

# Quarterly Newsletter

January-March , 2023 **Volume - 4 Edition -2**



## Islamabad Chamber of Small Traders and Small Industries (ICSTSI)





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## Editor's Note

Dear Readers,

I welcome you on behalf of Islamabad Chamber of Small Traders & Small Industries (ICSTSI) to Volume - 4 Edition - 2 of Quarterly Newsletters which shall give you an insight to our events from 1st January, 2023 to 31st March, 2023. The purpose of this quarterly publication is to keep you all abreast of (ICSTSI) activities that encompass trainings & workshops, signings of MOUs, visits of diplomatic missions and government officials, industry experts and more. It is requested to stay in close contact with the (ICSTSI) Newsletter Team and keep sharing your constructive feedback for further improvements.

A correction regarding the edition and volume number of the last newsletter that was printed from 1st October, 2022 to 31st December, 2022 is shared hereby. The volume number and edition numbers were printed as volume-1 and edition-1 whereas the correct Edition and Volume number was Volume -4 Edition - 1.

We appreciate your understanding in this regard.

Syeda Wajida Saleem  
Editor-in-Chief  
Chairperson Newsletter Committee (ICSTSI)



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## SAJJAD SARWAR President Message

Fellow Readers and (ICSTSI) Members,

It's a great pleasure to have an opportunity to interact with you again via Volume-4 Edition-2 of Islamabad Chamber of Small Traders & Small Industries (ICSTSI) Magazine. As you are aware this edition is covering the details from January, 2023 to 31st March, 2023 I would like to encapsulate for you briefly what milestones have we covered this quarter.

It's a matter of great honor to share with you that your chamber has been graced with the kind visit of Governor KP Mr. Haji Ghulam Ali who took time out of his busy schedule and encouraged our members and traders and assured them of his full support when it came to the challenges faced by them. Our second major event of the quarter was holding a successful

“Women's Day” gathering at chamber office which got participated by powerful women of achievements from diverse fields. The event got honored by Chief Guest, Excellency Ambassador of Turkish Republic of Northern Cyprus, Ma'am Dilsad Senol who distributed the shields among top selected ladies from respective fields. Ma'am Saniya Hameed Pasha, Assistant Commissioner Islamabad, Nehal Hafeez Assistant Commissioner Islamabad and Sidra Anwar Director Land CDA also honored the event with her participation.

Diplomatic Committee held important meetings with Ambassadors of Kazakhstan and Kyrgyzstan Excellency Mr. Yerzhan Kistafin and Excellency Mr. Totuiaev Ulanbek Asankulovich respectively. We were greatly honored by their kind visits to our office.

I am also honored to share the prestigious visit of president FPCCI Mr. Irfan Iqbal Sheikh to ICSTSI office during which he assured of his full support for the betterment and development of SME sector through the platform of ICSTSI being representative chamber of small and medium enterprises.

Start-ups initiative was taken by (ICSTSI) to bridge the gap between academia and industry by holding competition among 47 universities. The idea was to provide a platform to the students and youth to present their innovative ideas in front of juries that consisted of industry experts, academia and (ICSTSI) representation.

Last but not least we have been able to secure highest ever number of renewals this year by cutoff date of 31st March, 2023. I strongly believe that it's equally important to retain our existing members as much as it is to add on new members as this is how we dream to build (ICSTSI) members family.

In the end I would like to wish Ramadan Greetings to all of you and wish you a prosperous Eid ahead InshAllah. Even in the face of such inflation and economic upheaval we need to stay optimistic and work hard for development of SMEs via this platform that has been given to us in the form of (ICSTSI).

Prayers & Kind Regards,

**Sajjad Sarwar**

President

Islamabad Chamber of Small Traders & Small Industries (ICSTSI)

# An Interview of Excellency Mr. Adam Mulawarman Tugio, Ambassador of Indonesia to Pakistan



Syeda Wajida Saleem, Chairperson Diplomatic Affairs Committee of Islamabad Chamber of Small Traders & Small Industries conducted an exclusive interview of Excellency Mr. Adam Mulawarman Tugio, Ambassador of Indonesia to Pakistan. Major focus of the interview was the need for improvement in bilateral trade between both the brotherly countries being the largest Islamic populations of the world. Mr. Tugio shared his invaluable insights and recommendations for enhancing trade and cutting down on trade deficits. He also highlighted the potential areas of bilateral trade as well as shared his opinions about the commonalities both the countries share in terms of culture, food, music and religion.

*Question: Excellency, I represent Islamabad Chamber of Small Traders & Small Industries (ICSTSI) therefore a representative of SMEs Chamber of commerce. Coming from that position we see a lot of untapped potential of SME sector bilateral trade between Pakistan & Indonesia. How can we improve in this area?*

Mr. Tugio: I believe its high time that governments all over the world understand the pivotal role SMEs play in

the economy of any country and Pakistan and Indonesia are no exception. SMEs tend to lag behind in terms of modern business techniques due to lack of awareness and resources but today is age of digital economies and SMEs must be integrated to that in order for them to survive modern day economic challenges.

Another best way to promote SMEs is to promote "Made in Pakistan" and "Made in Indonesia" products across both borders with special quota allocations for the SMEs which would give them global market access via support they require at policy level.

*Question; Pakistan and Indonesia are world's largest Muslim populations countries who have recently signed a Preferential Trade Agreement and it has helped the trade volumes jump from US \$ 1 Billion to US \$ 4.5 Billion. Excellency with such a great response to this agreement, shall we now opt for Free-Trade Agreement?*

Indonesia has huge potential in exports of palm oil as it comprises of over 76% of its exports, second is coal which comprises about 6-7% of Indonesian exports and

rest are miscellaneous small goods. Pakistan on the other hand has export potential in pharmaceuticals, surgical goods, textile and agricultural products. In that regard both countries have export potentials that could be mutually beneficial and therefore we are diligently working hard to expand this potential of bilateral trade.

*Question: Excellency, Pakistan can become a gateway for Central Asian Republic States for Indonesia whereas Indonesia can give access of ASEAN block to Pakistan. Do you see if both the countries can capitalize upon the geographical positions of each other for trade and investment opportunities? Additionally, do we need to develop banking channels between Pakistan and Indonesia for creating business opportunities?*

Indeed, we not only see this potential of geographical optimization as an opportunity but we are keen to invest in CPEC projects as our government sees the future opportunities that lie ahead. We also engage chambers of commerce like yourself for promotion of the trade shows and trade expos that are held back in Indonesia as well as in Pakistan thus facilitating B2B connections. Pakistan currently has a trade deficit with Indonesia and needs to diversify its exports basket.

*Question: Pakistan imports most of its spices from Indonesia therefore we owe our taste to Indonesia for that matter and are grateful for that too. Yet, Pakistan being an agricultural country itself must be able to produce its own spices. What do you think could contribute to make this possible?*

I am very thrilled by your question as spices are a subject of my interest and I have even written a book on the same topic. The reason I see as a contributor

towards failure of Pakistan to produce its own spices is that Pakistan is still importing the basic ingredients of its spices. For instance, let's talk about "garam masalah" which is a combination of number of spices and Pakistan is importing number of its ingredients.

Second reason is that Pakistan is not fully taking advantage of exports opportunities that exist internationally. There are large sums of Pakistani expats in various parts of the world who can be a market for export of such spices.

*Question: Excellency, few questions towards lighter side please. How would you describe your stay in Pakistan and do you see any similarities in terms of food habits, cultural norms and so on?*

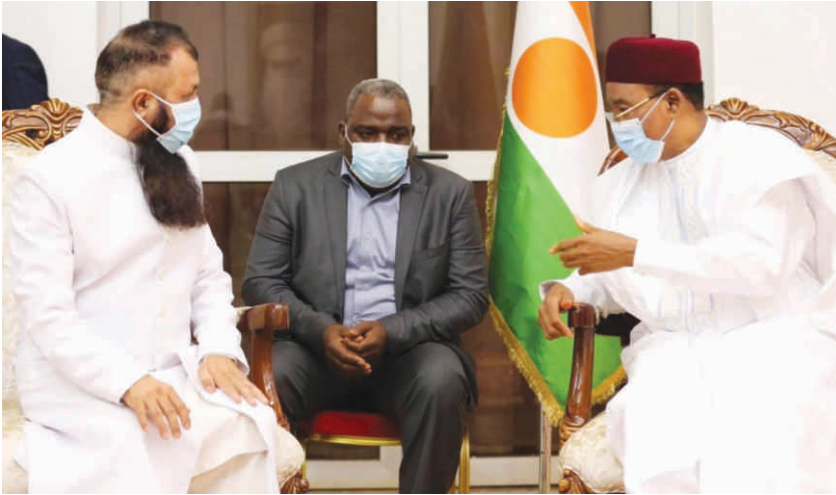
Glad you asked that question. When I landed at Islamabad from London in November, I was taken by surprise as Islamabad was colder than I had expected. The city was green. I take great pleasure in taking a walk with my wife in Jinnah Park and it's such a calm and serene experience for me. We share similar food taste inclining towards spices.

I must say that I am very impressed with the working environment of Pakistan as people are thorough professionals and hardworking. The schooling system and the "Think-Tank" in Pakistan are par excellence.

*Concluding Remarks: Excellency, we thank you for your precious time today and for the kind sentiments and encouraging remarks about Pakistani community. We feel same about our Indonesian brothers and sisters. We find Indonesian citizens to be cultured, educated and peaceful community and it's always a pleasure to come across a citizen of Indonesia. Thank you again.*



# An Interview of Excellency Mr. Ahmad Ali Sirohey Ambassador of Pakistan to Niger



Niger is member of Economic Communities of West Africa block which consists of 15 states of Africa. Niger has free access to all these 15 African states. Additionally, from last year Africa Continental Free Trade Zone has been operational so whatever is “Made in Africa” will have no tariff on it so Pakistani SMEs can take big advantage of that. Therefore manufacture in Africa and sell in Europe, US and Canada with free access to all these markets.

*Question: Government of Pakistan has launched “Look-Africa-Policy” how fruitful do you think this policy initiative will prove for trade and investment in Africa?*

Interview was conducted by Syeda Wajida Saleem, representing Islamabad Chamber of Small Traders & Small Industries (ICSTSI) in the capacity of Chairperson Diplomatic Affairs Committee.

*Question: Excellency, we are grateful for your time. Without wasting any time we shall proceed to Question one please. Government of Niger has been establishing Special Economic Zones (SEZs) lately. Are they finished with the process and how beneficial could these zones be for Pakistani business community?*

There is dedicated Pakistani zone and its located 140 kilometers from Niger capital, Niamey located towards Kokowa. It's almost complete and shall be ready for working soon in my anticipation. This if taken advantage of can be very useful for Pakistani business community.

*Question: Niger has medicines that are very costly whereas Pakistan has export potential in pharmaceutical industry. How can this opportunity be taken in to account by Pakistani Pharma companies?*

I need to make one thing very clear here that Niger has no industry at all, be it medicines, shoes, garments, textiles, uniform factories, sugar mills, and so on therefore the opportunities are not limited to pharmaceutical sector but exist in all these areas. There is only one pharmaceutical company at Niger right now whereas the need is beyond 40 pharma companies. Bangladesh focused upon its textile industry and has proved to the world its potential.

To tell you the truth, diplomacy cannot work without support from the government and its concerned institutions. When I got appointed at Niger, we had almost lost it to India but with my persistent hard work and efforts I built a very good liaison for Pakistan with the Niger government so much so that they awarded me with “Best-Ambassador-Award” consecutively for years 2021-22. They also declared me Honorary Consulate General of Niger to Pakistan. I foresaw great future of Pakistani businesses here at Niger and wrote to various ministries and institutions in Pakistan to spread the word, hold exhibitions and trade fairs so that awareness is created about such untapped investment opportunities but to my sad surprise I proved to be one-man-army. I never got the needed support and therefore could not fulfill the intended goals.

*Question: Excellency, whenever we try to promote business opportunities existing in Africa through platform of Islamabad Chamber of Small Traders & Small Industries (ICSTSI) we get one common response, the long distances and higher freight costs. How can we address this valid issue?*

Please note that India are doing great at Niger and of course the distance calculations are same almost. At a first step shipping lines need to be engaged, develop culture of shared containers as clearance cost is same for both India and Pakistan. Third and last, send semi-finished goods that should be assembled at Niger which shall save a lot in terms of cost.





*Question: Excellency, you had a dream of establishing a “Pakistan Trade House” at Niger where Pakistani businesses shall be able to showcase their products and services and shall get right connections for investment. How far is it from completion and what role can (ICSTSI) play in its promotion?*

Yes, it was my dream and the idea was to get just one time subsidy and later the trade house shall market itself. Unfortunately, again the concerned institutions showed their back and still there was no support from the government. Therefore, now Turkey is working on same lines but we could not materialize the project and my tenure here at Niger is almost over. I hope and pray that it gets revitalized in future.

*Question: Excellency, Pakistan has great tourism potential as we have the sites for archeological, religious and adventure tourism but still we fail to get the decent number of tourists in Pakistan. Where are we lacking and how can we improve in this area?*

I am glad you asked this question as I can talk about Pakistan's tourism potential for hours and yet we shall have room for more to add on. Pakistan has four seasons, green deserts, valleys, rivers, lakes, and forts, archeological sites of religious importance for Buddhist, Hindu and Sikh communities yet we fail to attract these potential tourists. We have 24 rivers, we have 36 lakes and highest peaks in the world. With such diverse mix of tourism destinations, if we fail to attract the decent number of tourists it's a moment of worry and pondering.

*Excellency, you yourself are an author of repute on issues of diplomacy and economy. Which books and authors are close to your heart?*

My most favorite book is Al-Raheeq-ul-Makhtom by Saif-ur-Rehman Mubarakpuri which is a beautiful work of art on biography of Prophet Muhammad (pbuh). My second favorite book is Extreme Economies by Richard Davies and third favorite is Diplomacy by Henry Kbsinger.

*Question: Excellency, in the end what message would you like to give to business community of Pakistan?*

Very short message, in fact three words, Be Proactive, Innovate and Implement.

*Concluding Remarks:* Dear Excellency, we are grateful for such an elaborated interview which will be an eye-opener for many including myself. Thank You again indeed.

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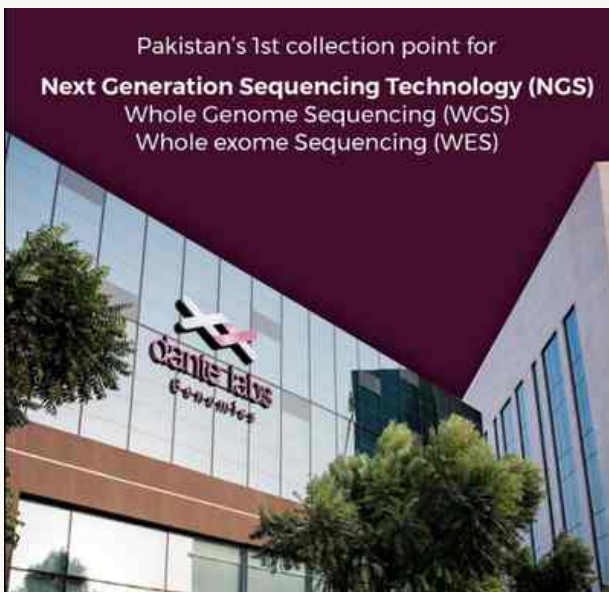
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Dante Labs Genomics recently launched their first collection point in Pakistan, bringing affordable genomic sequencing to the country for the first time. This offers several options for individuals to have their DNA tested, including the Whole Genome Sequencing (WGS), which provides the most comprehensive analysis of a person's genetic makeup.

Dante Labs Genomics in Pakistan has significant importance, as it can lead to positive impacts on the nation's health and wellbeing. The WGS test can help identify genetic risks for diseases such as cancer, heart disease, and diabetes, allowing individuals to take proactive measures

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# “The TRADER”



by **Qazi M. Ilyas**  
Chairman Founder Group

Traders have an ancient history. Rather it is prior than history came in to being. There have been many shapes, kinds and forms of trading in the world like bartered trade etc. We being Muslims are proud that our prophet Muhammad (PBUH) all the time the greatest of Allah was a trader. Long before being declared as prophet, he earned the title of “Sadiq and Amin.” Through his honesty and fair dealing in trade he (PBUH) set brilliant principles of trade applicable upon all. For example, prophet (PBUH) prays for a trader who is kind when he sells, buys and who is kind when he demands his money back (Hadis Mubarak) what an excellent admonition for traders from the prophet (PBUH) is conceal not the defected part of the good you sell and when a buyer wants to exchange or return a substance, he is not satisfied with which he bought from you accept it conveniently and happily.

Honorable traders, we must not forget that if we are a seller at one shop or two we are buyers at numerous shops. If we are dissatisfied and disgruntled at the attitude and overcharging of the seller or shopkeeper than our attitude and behavior towards our customer not be the same. Our prophet (PBUH) says none of you is true believer unless and until he wants for his brother what he wants for himself. Pinch yourself and feel how others feel.

As Muslim traders our responsibilities are much more than others. Our religion is very particular and emphasizes on fair trading. There are many verses in Quran-Kareem giving instructions and guidance for fair trading. For example verses no 81, 82 and 83 of Surah Al-Shuhara

181: Give full measure and cause no loss to others

182: Weigh with true and straight balance

183: Defraud not people by reducing their things nor do evil and making corruption in land.

In Surah-e-Rehman, Verse No.9

وَأَقِيمُوا آلُوزْنَ بِالْقِسْطِ وَلَا تُخْسِرُوا الْمِيزَانَ

“Weigh with justice and make not the balance deficient.”

Our tragedy is that almost all the Muslims recite Quran-kareem everyday but don't contemplate at its meaning. When we recite the above verse we earn 240 good/nobilities because there are 24 alphabets in this verse. So as ten good rectitudes per alphabet. On the other hand when we don't know the meaning and don't comply with it we make balance deficient. We commit sin and disobedience which ruine/destroys those 240 rectitude and much more.

In another Hadees Mubarak prophet ((PBUH) says a truthful and honest trader will be raised with the messengers, truthful and shuhada on the day of resurrection. Shuhada means people who laid down their lives in the cause of Allah.

Traders are backbone of national economy. This sentence has become a maxim or proverb because it is often spoken and written on many occasions in every regime but this is also a vivid fact that almost every government has tried to break this backbone. No trader's friendly government has ever been found in Pakistan. In every regime traders have been subjected to irrational system of taxation. No government has ever acknowledged the importance of traders. No government has ever granted the traders their due respect and honor.

Despite all the odds, traders are not absolved from their socio-religious responsibilities. Traders must avoid adulteration, tax-evasion and deficient weighing. Their punctuality in opening and closing of their businesses-spots also matters to customers. Exporter must be particular and conscious of quality and quantity of their goods. Their lust for over-profiting may bring bad name and loss for entire nation's face. We are already suffering from huge trust and trade deficient.

# Ambassador of Kazakhstan Excellency Mr. Yerzhan Kistafin Visits (ICSTSI)



Excellency Mr. Yerzhan Kistafin Ambassador of Kazakhstan honored the office of Islamabad Chamber of Small Traders & Small Industries (ICSTSI) with his visit. Welcome address was given by Syeda Wajida Saleem-Chairperson Diplomatic Affairs Committee (ICSTSI) after which the Ambassador gave a brief speech. Mr. Ambassador saw great potential in bilateral trade between both the brotherly countries, Pakistan and Kazakhstan. He said there was need to increase people-to-people contact as there are cultural and religious similarities so much so that even both the

languages Urdu and Kazakh share few common words.

He showed keen interest in increasing the bilateral trade and announced the start of direct flights between Pakistan and Kazakhstan which he said shall have huge impact on business, trade and tourism industries of both the countries. Meeting was attended by (ICSTSI) office bearers and members of executive team who asked questions in open house part of the meeting. The vote of thanks was given by President (ICSTSI) Mr. Sajjad Sarwar who presented a shield to the Ambassador towards the end of the meeting.





# Visit of Ambassador of Kyrgyzstan Excellency Mr. Ulanbek Totuiaev to Office of (ICSTSI)



Ambassador of Kyrgyzstan Excellency Ulanbek Totuiaev visited Islamabad Chamber of Small Traders & Small Industries (ICSTSI) 7th March, 2023 to discuss matters of bilateral trade between both the brotherly countries especially in the Small & medium enterprises area. Participants of the meeting included (ICSTSI) office bearers and executive team members. Syeda Wajida Saleem, Chairperson Diplomatic Affairs Committee gave opening remarks and welcomed the honorable Ambassador. President (ICSTSI), Sajjad Sarwar gave welcome address emphasizing the historical and cultural ties between Pakistan and Kyrgyzstan. He further said that small businesses are the backbone of Pakistani economy as they are the creators of job opportunities. He also highlighted the importance of Pakistan regarding the CPEC-project which shall open avenues to all central Asian states as a gateway to the rest of the world via Gwadar port etc. He also mentioned how CPEC has made Pakistan a suitable option for FDI. He mentioned pharmaceutical, textiles, agriculture and tourism as few industries where both countries could work together. He further briefed the Ambassador about the role (ICSTSI) has been

playing as a bridge between small businesses across borders and locally and assured same for the Kyrgyzstan small businesses.

Excellency Ulanbek Totuiaev shared sentiments of cordial relations between both the countries and considered start of direct flights from Pakistan to Kyrgyzstan a turning milestone for booming of the tourism. He also briefed the (ICSTSI) team about the upcoming business forum at Kyrgyzstan and invited them to participate in the event.

A question answer session was held after the speech of Ambassador where members of executive team raised queries about investment opportunities in Kyrgyzstan and what facilities exist for the foreign investors. They also highlighted the potential areas of investment at Pakistan. Vote of Thanks was given by Charman Founder Group Qazi M. Ilyas after which the shield was presented to honorable Ambassador as a token of appreciation from (ICSTSI). The meeting concluded with hi-tea.



# Role of SMEs in Economic Development of Vietnam



**Sher Muhammad**  
Executive Member

Small and medium-sized enterprises (SMEs) are considered to play a labor settlement role and are of great importance to economies of developed countries. SMEs contribute to the state budget through tax payments. SME sector employs the majority of the domestic workforce and is assessed as a channel to fulfill individual entrepreneurial aspirations.

In Vietnam, during the period 2010–2017, the SME sector accounted for about 98.1% of the total number of operating enterprises, contributed about 45% of GDP and 31% of the total state budget revenue, and created jobs for more than 5 million employees. The Southeast provinces (SE) were the most dynamic and developed economic regions in the country, accounting for about 40.9% of SMEs compared to the whole country in 2019. Therefore, the contribution of this SME sector to economic growth was not small.

In recent years, many studies have shown that small enterprises play a very important role in economic development and start-ups in the economy to motivate the socio-economic development of many countries around the world.

Particularly in Vietnam, the role of SMEs is increasingly recognized by society by making a significant contribution to the country's economy, with GDP accounting for about 45% of the country's total GDP, annually attracting more than 90% of new employees. Small enterprises are the backbone of the private sector, creating more jobs and contributing taxes to the government, and improving the infrastructure.

Most recently, SMEs were the key economic drivers of Southeast Asian countries in the period 2010–2019, accounting for 97% of the total number of businesses and 69% of the workforce. This business sector contributes an average of 41% of the GDP of the countries in the region. In Vietnam, household businesses accounted for 30% of MSME contribution and 12% of GDP in 2018.

## SME and Entrepreneurship Support Programs in Viet Nam

The SME Development Fund and the Credit Guarantee Fund are useful policy initiatives. The government of Viet Nam fosters SME financing primarily through the SME Development Fund (SMEDF) and the Credit Guarantee Fund (CGF). Both are useful initiatives, but they experience low take-up. The SMEDF, delivered mainly through partnering banks, provides 80% of the loan

amount at interest rates capped below the market rates, with the borrowing company required to contribute 20% of the project cost. However, the first provision might discourage the participation of commercial banks by reducing excessively the profit margins on the SMEDF backed loans, while the second condition might deter cash-constrained small businesses from applying. Low awareness of the (SMEDF) among small companies and a long approval process have also been reported as reasons underlying the limited use of this fund.

Entrepreneurship education is in early stages, especially in primary and secondary education. The Ministry of Education and Training (MOET) has stated the importance of instilling the spirit of entrepreneurship in Vietnamese youth at an early age, but little progress has been made to integrate entrepreneurial learning at the primary and secondary levels of education. The government could consider creating a National Entrepreneurship and Education Commission, whose task would be to develop a strategic approach to entrepreneurial learning throughout all levels of the educational system.

## Program Support for Women's Entrepreneurship

The National Strategy on Gender Equality 2011-2020 set a target to increase the share of SMEs owned by women to at least 35% by 2020 and instructed the various ministries to co-operate in the implementation of the strategy nationwide. In the past, government support for women's entrepreneurship has been limited. However, "Project 939" ("Supporting women in starting a business in the period 2017-2025"), launched by the government in mid-2017, is a sizeable initiative with ambitious targets for increasing the number of start-ups owned by women and reaching these start-ups with consultancy services. Going forward, with a view to mainstreaming women's entrepreneurship in national policies, the government could also ensure that women-owned enterprises are adequately represented in all incentives and programs within the scope of the SME Support Law.

## (EVFTA) Agreement

The successful conclusion of the negotiation and the signing and ratification of the (EVFTA) Agreement has gone a long way with the efforts and high political determination of the Party, National Assembly and the Government of Vietnam. (EVFTA) is considered a comprehensive, high-quality and interest-balanced agreement for both Vietnam and the European Union.

The European Union will eliminate import duties on 99.2% of tariff lines after 7 years from the effective date of the (EVFTA) Agreement, equivalent to 99.7% of Vietnam's export turn-over. For the remaining 0.3% of export turn-over, the EU commits to give Vietnam tariff quotas in the quota import tax to 0%.





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# Women's Day Celebrated at ICSTSI



The beautiful tradition of celebrating Women's Day on 8th March each year continues since over a century now when women are celebrated all over the world for their achievements, sacrifices and their role in the development of global economy. Pakistani women are in no way lacking behind in any area of business, commerce, diplomacy, administration, education, medicine and so on from women of excellence internationally.

Islamabad Chamber of Small Traders & Small Industries (ICSTSI) has been a great promoter and supporter of women development and entrepreneurship and expressed same motto by holding a grand celebration on 8th March, 2023 at its office premises. To honor the theme of the day Syeda Wajida Saleem who is Chairperson Diplomatic Affairs Committee and executive member of (ICSTSI) served as acting president for one day.

Syeda Wajida Saleem gave welcome speech in which she appreciated the annual celebration of Woman's Day each year yet she said there was much more needed to be done and the road was long. She congratulated all the participants who had outstanding accomplishments in their areas of work. She briefed about the role of (ICSTSI) in promotion of women development.

Ambassador Dilsad Senol shared the cultural commonalities between Pakistan and Turkish Republic of Northern Cyprus (TRNC) regarding issues faced by women. She showed a lot of enthusiasm about the powerful profiles of the participants and congratulated them for their hard earned success in their careers.

The gathering was arranged to celebrate the outstanding women from respective fields and diverse origins. Ambassador Turkish Republic of Northern Cyprus, Ma'am Dilsad Senol was invited as chief guest whereas the program was moderated by Mrs. Farhat Noor, Chairperson Women Entrepreneurship Committee at (ICSTSI). Shields were awarded to the participants who had remarkable achievements in their areas of work. Participants included Dr. Saniya Hameed Pasha, Assistant Commissioner, Islamabad, Ms. Nehal Hafeez, Assistant Commissioner Islamabad, Ms. Sidra Anwar Director Land CDA, Ms. Ayesha Jameel, Director Education Wing, Islamabad Traffic Police, Ms. Asiya Nasir, Politician, Former Member National Assembly, Pakistan 2002-2018 JUI (F), Parliamentary secretary to the Ministry of Finance & Technology, Ms. Zartasha Niazi, Founder CEO Action for Impact, Specialist Communication Advocacy & Media, Dr. Rubina F. Bhatti: Human Rights Activist, Leadership Consultant in Non-profit & Academic Spheres, Ms. Shagufta Batool Shah, Head of Children Program Rozan leading their flagship program Anngan, Dr. Syeda Bareera Bukhari, Dental Surgeon at NMRC, Executive Complex, Dr. Tahira Shahid, Dermatologist at General Practice, Dr. Sabuha Aesthetic Physician/ Dermatology at NMRC, Ms. Mahwish Allahdad, E-Commerce Entrepreneur & Women's Textile Designer running KM Couture, Ms. Sajida Kanwal, Constable Islamabad Police, Rushda Tahir, Bachelor's Degree in Textile designing from Iqra University representing youth talent interning at Mohtaram, Naila Jaisy Pums, Nursing Staff at Pakistan Institute of Medical Sciences (PIMS) and Ms. Sarwat Kazmi Assistant Prof. Comsats University Islamabad. Ceremony concluded with Hi-tea and cake cutting.



# ICSTSI Held a Ceremony in Honor of Governor KP Mr. Haji Ghulam Ali



Islamabad Chamber of Small Traders & Small Industries (ICSTSI) held a ceremony in honor of the Governor KP Mr. Haji Ghulam Ali who was accompanied by Senator Mr. Hidayatullah Khan. Other participants included Mr. Umar Masood-ur-Rehman-Vice President of Federation of Pakistan Chambers of Commerce and Industries (FPCCI), Presidents and General Secretaries of Islamabad Markets, officials of Trade Welfare Association and honorable members of trader's community and members of (ICSTSI). Governor KP- Mr. Haji Ghulam Ali was welcomed by President ICSTSI Sajjad Sarwar upon arrival along with team of ICSTSI office bearers and executive members. Mr. Tariq Khokhar-SVP ICSTSI and Syeda Wajida Sleem Hon.Vice President (ICSTSI) also welcomed the honorable guest.

Mr. Haji Ghulam Ali addressed the participants and appreciated the positive role (ICSTSI) has been playing in the development of traders community. He even

shared the sentiments that he was one of the traders and felt their problems were very close to his heart and assured to play role of a bridge for resolution of the traders problems between them and the government for better policy making. He congratulated the office bearers of (ICSTSI) for the commendable job they were doing for progress of (ICSTSI) and foresaw a bright future of the institution as it was in good hands.

President (ICSTSI) Sajjad Sarwar gave vote of thanks towards the end of ceremony and showed his full commitment to play a positive role for the wellbeing of the trader's community and seek resolution for the trader's problems to the fullest of his capacity. He acknowledged the historical support from Mr. Haji Ghulam Ali for traders and hoped it shall continue in future. He thanked Mr. Haji Ghulam Ali for taking out time from his precious schedule. Ceremony concluded with presentation of shield and Ajrak to the honorable guests. Lunch was served in the end.



# Picture Gallery



# Picture Gallery



# Picture Gallery





# Picture Gallery



# ICSTSI Arranged A Hiking For Clean & Green Islamabad



Islamabad Chamber of Small Traders & Small Industries (ICSTSI) arranged a hiking at Trail-5 to promote the cause of “Clean & Green Islamabad” as part of chamber’s corporate social responsibility. Keeping in view the current climate change and the recent floods it is inevitable to go as green as possible

and save the environment. Members (ICSTSI) participated in the hiking and showed their promise towards promotion of the cause. Traders of Islamabad enjoyed the activity and showed their commitment for cleaning their markets. Shields were distributed in the end.



# Women Role Models, Lessons and Footsteps



Editorial: **Syeda Wajida Saleem**

A lot has been said about the Women's Day from its inception till today and I won't be adding on anything that has not been said before or felt before. We can get in to the nitty gritty of how the day got celebrated the first time in history almost a century ago and continues with the custom till date and how each year a different theme is associated with the day and we get to follow that specific year's theme colors and so on but isn't it something we have read and said a million times?

My concern with the present day celebrations starts off with a question and that question is how we define a woman of excellence and a woman of achievement. Is our definition only focused upon solely and wholly on the number of diplomas, certificates, shields and awards or it gets beyond that. Are we measuring success on the same criterion that we use for students by evaluating them from their grades and positions they secure? Don't we need to go beyond that when we evaluate any human being for his or her success? Do we need to change our yard sticks for human evaluation whether it be a man, woman or a child? Since we are celebrating "Women's Day" today therefore I shall restrict it to women only in this specific editorial.

Looking at Islamic history we come across women of character, dignity and honor who stood in the face of terror and afflictions steadfast and unshakable. Let's start with trade where we see a bright example of Lady Khadeeja (Pbuh) who ran a business centuries ago

successfully and had the acumen to reach out to the right person who could run her business with honesty and truth. Not only that she contributes financially towards all the causes to spread Islam alongside her honorable husband, Prophet Muhammad (pbuh) and never leaves his side even in the worst of the circumstances.

Lady Ayesha (pbuh) who had so much knowledge of Ahadees that she used to teach companions of the Prophet Muhammad (pbuh) even after his demise. Lady Zainab (pbuh) who stood like a rock in the face of terror when she faced Yazeed in his palace after her entire family had been butchered and showed real face of yazeed to the entire world. I can go on and on with the list but my question is are we celebrating only the success of a woman on Woman's Day or are we celebrating the inner strength, the values, the valour and bravery yet humbleness and groundedness as well which itself might not be a success but surely is a path taken to be successful. Are we celebrating the women who did not settle for easier paths that could offer immediate success and victory yet they took a road that was longer and harder but the right one.

Its time we celebrate some failures too that were chosen by women of honor for whom honor was more important than success. Its time we celebrate all the home-makers who do not hold any badges to decorate their resumes but they are behind the success of their husbands and children. Time to celebrate a lot many women who are out there like an unknown soldier but don't ever get recognized. Time to celebrate our domestic helpers who shed their sweat from morning till evening and don't smell the best.

In the end I would like to salute the "few men" out there who support women education, empowerment and promote women on merit. Though not large in numbers but if they treat the women in the house right they are raising a generation of sons who shall continue the legacy. I would request the mothers to teach their daughters to say "NO" to any brutality and injustice that comes their way. May we live in a world of equal and fair opportunities for all human beings based upon mutual respect and empathy.

# President FPCCI Mr. Irfan Iqbal Sheikh Visits Office of ICSTSI



Mr. Irfan Iqbal Sheikh-President Federation of Pakistan Chambers of Commerce & Industries (FPCCI) paid a visit to the office of Islamabad Chamber of Small Traders & Small Industries (ICSTSI) along with Mr. Umar Masood-ur-Rehman-Vice President FPCCI and other team members. Mr. Sheikh congratulated the newly appointed office bearers of (ICSTSI) including President Mr.Sajjad Sarwar, Senior Vice President Tariq Mehmood Khokhar and Sheikh Dawood Vice President.

President (ICSTSI) Sajjad Sarwar welcomed the honorable guests along with his team of office bearers,

members of executive team and Chairman Founder Group Mr. Qazi Muhammad Ilyas. Mr.Sheikh addressed the participants and congratulated (ICSTSI) for holding activities that are encouraging and innovative for the development of small businesses and traders in particular. He pinpointed the need for better policy advocacy for the small businesses and small industries and assured of his full support in this regard. President (ICSTSI) Mr. Sajjad Sarwar thanked Mr. Irfan Iqbal Sheikh for his kind visit to the (ICSTSI) office and presented a shield to honor the guest.



# ICSTSI One-day Trip To Khanpur Mbali Island



Islamabad Chamber of Small Traders & Small Industries (ICSTSI) arranged a tour to Mbali Island, Khanpur under the supervision of Mr. Imran Sukhera-Chairperson Travel & Tourism Committee. The tour was successfully arranged with full participation of the (ICSTSI) members and the feather in the cap was the participation of the President (ICSTSI) Sajjad Sarwar who was there to encourage such more activities by

(ICSTSI). He congratulated the travel & tourism committee for making such picnic event possible. Sports activities, singing and boating were enjoyed by the participants. Fresh orange plucking was another much enjoyed activity of the day. Travel & Tourism Committee showed full commitment for arrangement of more of such healthy activities in future.





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# New Markets & Bazars Enter Landscape of Islamabad



**Tahir Arain**  
Chairman CDA Committee

CDA has decided to set up a new weekly bazaar in D-12 and new fruit and vegetable markets in various residential sectors of Islamabad.

CDA Chairman recently directed the planning wing to identify sites for Sunday bazaar in D-12 and new small size markets for fruit and vegetables in various markets across Islamabad.

CDA Planning Wing has proposed weekly bazaar in D-12 for residents of D-12, E-11, Golra, Shah Allah Ditta and other nearby areas as the current bazaars of G-6, G-10, H-9 and I-9 are comparatively away from the areas.

Similarly, new small size markets, having four to five shops, solely for fruit and vegetables are being planned in various sectors including F-6, G-7, G-8, G-9, F-7 and F-8, etc. There would be no such market in G-6 as it already has weekly bazaar.

After setting up these markets, CDA will auction them. Basic purpose of setting up these markets was to provide fruit and vegetables to residents of Islamabad on cheaper rates. Besides, a weekly bazaar also exists in Bhara Kahu as well but had fallen in the alignment of the bypass road project. After completing the bypass project, a proper site will be allocated for this bazaar.

With the current expansion of the federal capital geographically as well as an increase in population requires more markets, more shopping options for

smaller articles. The small local markets located almost in each sector are a big source of fulfillment of such needs but more such shops need to be added. With current trend of opening of category A and B businesses in smaller markets for rent savings is taking away the space from small shopkeepers which needs to go back to its original CDA model.

At the same time these small markets need cleaning and improvement in their environments so that families could feel comfortable shopping there. So far there is culture of shopping via domestic home helpers or men going and making these daily small purchases.

Parking is already a problem for Islamabad residents because of bad planning by the CDA. People regularly struggle to pass through large commercial centres such as Blue Area or F-8 Markaz, or find space to park in sectors' main markets.

CDA summary called for one additional storey for class three shopping centres, which are the smaller markets in each sub-sector. According to the city's original plan, these markets consisted of ground plus one storey, of which the ground floor was for commercial activity and the first floor for residential flats.

The CDA later allowed developers to construct commercial basements, and some business owners are even using the first floor, in violation of CDA rules, for commercial purposes. With the proposed by-laws, the CDA appears to be ready to allow two more floors for commercial activity. If the CDA is keen to turn the smaller markets into mini markazes with four storeys dedicated to commercial activity, it should also improve the old sewerage lines in these markets.





# Sale & Purchase of Commercial Residential Property

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# Islamabad Chamber of Small Traders and Small Industries Bridges Industry to Academia Startup Competition between 47 Universities of Twin Cities.

This year again, Islamabad Chamber of Small Traders and Small Industries (ICSTSI) brings up the youth to a platform where they can directly pitch their ideas to investors and industrialists and multinational companies. ICSTSI Management, in collaboration with Islamic International University organized an event which will result in promotion of entrepreneurs and innovations to Industry.

The event management committee Executive member ICSTSI Mr. Akeel Abbasi, Executive Member ICSTSI Mr. Mohammad Jamil and Executive Member (ICSTSI) Mr. Saqib Taj Abbasi along with their team of young Interns from Comsats, Bahria and Islamic University approached Mr Ahsan Mirza Director Business Incubation Center International Islamic University with Engr. Osama Bin Mansoor for execution of this idea. The warm and professional response and passion of IIU BIC Team motivated (ICSTSI) Team to materialize the idea.

About 47 Universities were approached for intra competitions with universities to get best start ups and the Universities having BICs were physically visited by (ICSTSI) Team for the success of the competition.

32 Startups were finalized, and a two-day event was conducted at BIC of Comsats University Islamabad, under the supervision and excellent cooperation of Mr. Ehtasham Bukhari from BIC, where a successful event was organized.

ICSTSI is truly thankful to Dr. Mr Shahid Mehmood Baig, Chairman Pakistan Science Foundation and Mrs Noshaba Awais, Head of R & D Higher Education Commission of Pakistan, who humored the event by their presence on very short notice invitation request and appreciated the efforts of (ICSTSI).

President Islamabad Chamber of Small Traders and Small Industries Mr. Sajjad Sarwar, Vice President ICSTSI Mr. Tariq Khokhar, Executive Committee member ICSTSI and other executive members hosted the Event.

ICSTSI provided a platform for the young entrepreneurs to showcase their business ideas in front of the respected jury members. Students from different universities presented their business ideas for two days to compete. Out of all entries the top 10 entrepreneurs with their unique ideas were selected. From the 10 selections the Top 3 were:

**1st Position:** Muhammad Shahmir Khan from NUML.

**Product Name:** Grow-Up Tech Solutions

**2nd Position:** Muhammad Muaz Sohaib from International Islamic University Islamabad.

**Product Name:** 3D Printing Filaments & Printers

**3rd Position:** Kalsoom from Fatima University Islamabad

**Product Name:** Sabeel-Generating Water Anywhere Anytime.

To acknowledge their competencies, ICSTSI awarded all the participants and winners with the Appreciation Certificates.

President ICSTSI gave profound regards to the Guests and briefed the Islamabad Chamber of Small Traders and Small Industries liaison with universities and departments to link up the brilliant ideas to Industry.

ICSTSI is grateful to Respected Engr Ahsan Mirza and Engr Osama Bin Mansoor for their Technical Support and collaboration with ICSTSI. Shields and Certificates were given to the Jury members who spared their precious time for the event and become a part of Jury of Event.

The Interns, especially Mr. Syed Taimor Shah Sherazi and Rida Shahid from Comsats University Islamabad along with their team members Qazi Talha, Danyal Amjad Gondal, Nimra Razaq, Laiba Khan, Rimsha Faryal, Sadia Farooq, Maira Waheed, Shohab Gillani, Wajeeha Abbasi, Sami Ullah Chaudhary, Ayesha Rehan, Abeera Ijlal, Roshanaey Abbasi, Shahbaz Khan. All these internees were leading the project under the supervision of Executive Member ICSTSI Mr. Akeel Ahmed Abbasi and Executive Member ICSTSI Mr. Muhammad Jamil and Executive Member ICSTSI Mr. Saqib Taj Abbasi. ICSTSI sincerely appreciates their dedication towards their work and endless efforts they have put in to make the event successful.

In addition, ICSTSI is immensely proud to announce "Cheezious" as their Food Partner. ICSTSI is thankful for their vital contributions and support throughout the event.

ICSTSI is overwhelmed for the success of event which would not be possible without the support and generosity of all these institutions and the resource persons.



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