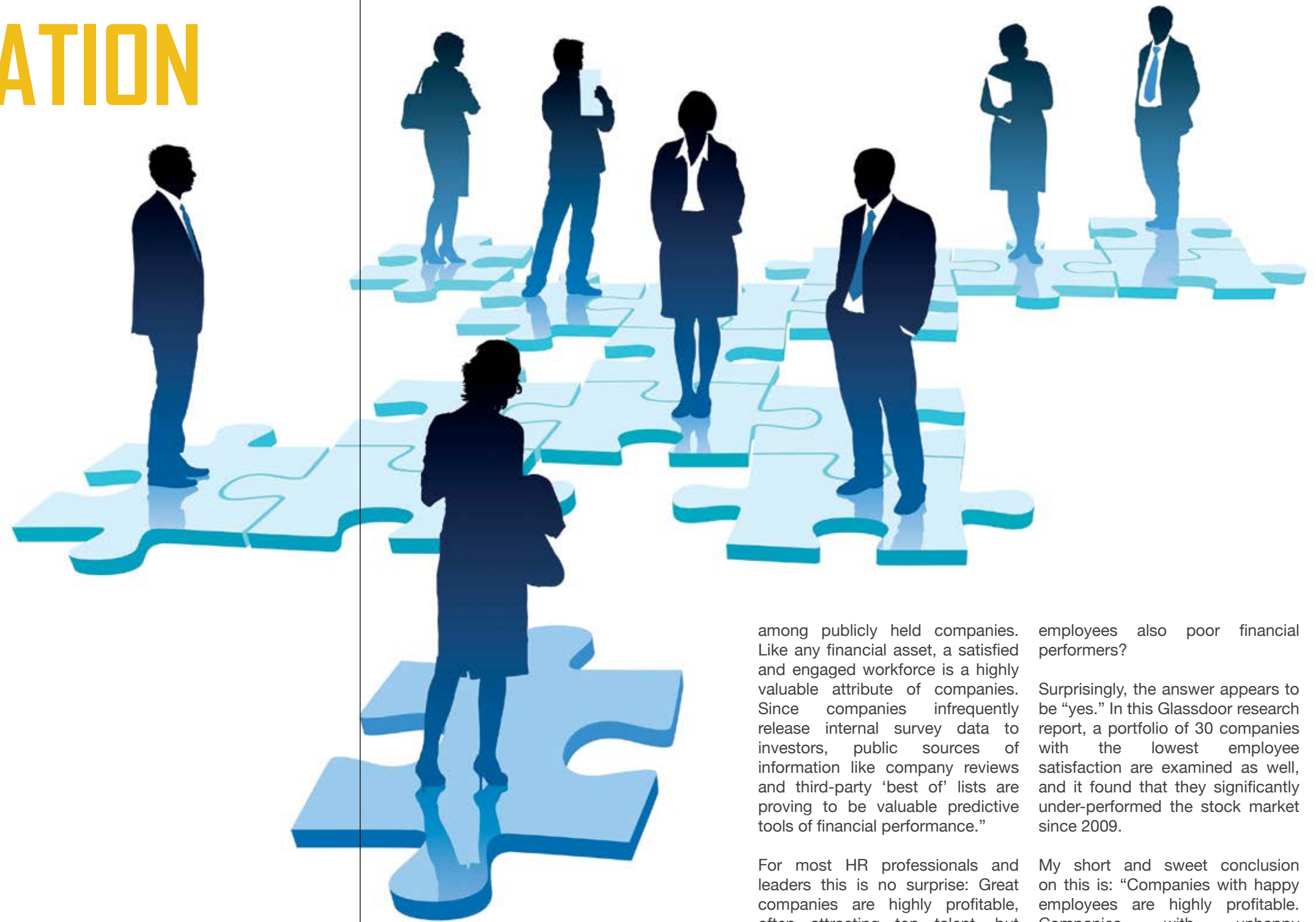
I think this statement is accepted much more in the US and UK. I see it when I am having these conversations with business leaders as a Trusted Advisor here in Northern Europe. When I talk about happiness and employee engagement in Northern Europe, I very often get blank stares.

Glassdoor research

If you don't believe in the link between happy employees and organizational performance and think that a happiness focus in your organization is a bit too touchy-feely, read Glassdoor Chief Economist Dr. Andrew Chamberlain's research report, “Does Company Culture Pay Off?”.

One of the conclusions from Dr. Chamberlain is:

“Based on our multi-year analyses, we find a meaningful economic link between intangible company assets such as employee satisfaction and broader stock market performance



among publicly held companies. Like any financial asset, a satisfied and engaged workforce is a highly valuable attribute of companies. Since companies infrequently release internal survey data to investors, public sources of information like company reviews and third-party ‘best of’ lists are proving to be valuable predictive tools of financial performance.”

For most HR professionals and leaders this is no surprise: Great companies are highly profitable, often attracting top talent, but does the opposite hold as well? Are companies with the unhappiest

employees also poor financial performers?

Surprisingly, the answer appears to be “yes.” In this Glassdoor research report, a portfolio of 30 companies with the lowest employee satisfaction are examined as well, and it found that they significantly under-performed the stock market since 2009.

My short and sweet conclusion on this is: “Companies with happy employees are highly profitable. Companies with unhappy employees under-perform! It's that simple!”

Are you doing good, well or great?

To measure how you're doing, I believe in listening to real-life input. A good example of this is Glassdoor's Best Places to Work awards, which is a list based solely on employee ratings and reviews.

This kind of evaluation of employers has much more clout than the traditional "Great Place to Work" evaluation where the results are generated from an algorithm that is oftentimes difficult to understand. And, as an organization, you often pay to participate in other lists. I think this can lead to less trustworthy results. What we need is simple, authentic transparency.

5 steps to building a happy organization

As mentioned, I believe in simple, authentic transparency.

If you want to work with creating a happy workforce, there are five things you should be doing:

1. Establish the baseline
2. Start the happiness discussion
3. Develop and tell your organization's story
4. Ask your employees how they feel about their work
5. Do something about it

1. The baseline.

The baseline is an important step that helps you see where you currently stand. Gather data, such as your HR data, FTE's on all organizational units, employee turnover rates, sick days per year, recruitment costs, on-boarding costs, etc., and get your business data gathered, like revenue, customer satisfaction and productivity levels. This can be difficult information to gather, but is important to establish a

baseline. One way to gather this data is to check out your reviews and ratings on Glassdoor — with a Free Employer Account, you can track competitive rankings across categories like Culture & Values, Work/Life Balance and Benefits.

2. The discussion.

Next, start the discussion about happiness. Ask your employees what makes them happy — and your customers, too, if you dare. It's easy to engage your current employees on Glassdoor with a Free Employer Account. Get involved in the conversation! Then, once you're engaged in a discussion, make a plan for happiness at your organization.

3. The story.

Your story is important, and so is how you tell that story. If you don't have a compelling story, you need to develop one and tell it to the market and your organization. This isn't just employer branding — it's a heartfelt story about the purpose of your organization and is a story that employees can relate to and be proud of.

4. The asking.

As scary as it may be, ask your employees if they're happy at work or not. Ask them how they feel. You can do this every day, every month or every week — just by asking. Send out surveys, encourage employees to leave feedback on Glassdoor or ask for feedback in company huddles. Once in a while, ask your employees what you can be doing to make their work experience better.

5. The doing.

It's great to gather feedback, but

make sure you're actually doing something to implement change once all feedback has been received. Go through all of the opinions and locate some common themes to prioritize what needs to change first. Glassdoor word clouds help you see what employees like and dislike about your organization. Track what you're doing, keep all feedback visible, and then share status updates with your company. What do you think? How is a happy organization approach working for you?

All my very best from Copenhagen - and Lars



ABOUT THE AUTHOR:

The author is an experienced international Trusted Advisor, HR Executive and HR professional based in Copenhagen. His educational background is a Masters of law from University of Copenhagen, HR & Management from INSEAD and Harvard Business School, Coach and facilitation from Pathfinder in Denmark, Anthony Robbins in US and PA Consulting group in UK.

MAP TALK WITH

DR. ISHRAT HUSSAIN, (FORMER GOVERNOR, STATE BANK OF PAKISTAN) AND MR. KHURRAM HUSAIN (BUSINESS EDITOR – DAWN NEWSPAPERS)

THE MARKETING ASSOCIATION OF PAKISTAN ORGANIZED A TEA MEETING AS PART OF THE ONGOING "MAP TALK" SPEAKER SERIES WITH DR. ISHRAT HUSSAIN, FORMER GOVERNOR – STATE BANK OF PAKISTAN & MR. KHURRAM HUSAIN, BUSINESS EDITOR – THE DAWN MEDIA GROUP TO TALK ABOUT "GOVERNING THE UNGOVERNABLE: CASE STUDY OF PAKISTAN". THE EVENT WAS HELD AT MARRIOTT HOTEL AND ATTENDED BY INDUSTRY LEADERS.

The session commenced with introduction of Mr. Ishrat Hussain, marking tribute to his achievements, and was followed by a response and interactive discussion on Dr. Husain's latest book by Mr. Khurram Hussain, Business Editor and Financial journalist at the daily DAWN. Dr. Husain talked about his latest book in which he provided an in-depth look at the various economic shocks Pakistan has faced since its inception, as well as its resilience in managing and overcoming these difficulties. Indeed, despite these shocks, from 1950 to 1990 Pakistan

averaged an economic growth of 6.5% annually. Unfortunately, while other countries in the region saw their economies takeoff from 1990 to 2015, in Pakistan the country's financial performance declines.

He highlighted that this serves as the basis on which his book has been divided into two periods - the first phase from 1950 to 1990 and the second from 1990 to 2015. His book tried to explore the differentiating elements between the first and second phase that resulted in the large variance in growth between the two periods, and to test the





common perception that Pakistan is now a fragile and ungovernable state, resulting in a languishing economy.

Indeed, the former central bank governor was keen to point out the self-fulfilling nature of this perception – the worry that Pakistan’s economy is floundering sends warning signs to potential investors causing them to rethink investments in the country, thus leading the economy to suffer. Despite this, he also mentioned a study undertaken by the International Monetary Fund in which they revealed that good governance has a direct and powerful impact on GDP growth.

He also cited many international and national studies conducted to explore the disparity in economic performance during the specified two time periods.

Dr. Ishrat Husain’s exploration of Pakistan’s past economic performance and revelations were then discussed in-depth by Mr. Khurram Hussain. The healthy one to one conversation between the two economic experts provided a strong background on Pakistan’s economic history to attendees.



ROLE OF ENTREPRENEURSHIP IN ECONOMIC DEVELOPMENT OF PAKISTAN

By Dr. Imran Zawwar

ENTREPRENEURSHIP SPURS IMPROVEMENTS IN PRODUCTIVITY AND ECONOMIC COMPETITIVENESS, AND WITH TECHNOLOGICAL ADVANCES AND ECONOMIC LIBERALIZATION

The assumption that fostering entrepreneurship means promoting a country's competitiveness today appears more valid than ever. Entrepreneurship development has the potential to create jobs through the formation of new business ventures; utilization of available labor and resources to create wealth, stimulate growth, boost the economy and increases a nation's GDP, and reducing dependence on social welfare programs.

Pakistan ranks 101 amongst 134 countries based on several pillars determining competitiveness, according to Global Competitiveness Index. Factors for such traditionally low levels of entrepreneurial drive lie within our culture, bureaucracy, financial hurdles and academic perceptions of entrepreneurship. Entrepreneurship is equated with small and cottage industries; there is a stigma with failure and a general resistance to new ideas; businesses are rooted in traditional and low value-added sectors such as textiles, rice and leather. Also, younger business communities,

often educated abroad, do not have the requisite experience or financing to establish businesses, family-owned businesses are slow to adopt professional modes of management; business culture is excessively male dominated with very few women entrepreneurs or business heads.

Other factors include corruption at practically all levels, high taxes and stringent government regulation creating unnecessary hurdles for entrepreneurial businesses. On the private sector front, multinational corporations and international banks have rapidly expanded their presence and they provide good, salaried opportunities to young professionals. The typical aspiration of an MBA student graduating from a Pakistani business school is to secure a stable job with a multinational or other large corporation where they can advance through a stable, prosperous career. However, with the growing population and fewer job openings, traditional avenues of employment are limited.

Other hurdles towards establishing independent businesses include financial barriers to entry. The venture capital industry is almost absent in Pakistan. Despite reforms initiated by the State Bank of Pakistan, access to equity and formal debt financing have not improved. Access to finance is a recurring constraint to enterprise

development in Pakistan, especially in the case of new and small enterprises.

Given the weak, scattered and excessively academic focus on entrepreneurship "teaching", societal and cultural views along with excessive government and financial hurdles a huge opportunity exists

for an institution that can educate, advocate, enable and encourage independence and innovation. The educated, young, and emerging entrepreneurs need to take the lead and be encouraged to become the vanguard of Pakistan's economic growth.



ABOUT THE AUTHOR:

Dr. Imran Zawwar is currently associated with Cranfield School of Management-UK as a lecturer. He is an executive development strategist with experience in Asia, Middle East, Europe, and Australia. He is an Ex-military officer, and prior to his role with Cranfield, he was Director Executive Development Programmes and Head of Research at Madinah Institute for Leadership & Entrepreneurship (MILE) Saudi Arabia, where he led several executive and corporate development engagements/programmes. He may be reach at Imran.zawwar@cranfield.ac.uk.



MAP TALK ON "COKE STUDIO – MADE IN PAKISTAN" WITH

MR. ABBAS ARSLAN, MARKETING DIRECTOR – THE COCA COLA COMPANY

THE MARKETING ASSOCIATION OF PAKISTAN WAS PROUD TO HOST MR. ABBAS ARSLAN, MARKETING DIRECTOR – THE COCA-COLA COMPANY AT MOVENPICK HOTEL IN KARACHI FOR A TALK ON "COKE STUDIO – MADE IN PAKISTAN". THE EVENT WAS ORGANIZED UNDER THE UMBRELLA OF MAP'S ONGOING "MAP TALK" SERIES ATTENDED BY INDUSTRY LEADERS AND OTHERS.

"MADE IN PAKISTAN, FOR PAKISTAN BUT WENT GLOBAL."
ABBAS ARSLAN

Following a rousing rendition of the national anthem, as arranged for Coke Studio's Season 10 opening, Mr. Abbas Arslan apprised audiences on the current state of Coke Studio, its impact on Pakistan's music industry and the role Coke Studio has played in projecting Pakistan internationally.

With Coke Studio Pakistan videos

viewed by users in over 183 countries and generating significant mileage for Coca Cola in major media outlets both regionally and worldwide, the impact of Coke Studio in projecting Pakistan is unmistakable. Indeed, Mr. Arslan's talk was further punctuated with the sharing of a clip in which an Indian journalist joked on a current affair discussion program that Kashmir could be freed if India were given the rights to Coke Studio Pakistan. Beyond projecting Pakistan, the brand mileage for Coca Cola has also been undeniable and led the company to introduce Coke Studio

in twenty other regions around the world following its success in Pakistan.

He went on to state that Coke Studio is biggest digital asset of this country and the global Coca Cola Company – the Coke Studio YouTube channel carries more than 1 billion followers and Coca Cola's top five original videos produced worldwide all hail from Coke Studio Pakistan. Indeed, the first two Pakistani videos on YouTube to cross 100 million views both hail from Coke Studio – Season 9's Afreen Afreen and Season 8's Tajdar-e-Haram. Beyond brand recognition, following the launch of Coke Studio ten years

ago, Coca Cola demand increased significantly in Pakistan.

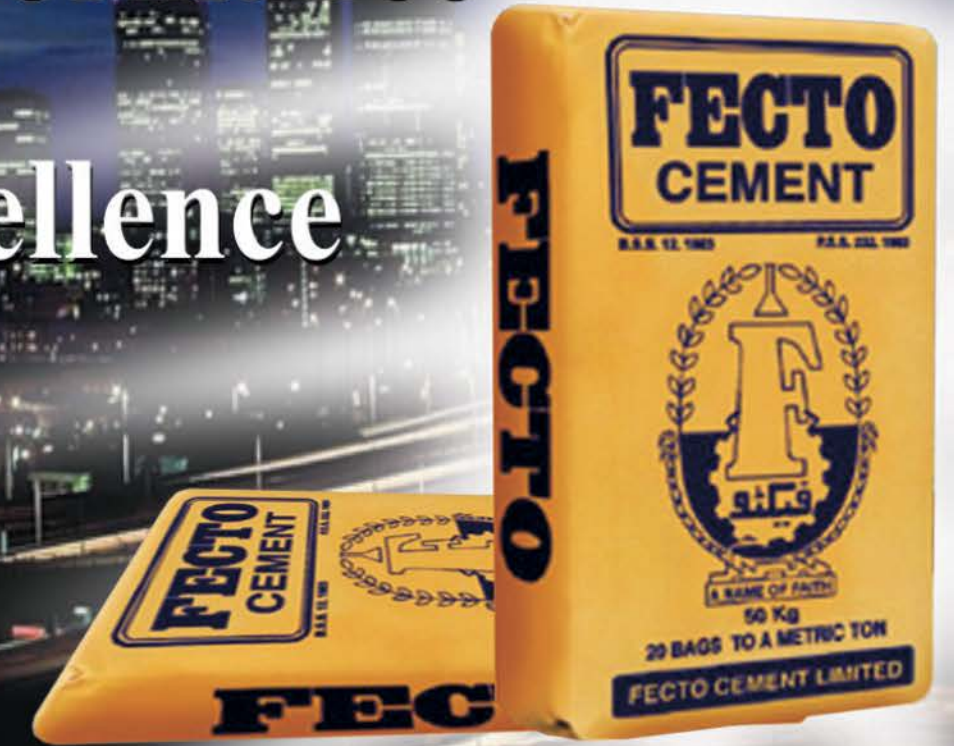
As the program hopes to fuse traditional and modern music, Mr. Arslan highlighted that the success of Coke Studio is in a large part due to the conscious decision not to integrate Coca Cola with music directly, but to revive music and give audience the finest music to enjoy, courtesy of Coca Cola. To this end, Coke Studio has played a key role providing a platform to many novice singers to showcase their talents to the world. The session ended with a Q&A session with the audience and Mr. Arslan highlighting the efforts of his team members in the success of the project.





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INNOVATIVE WAYS OF TECH START-UP FINANCING

By Mohiuddin Aazim

WHEREAS BANKS ARE RESPONDING TO TRADITIONAL BUSINESSES ON INCREASING DEMAND, THE FINANCING NEEDS OF TECH START-UPS ARE BEING MET BY LOCAL AND FOREIGN CITIZENS, NOT-FOR-PROFIT DEVELOPMENT FINANCE COMPANIES AND VENTURE CAPITAL FIRMS.

From an online real estate market, home repair service, health and lifestyle e-commerce portal to online fruits and vegetable delivery networks, many start-ups raised sizable funds in 2016, market reports reveal.

According to these reports, at least a dozen start-ups raised their angel investment or received the second or third tranche of committed funds, chiefly from abroad, but in some instances also from domestic sources.

However, they either avoided borrowing from banks or, according to the common perception, banks skipped venture financing opportunities. Whatever the case may be, "the reality is that start-ups are coming up and some of them even have strong business potential for banks but bank financing in this area remains imperceptible," laments a former head of the National Bank.

In 2016, e-hailing service Careem announced plans to invest \$100m

in research and development over the next five years: for expanding Careem services in Pakistan and the UAE and for opening new R&D services in Egypt and Germany. Facing stiff competition from Uber, it is expected that a sizable chunk of the \$100m will be used in Careem Pakistan. The way Careem Pakistan has started expanding and upgrading its services, shows that the promised money is actually flowing in, industry sources say.

Mangobaaz, an online news aggregator service that began operating in 2014 is also believed to have so far raised no less than \$115,000 in seed funding backed by Fatima Ventures, a local venture fund that has also invested in BeautyHooked, a beauty service providing platform. BeautyHooked founded in 2015 has so far raised about \$280,000.

Pakistan Microfinance Investment Company (PMIC) that began operations last year is committed to providing financial support to microenterprises including start-ups in lots of areas, its officials say.



"But I guess start-ups in the fields of renewable energy and value-chain can be entertained more easily by PMIC since the scope for start-ups in these areas is immense," one of the officials told this writer.

Karandaaz, a not-for-development finance company established in 2014, is also in a position to finance tech start-ups through its investment vehicle Karandaaz Capital. Officials of Karandaaz say business start-ups that are developed for employment generation in rural areas would get priority. However, so far only SMEs and start-ups in small businesses have benefited from Karandaaz Capital. Viable funding proposals from tech start-ups have not landed at Karandaaz Capital, officials say.

The 2016 launch of Karandaaz Rs50m innovation challenge fund is believed to have supported a number of tech start-ups; the company launched a second fund just last week to focus exclusively on women-owned enterprises and start-ups.

Changing lifestyles are giving birth to online businesses that have hitherto remained unheard of. Last year's launch of PerkUp is an example. It is basically a customer loyalty web portal and works with businesses to help them retain their customers and boost their sales. In 2016, PerkUp raised Rs15m in seed funding with the help of DotZero Ventures and Crescent Ventures.

RepairDesk also raised \$40,000 funding last year from Revamp Wholesale that offers online services to users of smart phones. Set up in 2014 as an alumnus of LUMS centre for entrepreneurship, RepairDesk develops cloud-based point of sale terminals and customer relationship management software for local small and medium-sized cell phone repair shops.

Just how fast technology savvy people are realising the changing requirements of 21st century individuals and coming up with active solutions is evident from the launch of KarloCompare last year. It is a finance start-up co-founded by two former bankers and provides

online insight into the salient features of consumer finance and insurance products of banks and insurance companies.

KarloCompare claimed that it had raised a seven-figure investment from two individuals in 2016 without disclosing the exact amount. Now, a couple of banks and insurance companies are in talks with it to see how their services can help boost sales of credit cards, auto loans, personal loans and insurance policies.

Health and lifestyle e-commerce start-up, Well.pk, also managed to raise \$1m last year from two local individuals, one of them a renowned banker. The company says it is going to use this amount for strengthening the technology aspect of its business.

Popular e-commerce store Sabzi.pk that struck a deal worth \$7.5m with a chain of local retail outlets is successfully delivering fruits and vegetables at consumers' doorsteps. Initially a success in posh localities of Karachi, the company

is now planning expanding its business in other cities as well.

Travly, an online rickshaw and bus booking service also raised \$200,000 from CresVentures and a well-known management mentor last year. It is doing well in Lahore, according to market sources, adding that this start-up will have to come up with a more innovative business model amidst growing market competition with Uber.

Executives of Islamic banks and microfinance banks say they have been closely watching the developments in tech start-up businesses and see enough potential in this field in the future. An Islamic bank and a microfinance bank have already joined hands with

a not-for-profit development finance company in financing tech start-ups, market sources say. For commercial banks tech start-up financing is a bit difficult, at least presently.

“Unless big start-ups come up with terrific business plans, commercial banks already enjoying a surge in credit demand and constrained with capacity to assess viability of tech start-ups may hardly get excited,” says head of one of the top five banks.

Courtesy: The article is published in Dawn, Economic & Business, April 17th, 2017



ABOUT THE AUTHOR:

Mohiuddin Aazim a freelance journalist with 25-year experience, He worked for CNBC Pakistan and now currently he writes articles on macro and micro economic issues for Business and Finance magazine at Daily Dawn Pakistan and Outlook Afghanistan, a leading Kabul-based English newspaper.

ANNUAL GENERAL MEETING

MARKETING ASSOCIATION OF PAKISTAN HELD ITS ANNUAL GENERAL MEETING AT KARACHI MARRIOTT HOTEL



MAP TALK

MAP TALK ON “MARKETING FOR GOOD: DRIVING BUSINESS WITH A PURPOSE” WITH MR. FAHAD ASHRAF, CHIEF EXECUTIVE – RECKITT BENCKISER PAKISTAN

THE MARKETING ASSOCIATION OF PAKISTAN ORGANIZED A TEA MEETING AS PART OF THE ONGOING “MAP TALK” SPEAKER SERIES WITH MR. FAHAD ASHRAF, CHIEF EXECUTIVE OFFICER – RECKITT BENCKISER PAKISTAN TO TALK ABOUT “MARKETING FOR GOOD – DRIVING A BUSINESS WITH PURPOSE”. THE EVENT WAS HELD AT MOVENPICK HOTEL AND ATTENDED BY INDUSTRY LEADERS.

It is always boil down to firm belief and good intentions, upon which the great success of RB’s “HOGA SAAF PAKISTAN” pledging for a healthier, cleaner Pakistan, has been built.

Mr. Fahad Ashraf initiated his talk on the theme of “Marketing for Good: Driving Business with a Purpose” to discuss the role companies can play in performing and supporting the role of active citizens. To this end, he clarified that such projects need to be grounded in the mindset of giving back to the community, not solely as a means to build brand mileage. Indeed, to this end, his company, Reckitt Benckiser have reshaped

their vision to enable a world where people live happier and live better, and have structured their plans, and especially their marketing activities, around working towards this vision.

To this end, RB found a close relation between health and wealth and identified the health sector as a key area in which they can work for good, while simultaneously linking hygiene and sanitation to their own products.

Accordingly, they have found that diarrhea is spreading in Pakistan due to unhygienic conditions and found that a natural synergy existed between promoting hygiene to





tackle diarrhea and their product lines of Dettol, Harpic and Mortein. While Pakistan is a rapidly growing nation, racing towards economic and social development, as of 2017, 25 million Pakistanis lacked access to proper toilets.

These alarming numbers prompted RB to launch their cleanliness drive “HOGA SAAF PAKISTAN” a pledge

for a healthier, cleaner Pakistan emphasizing the need to come together as a nation and improving the unhygienic conditions that give birth to diseases such as diarrhea.

Nearly half of the households do not have a facility to wash their hands with soap and water. These sad realities lead to severe unhygienic conditions promoting various diseases which include the menace of diarrhea, a disease which can easily be prevented. Indeed, with 53,000 children dying of diarrhea in Pakistan every year, this results in 145 children dying each day from a disease which is easily preventable. As Mr. Ashraf highlighted, to his team at RB and himself, these are not just numbers but a daunting reality.

Why diarrhea is a killer in Pakistan?

Lack of knowledge of hygiene

- Weak link between hygiene and health

Lack of practice of hygiene

- Unsafe practices
- Lack of Cleanliness (personal, external and toilet)

Lack of infrastructure

- Economic constraints resulting in non-affordability of health, hygiene and sanitation solutions
- Inaccessibility and under provision of health and hygiene solutions and resources
- Improper community-wide sanitation

Beyond the moral and social imperatives created by these preventable deaths, Mr. Ashraf also highlighted the business case for this campaign. He pointed out that their business of selling brands, is not just about selling products, but rather building a relationship with the consumer built on trust. While there are different ways to engage with consumers, they have found that the best way is to engage them in their daily activities. For



this Dettol launched their “School Hand-washing Programme” and “Hospital Education for New Mothers” with the help of Pakistan Pediatric Association (PPA) and the Infection Control Society of Pakistan. Both programs are being launched under the umbrella of their health and hygiene awareness initiative “Mission for Health,” which will target around a million school children in more than 3,500 schools nationwide.

To this end, the campaign has involved a two-pronged resource investment. Firstly, the project did involve a significant monetary investment, but also involved

significant investments in terms of on-ground work, allowing them to build their presence in the villages in which they work. He emphasized that a lot of funding agencies are ready to invest in supporting community-based programs in Pakistan, but need a local partner who is willing and able to invest time and manpower to initiate, successfully run and monitor the program. Accordingly, foreign funding agencies prefer the corporate sector as trust is already built.

He said community enhancement programs tend to receive the best results when they include efforts

from both the corporate sector and the citizenry. To promote such activities, there is a global competition among countries for CSR-based projects. To ensure the viability for such projects for businesses, there is generally a clear commercial calculation and close monitoring to gauge the impact, if any, on the brand itself, whether through better brand recall or increased sales. The event was graced by renowned personalities of the marketing world. The talk was followed by a very interactive question and answer session by audience.



THE GOVT AND DIGITAL INNOVATION

By Afshan Subohi

A QUIET SOCIAL TRANSFORMATION IS UNDERWAY WITH AN INCREASING NUMBER OF PEOPLE EMBRACING INNOVATIVE SOLUTIONS TO EVERYDAY PROBLEMS.

Ordering Careem to commute, getting old books delivered using Kitabain.com, ordering food using Apps, hiring handymen to fix regular wear and tear at home and buying and selling stuff from the comfort of one's home are fast becoming the new normal for many young technology savvy people. It saves them a lot of hassle and often proves to be more cost effective than the traditional way of doing things.

The ministry of technology, it seems, has succeeded in putting in place an accelerated digitisation ecosystem. The ease of access to information using smart phones has opened up space for a new generation of smart companies, all set to capitalise on the business possibilities in an evolving environment.

"The government has given a free hand to IT firms. The logic of non-intervention is to attract investment and to grow our IT industry and its exports"

It is not surprising, therefore, to find young urbanites across all social classes, downloading Apps of

digital companies that cater to their lifestyle aspirations.

Authentic data is not available but apparently most new digitised outfits are service providers and mediating platforms between customers and companies/individuals for a fee. The firms' active in transport, food delivery, shopping — from greens, grocery, electronics, cars, properties to jobs — are gaining popularity and expanding business, with some posting three digit growth rates from a low base, over the past two years.

Careem, Uber, Olx, Rozee.pk, Kaymu, Eatoye, Food Panda, Kitabain, Daraz, and many others have been active and growing at a fast pace. Little is known about their actual size, rate of profitability, business model, management framework/practices, strength of employees or the pricing structure.

Key federal economic ministries and departments were approached in Islamabad to shed light on the phenomenon but most were clueless.

Asim Shahryar Husain, managing

director, Pakistan Software Export Board (PSEB) mentioned that more than 1,200 IT companies are registered with the PSEB at present. However, the total number of IT companies is more than 2,000.

"We are not a regulator. It is not our mandate to monitor or discipline IT companies. We facilitate our members through our different industry support programmes but registration is voluntary," he said.

"All IT companies are supposed to submit 'R' forms to the State Bank to report their export proceeds. Since summer of 2014, export proceeds of IT firms have grown from \$370m to \$560m last year and we expect it to cross at least \$650m by the end of the current fiscal year", he shared.

"The government has given a free hand to IT firms. The logic for the policy of non-intervention is to attract investment and to grow our IT industry and its exports. Currently, the market is not sufficiently developed for regulations", he said.

The possibility of identifying a new set of profit-making entities to draw revenue from does excite the FBR higher-ups who do not pretend to know the sector.

"Please send a list of profitable digitised companies so that we can evaluate resource generation

potential. All business entities, irrespective of their mode of operation, are obligated to comply with taxation laws", commented Rehmatullah Khan Wazir, member, Inland Revenue Board.

As many digitised companies are service providers, he observed: "The responsibility of collecting sales tax on services rests with provinces but, yes, we are entitled to receive corporate income tax from successful businesses".

Responding to a written query by Dawn regarding the status of some known digitised firms, the Security and Exchange Commission of Pakistan mailed the following: "The Commission is responsible to oversee the companies which are registered with it under the Companies Ordinance, 1984. The following four companies out of list mailed by Dawn are registered with the Commission.

As per provisions of the Companies Ordinance, 1984, the below mentioned companies except M/s. Zameen Media (Pvt.) Limited are not required to file their annual accounts with the Commission. As far as taxes are concerned, the matter relates to the Federal Board of Revenue (FBR).

The registered companies include M/s. Careem Networks Pakistan

(Pvt.) Limited (Careem), M/s. Zameen Media (Pvt.) Limited (Zameen.com), M/s. Eatoye (Pvt.) Limited (Eatoye), M/s. Sukoon Handyman and Errand Services (Pvt.) Limited (Sukoon)", SECP mail said.

The PSEB confirmed that Careem, Uber, Sukoon, Daraz, Eatoye, Foodpanda have also listed with the board.

Arsalan Raja, an advocate, was not happy with the situation. He mailed a copy of a petition to Dawn against one digitised firm operating in the transport sector. Speaking over the phone, he mocked the idea of letting profit-making businesses operate outside the legal framework intentionally.

"If the legal system in Pakistan hurts businesses it should be changed but it is both unfair and unethical to enforce the law selectively", he said.

Elaborating on his point he asked: "Who will be responsible if an App user gets cheated? Who will take disciplinary action if no regulator is responsible for them?"

By moving the court in his capacity as a concerned citizen he intends to bring these firms out of shadows.

Courtesy: The article is published in Dawn, Business & Finance weekly, January 30th, 2017

ABOUT THE AUTHOR:

Ms. Afshan Subohi is Editor (Business & Finance weekly) at Daily Dawn.

MAP TALK ON “PERSONAL BRAND BUILDING” WITH MR. TAHIR MALIK, PRESIDENT LATIN AMERICA REGION - RECKITT BENCKISER

THE MARKETING ASSOCIATION OF PAKISTAN WAS PROUD TO HOST MR. TAHIR MALIK, PRESIDENT – LATIN AMERICA REGION – RECKITT BENCKISER AT MOVENPICK HOTEL IN KARACHI FOR A TALK ON “PERSONAL BRAND BUILDING”. THE EVENT WAS ORGANIZED UNDER THE UMBRELLA OF MAP’S ONGOING “MAP TALK” SERIES ATTENDED BY INDUSTRY LEADERS AND OTHERS

Waterwalkers realize that changing the game to their own favor is the essence of a great strategy and adopt game-changing approaches. Swimmers tend to “play it safe” and stay within boundaries of conventional wisdom and precedent.

Following a brief overview of his professional journey and the steps leading to his elevation to senior positions in various organizations, Mr. Malik reiterated the importance of brand building, not only for organizations and their products, but for brand building within an organization’s most important asset – it’s people. To this end, he highlighted the importance of

hiring the right people and building a corporate culture that both inculcates and acknowledges the values important to the organization on a macro level, as well as during day-to-day activities and decisions.

Indeed, empowered and invested employees can play a key role both as organization builders within a company and game changers within an industry. To this end, it is crucial for employees to develop their own brand, highlighting the values important to them and the differentiating factors between an employee and others working in the same field.

Speaking on the role organizations can play in allowing their employees to maximize their potential, Mr. Malik

highlighted three key factors for employee success. Firstly, a “Time to Dream” is crucial – providing employees with time to move beyond their daily work activities to think about bigger picture issues as well as both the impact they have on daily tasks and how they can be modified and managed to ensure success.

In addition to the importance of providing employees with an opportunity to focus beyond their daily work on larger issues affecting their products and organization, Mr. Malik also highlighted the importance of managing the conflict that may occur between Big Picture thinking and Data Driven thinking. To this end, he highlighted the danger that incorporating data analysis into decision-making processes to ensure informed decision-making can lead to an abandonment of big picture thinking and strategic goalsetting in favor of a more reactive decision-making process in which strategies and policies are frequently changes based on the most recent data available.

Lastly, Mr. Malik also highlighted the importance of the “Data versus Intellect” dichotomy in empowering employees for success. Indeed, this dichotomy is one faced by leaders often and relates to the importance of both remaining committed to

decisions once taken, but ensuring that this commitment to decisions does not lead to closing oneself off from data that may not support the decision made.

Summarizing his talk, Mr. Malik highlighted that one’s mindset plays a key role in building and effective and innovative professional. While some are willing to “play defence” adopting a more cautious approach and minimizing risk, others focus on “driving up the score” taking greater risks with the potential of greater rewards. Ultimately, he highlighted that success often requires risk taking and the courage needed to face these risks and stay the course. With a clear picture of one’s personal and professional goals, employees will be able to better judge the risks they are willing to take to achieve their goals.





MAP TALK ON “DIGITAL MARKETING” WITH

MR. IRFAN WAHAB KHAN,

CHIEF EXECUTIVE – TELENOR PAKISTAN & PRESIDENT, OVERSEAS INVESTORS CHAMBERS OF COMMERCE & INDUSTRY (OICCI)

THE MARKETING ASSOCIATION OF PAKISTAN ORGANIZED A TEA MEETING AS PART OF THE ONGOING “MAP TALK” SPEAKER SERIES WITH MR. IRFAN WAHAB KHAN, PRESIDENT – OICCI & CHIEF EXECUTIVE OFFICER – TELENOR PAKISTAN TO TALK ABOUT “DIGITAL MARKETING”. THE EVENT WAS HELD AT MOVENPICK HOTEL AND ATTENDED BY INDUSTRY LEADERS.

Futuristic are predicting that AI (artificial intelligence) will become so sophisticated that it can overtake Human brain in next 50 years. It will also transform the marketing dynamics of the world.

Mr. Irfan Wahab Khan started his talk praising the marketing profession, sharing his view that having worked as a former marketing executive, he believed marketers have the “best job in the world” as we work on reaching out and forging a link with audiences’ emotions, aspirations and hopes. While this

overarching concept of effective marketing remains constant, digitization, crowd-sourcing and the communication evolution have transformed much about the marketing profession and is likely to continue to do so.

To this end, Mr. Khan reiterated that audiences now increasingly live smart lives which they enjoy online, with networks and social media allowing users to stay in touch with both friends and colleagues, as well as brands and companies – staying in touch with their local shop to find out when a new stock has arrived,



their favourite airline to find out about upcoming sales and special offers and their favourite restaurants to plan and book a meal. In Pakistan, this is increasingly manifested on mobile – out of a population of 220 million, 150 million Pakistani citizens have access to a mobile phone, from the smallest villages to the country’s largest cities. This provides a tremendous opportunity to reach out to millions of consumers to market products, especially as approximately 30-40 million of the 150 million users have access to internet services via 3G or 4G.

This is already impacting consumer behavior. Global research suggests that people around the world are spending most of their hours using social media, streaming videos and other applications. Indeed, in Pakistan, most online users prefer Facebook, creating an unprecedented opportunity for marketers to both connect with

consumers, and stay engaged with them, through the platform. Indeed, the lexicon SOLOMO (social, local and mobile) is becoming increasingly relevant for digital campaigns, but need to be used carefully.

While the first pillar – social – highlights the importance of social media and building an engaging experience for customers from discovery through to purchase and retention, placing a conventional campaign on social media as is does not necessarily indicate a campaign is optimized for social media. Similarly, while Local stresses the importance of localizing customer experiences, it is worth noting that in an increasingly globalized world customers are engaging with content and advertising from across the world. Lastly, as the mobile phone increasingly becomes the standard tool through which users interact with the internet, it is key for marketers to recognize that the

dynamics of audience behavior and preferences on Desktops cannot be replicated without modification for mobile advertising.

Lastly, Mr. Khan also shared details of Telenor’s role in enabling the Internet of Things (IoT), which seeks to revolutionize daily life by bringing the connectivity, interaction and learnings of the internet to a host of everyday objects from refrigerators to automobiles to build a world in which appliances and other daily use items are connected to their user, their outlets for restocking and to the internet as a whole for information sharing. Telenor is providing services in the field of IoT around the globe and stands amongst the top 10 companies around the world in this field. The future of automation provides endless possibilities for business and individuals which are not exists up till now.



ENTREPRENEURIAL

MANIFESTO FOR NATIONS – NEW GLOBAL AGE THINKING

ENTREPRENEURIALISM IS ORCHESTRATED CHAOS IN SLOW MOTION; A UNIQUE DEPLOYMENT OF EMOTIONAL INTELLIGENCE MIXED WITH UNPREDICTABLE SEQUENCES OF ACTIONS ALL STRIVING FOR TANGIBLE AND PROSPEROUS STRUCTURE.

The world is full of successful entrepreneurs and with hundred plus countries in the race of innovative excellence and performance the future games of national prosperity will be deployed in the entrepreneurial arenas. The need to create national entrepreneurial manifestos and policies are emerging. A solid understanding of entrepreneurial mobilization on national scale is an absolute prerequisite.

FACT: This decade the world will create far more new entrepreneurs than it ever did during the entire history. Never in the history had so many options and free technologies collided with new ideas resulting in easy access to new ventures.

Entrepreneurialism is not a course, a degree or a written methodology; it's all about understanding and experiences acquired by real living encounters; it's not 'explicit knowledge' like learning accounting, but rather 'tacit knowledge' like learning to swim or ride a bike. You would think it odd to teach a person how to ride a bike by reading a book in a classroom.

Entrepreneurialism is basically an

event where all kinds of undefined and sometimes odd experiences of life are transformed into success. This success comes from preparations and when juxtaposed with the right opportunity, the entrepreneurial mind realizes that such chaos as opportunities and mobilizes a series of action, plans, and then gives birth to something dramatically out of the box.

When bureaucracies adopt silence to cover up their own incompetency, entrepreneurs just the opposite will freely talk about their failures. They look at failure as a temporary phase. Full trajectory of the glide path of any entrepreneur's life measures their own failures as a necessary part of the progressive journey. They learn to evaluate progress and correct very quickly. They plunged into an adventure and deployed highly specialized skills and experiences as they progressed to their goal.

The beauty of risks & chaos of opportunities: Risks are often calculated and measured but opportunities are often limitless and uncontrollable. Entrepreneurialism is rarely a calibrated trajectory towards mathematical equations or academic theories. Forget the

old blueprints or cases studies. Entrepreneurialism is definitely original to its core; it is aggressively liberating from old routines and comfortable with 'let's rock the boat' vitality; it is a borderline revolutionary with progressive adjustments towards massive success. The academician mind, upon success, would probably call it a 'stroke of genius' where in reality it is 'innovative entrepreneurialism in action' referred to during incubation as 'out of the box' crazy and too risky

Failures are part of winning, but learning from failures is an art and entrepreneurs are best at it. If they tumble they only stand taller and ready themselves for the next round. Standing up again and again become easier and are part of the everyday process for an entrepreneur.

Entrepreneurs are extremely knowledgeable in general about their business and its models in relation to their innovative and weird 'stuff' or their creative 'thing'. They are real experts.

Look at a few of the global superstar entrepreneurs of today and you

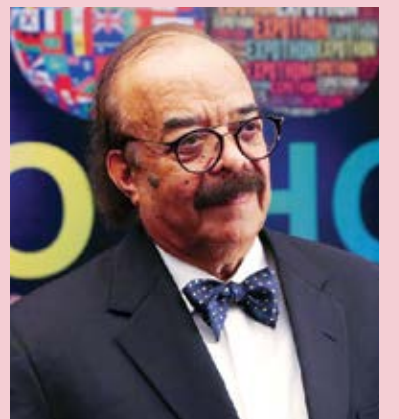
will quickly determine that these superstar entrepreneurs' knowledge is far superior to the 1000 University Deans or PhDs combined.

Entrepreneurs never stop working. They love it and live it round the clock.

Entrepreneurialism is where progressive chaos becomes a norm; all or nothing mentality sets the stage and is so necessary for the jump to the next stratosphere. This is where the beauty of magical synchronization takes over. The chaos centric entrepreneurship continues the march, leaving a cloud of dust for others to muddle through, bumping into each other and apologizing. This is how case studies get recorded in the dust clouds chasing entrepreneurial footprints.

Entrepreneurialism when raw is rarely visible in behavior; when refined it becomes noticeable in achievements; when perfected it becomes the new standard for others to create new theories and invent terminologies. Everything is a work in progress, all the times and every day new ideas are explored, added, evaluated and refined.

Entrepreneurial Manifesto for Nations: With hundreds of countries in the race of innovative excellence and image supremacy of performance, few are scratching surface of entrepreneurship. Why? It is time for nations to deploy national agendas on super-entrepreneurialism, fully optimize the global age 'Technocalamity', and open unlimited opportunities for their citizenry. It is essential that this be completed in the true entrepreneurial way, with global thinking, knowledge and execution.



Naseem Javed, Chairman
Expothon Worldwide,
www.expothon.com

ONE DAY WORKSHOP

By Mr. Javaid Ahmed

MARKETING
ASSOCIATION OF
PAKISTAN HOSTED
ONE DAY WORKSHOP
ON "VALUE
INNOVATION – BLUE
OCEAN STRATEGY" AT
KARACHI MARRIOTT
HOTEL. IT WAS
CONDUCTED BY
MR. JAVAID AHMED,
CORPORATE TRAINER.





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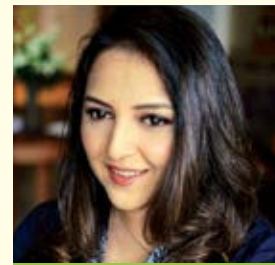
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MR. MOHAMMAD SALEEM

Member



MR. NOOR ULLAH

Member
Sr. Marketing Manager
Jang Media Group

MARKETING ASSOCIATION OF PAKISTAN – LAHORE CHAPTER

MONTHLY SEMINARS

A seminar with the topic “Digital Marketing in Pakistan” was held at Pearl Continental Hotel, Lahore. Dr. Usman Bhatti, Business Executive Officer, Nestle Pakistan Ltd. was the Guest Speaker. The seminar was attended by a record number of participants including middle to senior management marketers, students, and academicians.



Another exciting seminar of the year was organized at Pearl Continental, Lahore. Mr. Shahid Hafeez Kardar, Vice Chancellor, BNU National University was the Guest at this occasion and made his presentation on “Pakistan’s Growth Prospects in the Short to Medium Term”. Mr. Shahid’s rich experience made this seminar very educative and interesting for the audience who thoroughly enjoyed the address. Members, non members, CEOs and middle to senior management personnel attended the seminar.



Pushing the Informal-Formal. Economic Transformation and the power of Social Entrepreneurship” was the topic of Ms. Mehvish Arifeen’s speech at Royal Palm Golf & County Club. Ms. Mehvish Arifeen the COO and Co-Founder of Gharpar, presented very educative and interesting statistics for the audience who thoroughly enjoyed the address.



Mr. Najeeb Ghauri, the Co-Founder, Chairman and Group CEO of NetSol Technologies, Inc. USA, was the Guest Speaker at this occasion and shared his knowledge and experience with the participants, on a very important topic “NetSol Success Story” .



Another Tea Seminar was held at Royal Palm, Lahore. Syed Muhammad Mohsin, Founder and Chairman of Hybrid Technics Private Limited, Lahore, was the Guest Speaker. The topic of his talk was “Research – Expand opportunities to discover new products and markets”. Huge number of participants including CEOs, Directors and Sr. Management personnel attended the seminar.



ANNUAL DINNER

BY MARKETING ASSOCIATION OF PAKISTAN – LAHORE CHAPTER

The Marketing Association of Pakistan, Lahore organized its annual dinner. The mega event was attended by MAP members and marketing / business executives accompanied by their spouses.

The chief guest of the ceremony was Mr. M. Azizul Huq, Vice President & Chief Executive Officer, GlaxoSmithKline Pakistan Limited. Speaking on the occasion, the chief guest appreciated the efforts of MAP Lahore in promoting marketing culture and serving the marketing fraternity through their activities.

The MAP Vice President Mr. Mohammad Saleem thanked Mr. M. Azizul Huq, for consenting to be the chief guest at the annual dinner. He presented the “Activity Report” for the 2017-18 session and highlighted different milestones reached during the session. His presentation included mentioning MAP members visited to Interloop Plant in Faisalabad, MAP annual accounts that verified positive financial health of MAP, Coverage of all seminars, and Annual General Meeting. He also briefed other activities of MAP Lahore during the year 2017-18.

The Joint Treasurer MAP, Mr. Ather Javed welcome the Chief Guest and the participants of the function and thanked the sponsors of the event. The Vice President Mr. Mohammad Saleem presented a memento of the thanks to the chief guest. The Chief Guest then distributed plaques to the retiring council members of MAP Lahore.

After the dinner, a lucky draw was conducted by Mr. Ather Javed, Joint Treasurer-MAP Lahore followed by a very enjoyable musical performance by Malika Faisal and Nexus Band.



EFU GENERAL CONFERRED BEST CORPORATE REPORT AWARD

EFU General Insurance Limited was conferred with Best Corporate Report Award 2017 in the category of the Non-Banking Financial Institutions. Mr. Altaf Qamruddin Gokal, Chief Financial Officer of the company received this award from Richard Morin, Managing Director, Pakistan Stock Exchange (PSX).

The Joint Committee of The Institute of Chartered Accountants of Pakistan (ICAP) and The Institute of Cost and Management Accountants of Pakistan (ICMAP) conducts an exercise every year to select the best annual report and sustainability report for each sector. The Non-Banking Financial Institutions sector comprises of all Insurance Companies (life and non-life), Leasing Companies, Brokerage Houses, Investment Companies and Modaraba Companies.



The award is a testimony to the hard work that has been put in making the report conforming to the highest standards of compliance, improved quality of disclosure and presentation. It also signifies the strength of EFU in insurance industry.

EFU GENERAL WINS FPCCI ACHIEVEMENT AWARD

EFU General Insurance Limited has been conferred “6th FPCCI Achievement Award” by the Federation of Pakistan Chambers of Commerce & Industry. Mr. Mohammad Sohail Nazir, Deputy Executive Director of EFU General received this award from Mr. Mamnoon Hussain, President, Islamic Republic of Pakistan.

The Award was given to those organizations that have made sustained and lasting contribution in socio-economic development of the country to build its image. It is a matter of pride that EFU has been winning this award for the past six consecutive years.

Today, with over 85 years of winning the customers’ trust, EFU is Pakistan’s largest and the oldest general insurer, always ready to go on extra mile to serve the customers better. EFU is the most trusted brand and pioneer of the insurance industry, which has also been playing key role in the risk mitigation of the projects being constructed under China-Pakistan Economic Corridor (CPEC). It has always played the role of a leader of the emerging insurance industry of Pakistan by providing quality human resource and diversified port folio to meet customer needs.





Management Association of Pakistan



52nd Annual General Meeting



52nd Annual General Meeting



52nd Annual General Meeting



Leading Pakistan Series: "Insure Tech"



Leading Pakistan Series: "Insure Tech"



Leading Pakistan Series: "Insure Tech"



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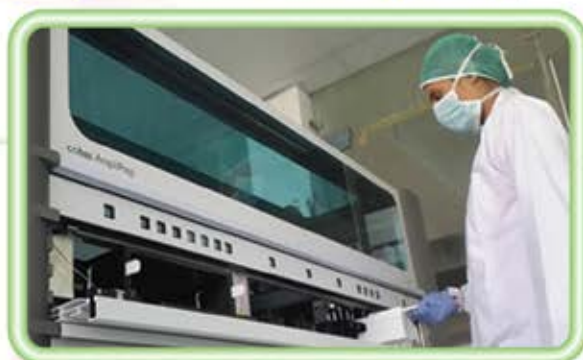
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- > Mammography
- > Laboratory
- > Pharmacy
- > Vaccination Centre
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Zamzama Branch

Suite # 2, Plot 8-C, Near Subway & Deepak Parwani
4th Zamzama Commercial Lane, Karachi.
Ph: 021-35862522, 35376887 (8:00 a.m. to 10:00 p.m.)

Medilink Branch

Suite # 103, 1st Floor, The Plaza, 2 Talwar,
Khayaban-e-Iqbal, Main Clifton Road, Karachi.
Ph: 021-35376071-74 (9:00 a.m. to 10:00 p.m.)

DHA Branch

One Step Diagnostic Centre ; 38-C, Lane-8,
Main Khayaban-e-Muslim, Bukhari Commercial,
Phase-VI DHA Karachi. Ph: 021-35156112-4
Timing : 8:00 A.m to 8:00 P.m

D.H.A Clinic (DC)

Plot 38, DHA Phase 6 - Karachi. Ph: 0335-5755519

Hyderabad Branch

Banglow No. A/29, Block-A, Unit No. 9,
Latifabad, Hyderabad
Tel : 022- 3864602

Abul Hassan Isphahani Branch

A-1/3&4, Block-4, Gulshan-e-Iqbal,
Main Abul Hassan Isphahani Road, Karachi.
Ph : (92-21) 34968377-78 (Open 24 Hours)

G.H Branch

FL-11/17, Block 13-A, Gulshan-e-Iqbal,
Karachi., Ph: 021-34977720, Cell: 0335-5755537
(Open 24 Hours)

Shaheed-e-Millat Branch

Shop # 1, Al-Rehman Tower, Plot # 4, Adjacent
Ufone Office, Jinnah Co-operative Housing
Society, Block-3, Main Shaheed-e-Millat Road,
Karachi. Ph: 0335-5755506 (Open 24 Hours)

Gulistan-e-Jouhar Branch

S B 1, Suite # 2, Javed Arcade, Block 17,
Gulistan-e-Jouhar, Karachi.
Ph: 0335-5755508, (Open 24 Hours)

Safoora Branch

Billy's Arcade, Shop No. 145-146,
Main University Road, KDA Scheme 33,
Adjacent to Johar Complex, Karachi.
Ph: (92-21) 34650077-88 (Open 24 Hours)

Ayesha Manzil Branch

Suite # CS 19/02, Block 7,
Ali Apartments, F.B. Area, Karachi.
Ph: 0335-5755503, (Open 24 Hours)

Hyderabad Branch - (HYD)

Banglow No. A/29, Block-A, Unit No. 9,
Latifabad - Karachi.
Ph: 0335-5755557, 0335-5755560

Civil Hospital Branch

Suite # 1-3, Asif Square,
Baba-e-Urdu Road, Opp. Civil Hospital, Karachi.
Ph: 0335-5755510, (Open 24 Hours)

KPT Branch

Karachi Port Trust Hospital Kemari, Karachi
Ph: (92-21) 99263122 Ext. 136

Shah Faisal Branch

Suite No 1, Bungalow No A-31/2, Near Colony Medical
Store, Shama Chorangi, Shah Faisal Colony No. 2,
Karachi. Ph: (92-21) 34686222 - 34686333 (Open 24 Hours)

Taj Medical Complex Branch

Shop # 26, 28, 29, 30, Ground Floor, Taj Complex
Main M.A. Jinnah Road, Karachi
Ph: 0335-5755587 (Open 24 Hours)