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Dear Reader,

"Double double toil and trouble; Fire burn and cauldron bubble," and let's leave it at that as we keep our nose to the grind and pray for Allah's blessings in the pursuit of our livelihoods. COVID, it appears, has left the building, at least here in Pakistan. However, it has left in its wake challenges aplenty as countries grapple with the restoration of hugely disrupted supply chains and rampant inflation in a world undergoing seismic shifts in the global balance of power.

Volatility, uncertainty, ambiguity and complexity are terms we are all too familiar with. They have been in play for quite some time now, and while many may have succumbed due to inherent weakness and vulnerability, many more have risen with a relish to the challenge. The 1st Future of Retail Business Summit consisted of such brave hearts, led by the Chainstore Association of Pakistan and TerraBiz Digital that came together on the 8th of March 2022, a date which also happened to be International Women's Day. No small coincidence then that **Saira Awan Malik**, President, TCS Express & Logistics, delivered the keynote address on the occasion, talking about "3PL and Fulfillment: Delivery Experience – The Backbone of E-Commerce".

"I am very proud and honored to be a woman heading a big Pakistani company," said Saira Awan Malik. "I hope we are all working towards not just a bright future for retail but also that of gender equality in Pakistan as well."

Even as TCS Octara went into feverish mode digesting the phenomenal outpouring of the collective intellect of all those who held forth on the 8th, the President TCS Express & Logistics was in the public limelight once again with a front page interview granted to Fatima S. Attarwala in the prestigious Dawn, The Business and Finance Weekly dated March 14th, 2022. Titled "Staying on Course," Saira made it clear that she is a continuation of her father's values, and that her role is that of strategic guidance and liaison while backing the full C-suite of management. In our cover story we carry an in-depth report of Saira's presentation at the Retail Summit, and follow it up with a reproduction of her interview with Dawn.

Rosemaire Fernandez chips in with her piece The Great Reinvention - Making the Impossible "I'm possible" which fits in very nicely with our update on Nature. Happy reading and Ramzan Mubarak!😊

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Saira Awan Malik, President TCS Express & Logistics, speaking at the 1st Pakistan Future of Retail Business Summit 2022
Report filed by Adil Ahmad, Correspondent, TCS Octara.Com



Staying on course

Saira Awan Malik about her journey from being a corporate lawyer to the President of TCS.
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A blog by Rose-marie Fernandez M.A., CPC, ELI-MP



Lifelong Learning Tips

Contributions by TCS Octara People

RAMZAN Special



April 14, 2022 | 10:00 AM to 12:00 PM PKT via Zoom

Online Training: The Power of Effective Communication

Facilitator: Ambreen Saleh



April 19, 2022 | 9:00 AM TO 12:00 PM PKT at Zoom

Online Training: Customer Services Skills for Frontliners

Facilitator: Faizan Ahmad

Octara Training Calendar 2022



CLOSING RANKS

“I hope we are all working towards not just a bright future for Retail but also that of gender equality in Pakistan as well”

– Saira Awan Malik,
President TCS Express & Logistics, speaking at the

**1st Pakistan
Future of Retail
Business Summit 2022**



Bringing the largely fragmented and hugely diverse retail sector of Pakistan onto one cohesive platform, the 1st Future of Retail Business Summit (FOR2022) got off to a high energy flying start. Hosted by TerraBiz Digital and the Chainstore Association of Pakistan (CAP), the Summit was jointly chaired by guests of honor M. Azfar Ahsan (Minister of State & Chairman BOI) and Senator Aon Abbas Buppi (Special Assistant to the Prime Minister on E-Commerce), with the Ministry of Commerce represented by Aisha H. Moriani, the Senior Joint Secretary (E-Commerce). Also present on the Government panel was Mohammed Nasser Janjua, Director General (OPS) Retail, Federal Board of Revenue.

The private sector was represented by an array of heavy hitters drawn from the worlds of shopping, payments, ecommerce and last-mile delivery, with the Inaugural Session featuring Nadeem Hussain (Chairman, Pakistan Fintech Network) delivering his thoughts on “Retail Resilience: Robust Future of the Brick-and-Mortar Store in the Age of Payment Techs & New Business Strategies”; Amir Paracha (Chairman and Chief Executive Officer, Unilever Pakistan Limited) speaking on “The New Consumer and the Future of FMCG”, and Saira Awan Malik (President, TCS Express & Logistics) talking about “3PL and Fulfillment: Delivery Experience – The Backbone of E-Commerce”.

International Women’s Day

The 8th of March also happened to be the International Women’s

Day, a fact to which the emcee Rabia Garib drew the attention to of the substantial in-person audience as well as many hundreds tuned in online.

“I am very proud and honored to be a woman heading a big Pakistani company,” said Saira Awan Malik. “I hope we are all working towards not just a bright future for retail but also that of gender equality in Pakistan as well.”

Logistics of Internet sales

Amir took us into the future, talking about the meta-verse, autonomous warehousing, and automated retail stores, she said. *“I’d like to pick up on the ecommerce logistics side. In the ecommerce value chain logistics, along with the storefront and digital payments, represents the third critical element that ensures a successful and robustly functioning ecommerce environment. It’s the logistics of Internet sales and it involves the taking over of the different functions of the supply chain to ensure a seamless flow of products from shipper to consumer.”*

Estimates tell us that our ecommerce sales are just about 2% of the retail sector, and therein is the opportunity. In 2020 the ecommerce sector accounted for approximately PKR150 billion and in July 2021 it rose to about PKR200 billion. COVID has acted as a big catalyst. With 55% Internet penetration in Pakistan, between 22% and 33% of the people made an online purchase for the first time during the pandemic.

Runaway growth

"We think this is a trend and likely to continue. People who have made one purchase are likely to make more as their confidence increases in the system. This sector is expected to grow at about 25 to 30%, and over the last year and a half we at TCS have seen our volumes increase two or three times. Pre-pandemic we were handling about 400,000 ecommerce shipments per month and now we have gone to over a million a month. This is real growth and we have outpaced the growth of the market even though this last mile delivery is a highly contested space."

"This ecommerce sector is expected to grow at about 25 to 30%"

On-line and off-line integration

Sometimes we feel that the future is entirely online and there is this rush to digitize, said Saira. "But globally the future of retail is in on-line and off-line integration which has increased. Physical stores very much remain relevant and it all comes down to what is your customer experience. The online giant Amazon started operating physical stores and going back to brick and mortar bookshops, which is interesting because they started as an online bookseller. Ali Baba experimented with Hema Fresh Stores and integrated technology with traditional grocery shopping. In fast fashion Shein is a real success story out of China, and it considered a bid for the iconic British retailer Top Shop in a merged approach between online and offline."

Order fulfillment core value proposition

This integrated approach is the future of retail though we in Pakistan have to play catch up and actually digitize before balancing the equation, she said. "Where third part logistics and fulfillment is concerned it is our core value proposition to you. Order fulfillment is an integral part of operations and the service promise of all ecommerce players. How does the ordered product transition from the manufacturer through to the retailer, the vendor, the merchant and into the hands of the consumer? Is that its final destination? And often times it isn't. What are the challenges and costs involved along the way, and what do we as TCS see in all of this?"

From document delivery to parcel delivery

TCS started 4 decades ago primarily as a document delivery company. "In keeping with the global trend we have had to retool into becoming a parcel delivery company. That has had its own challenges, but we have a pioneering spirit and a very innovative DNA and have

responded to market challenges. The product lifecycle starts from the time the order is received. Thereafter we get to packing, shipping, warehousing and delivery to the end customer.

When small retailers start it makes more sense to them to in-house their delivery. Either when you're very small or very big it makes commercial sense to invest in your own logistics. In between these two extremes lies a very large segment where the bulk of ecommerce flourishes and sees the value in partnering with a credible and reliable 3PL player such as ourselves."

Not just a transactional relationship

It's not always cost effective or efficient to keep the delivery in-house. 3PL is a partner in the growth of the ecommerce business. "We like to believe it's not just a transactional relationship. We service the largest number of ecommerce merchants of which we are very proud. We are fully invested and integrated in their growth. There are great synergies.

Over the past four decades we have invested in the delivery infrastructure across Pakistan, and we are continuing to invest now in the ecommerce delivery infrastructure of Pakistan. We see ourselves as partners of our ecommerce merchants throughout the country so retailers can focus on their key competency which is product development, customer service, and innovation, and allow us as your 3PL partner to do a full service solution for you. Thereby each party plays to its strength and the ecosystem works in an optimum and efficient manner rather than duplicating effort and resources."

Leap of faith

So far in Pakistan there have been few players that have entered the fully integrated 3PL model. The 2PL model is more common where the seller engages the courier company to deliver his product to the end customer. 3PL requires a leap of faith for the retailer because he loses control of the product after the order is placed.

"Estimates tell us that our ecommerce sales are just about 2% of the retail sector, and therein is the opportunity"

Mid-mile very critical

As your business scales up your 3PL partner's capacity should not get choked. TCS has fulfilled that role for the majority of the ecommerce players. The first mile is order verification, warehousing, inventory management, order processing, quality control, packaging, and pickups from multiple vendors. The mid-

Glimpse of the Event



Family affair. With Qasim Awan (Executive Director, TCS Express & Logistics)



Receiving a token of appreciation from the Chainstore Association of Pakistan and TerraBiz Digital presented by M. Azfar Ahsan (Minister of State & Chairman BOI).



(Left-to-Right) Nadeem Hussain (Chairman, Pakistan Fintech Network), Rana Tariq Mehboob (Chairman, Chainstore Association of Pakistan; and CEO, Royal Tag), M. Azfar Ahsan (Minister of State & Chairman BOI), Saira Awan Malik (President, TCS Express & Logistics), Amir Paracha (Chairman and Chief Executive Officer, Unilever Pakistan Limited), and Hamza W. Hashmi (Chief Executive Officer, TerraBiz).



mile is where your 3PL partner offers you transportation solutions depending on the customer's speed and cost requirements. Is it the next day delivery or can it wait for a week? Mid-mile is very critical and TCS can offer a wide menu of solutions. The last mile is the most expensive part of the parcel's trip to the customer. It is the doorstep delivery across the country and is the new face of retail and ecommerce.

Cash based economy & trust deficit

Being cash based economy has its own set of challenges. The biggest constraint to the growth of ecommerce is a trust deficit. The online customer is never sure about receiving that which he has ordered. *"From our perspective it leads to a big challenge in cash management. We are collecting billions of rupees in cash across the country every single day. So it's very clearly in our interest and in the interest of the ecommerce ecosystem to digitize payments. The end customer will become more invested in that sale."*

When it's a prepaid order the number of returns drastically comes down. For cash on delivery returns account for 15 to 20% of the transactions versus 2 to 5% for prepaid orders because the buyer has already made up his mind and parted with his cash. To address this trust deficit issue and encourage better customer behavior and reduce the challenge for delivery companies like ourselves the move to digital payments is absolutely critical as we look at growing the ecommerce market in Pakistan.

"Pre-pandemic TCS was handling about 400,000 ecommerce shipments per month and now we have gone to over a million a month"

Urban-rural divide

"We see a 60:40 urban-rural divide. Tier 1 cities generate and receive 60% of the orders and include Multan, Faisalabad and Peshawar in addition to Karachi, Lahore, Islamabad and Rawalpindi. Tier 2 (Sargoda, Bahawalpur, Gujrat) and 3 (D.I.Khan, Mardan, Kohat) cities are at 40%. Cash on delivery is the overwhelming mode of payment with 89% of sales in Pakistan."

The main categories comprise consumer electronics, fashion, furniture, home wear and beauty. The return ratio is 10 to 15% which poses a challenge to the delivery partner. There are customers who choose not to accept the delivery when it's made. Then there are

bad addresses."

Educating the customer

"Because TCS sits at the center of this value chain between the ecommerce merchant and the end user we play a critical role in not just enabling the merchant but also educating the customer and creating that awareness. Since TCS is making the delivery it gets the blame for a wrong or bad product, and not the website which the customer should have first verified."

I know the government is invested in developing an ecommerce policy and we have engaged with them at the policy level to ensure this ecosystem grows and flourishes. Consumer and data protection are key issues that require attention and will go a long way in creating customer trust. The taxation structure is very important for ecommerce merchants."

"Globally the future of retail is in on-line and off-line integration"

Small women led businesses

TCS also supports a host of small women led businesses in Pakistan, said Saira Awan Malik as she neared the end of her presentation. *"There is no dearth of talent and we see a mushrooming of entrepreneurial activity all across the country. We are proud to partner not just with our biggest customers but also our micro female led businesses growing at a fast rate in this ecommerce space. Thank you very much."*

Annual event

The 1st Future of Retail Business Summit (FOR2022) was a landmark event, the first of its kind, but certainly not the last as the organizers resolved to bring the retail 'Biradari' together on an annual if not more frequent basis. Each speaker, a formidable entity in his or her own right, brought to the table a wealth of knowledge, sharing in generous measure unique experiences and providing critical insights into what ails the system and the corrective measures needed to move forward full speed ahead.

Seema Aziz (Founder and Managing Director, Sefam Pvt. Ltd) spoke to the gathering via Zoom from Lahore on *"Developing a Culture of Innovation for Manufacturing High Quality Fabric Brands that People Love,"* moderated by Asfandiyar Farrukh (Sr. Vice Chairman, Chainstore Association of Pakistan; and Managing Director, HUB Urban Brands). Faisal Nadeem Riaz (Director, Dolmen Group) was present in-person and got into *"Transforming Malls for the Digital Age."*

The Retail Leaders' Strategies Forum

"Organized Retail in the Post-COVID Era - Learning during the Pandemic and Improving Customer Experience at Scale" followed next and here the panelists were Shamoon Sultan (Founder & Chief Executive Officer, Khaadi); Faisal Nadeem Riaz (Director, Dolmen Group); Ayesha Dawood (Chief Executive Officer, Dawood Lawrencepur Limited); Rana Tariq Mehboob (Chairman, Chainstore Association of Pakistan; and CEO, Royal Tag); and Moderator Asfandiyar Farrukh (Sr. Vice Chairman, Chainstore Association of Pakistan; and Managing Director, HUB Urban Brands).

Ecommerce dissected

Badar Khushnood (Chairman, P@SHA) made his presentation on "The Magic Moment of e-Commerce" followed by Dr. Babar Saeed Khan (CEO, Ehad Healthcare) speaking on "Retail Pharmacy and the Last Mile Access to Medicines". Ibad Ahmed "Director, New Verticals & Q-Commerce, foodpanda) presented on "Online Shopping and Quick Commerce: Key Trends and Insights" while Asad Malik (CEO, Cresset Strategic Partners) took the podium on "E-Commerce Demystified: The Brands' CEO's Perspective."

"Unlocking Exponential Growth in Retail through Machine Learning & AI" was Usman Barkat's (Chief Innovation Officer, Algo) topic with Nida Siddiqui (Head of Ecommerce, Bonanza Garments Industries) moderating a Panel Discussion with the above speakers.

Supply Chain: The Retail Game-Changer

Dr. Prakash Menon (Executive Mentor, Black Belt In Retail / Chartered Member, TiE Melbourne) provided the Keynote on Supply Chain: The Retail Game-Changer all the way from across the seven seas in Down Under via video link.

"Where third party logistics and fulfillment is concerned it is our core value proposition to you"

Round Table on Retail and its Regulatory Landscape in Pakistan

This session was eagerly looked forward to, with the Panelists comprising **Mohammed Nasser Janjua**, the Director General (OPS) Retail, FBR, Government of Pakistan; **Aisha H. Moriani**, Senior Joint Secretary (E-Commerce), Ministry of Commerce; **Ehsan Saya**, Managing Director, Daraz (Alibaba Group); **Muhammad Zeeshan Merchant**, President, Karachi Tax Bar Association; **Rana**

Tariq Mehboob, Chairman, Chainstore Association of Pakistan, and **Asfandiyar Farrukh**, Senior Vice Chairman, Chainstore Association of Pakistan with **Asif Haroon**, Partner Tax Services, A. F. Ferguson & Co. (a member firm of the PwC network) moderating the Panel.

"It's not always cost effective or efficient to keep the delivery in-house. 3PL is a partner in the growth of the ecommerce business"

FOR2022 Hall of Fame

Paying especial tribute to **Irfan Iqbal Sheikh** of Al-Fatah Departmental Store with the segment titled "Coffee & Conversation, Ariba Shahid (Business Journalist, Profit Magazine) held a especial conversation with this high achieving entrepreneur whose ideas have shaped retailing through his skills in running the retail industry's giant and the brands he has created.

Focus on Fintech

What makes a Fintech successful in the payments ecosystem was the question fielded by **Saad Niazi**, COO, Keenu, after which he was joined by **Karim Jindani**, Co-founder, Tapsys Private Limited and

Adnan Ali, CEO, PayFast for a Panel Discussion on Fintech and the Retail Industry, moderated by **Ahson Saeed**, Managing Director, BPC Banking Technologies.

Munsub Abrar (Founder, Naheed.pk) followed up with a Case Study "Omnichannel and E-Commerce" and **Wille Eerola** (Hon. Consul General of Pakistan in Finland and CEO, Marketing Man) gave a presentation on "International Retail Marketing."

Closing Keynote

Steve Dennis, Forbes Senior Contributor and Author of Amazon Best-seller 'Remarkable Retail' provided the closing keynote titled "Remarkable Retail – The Future of Retail is Hybrid and Harmonized," with **Hamza W. Hashmi** (Chief Executive Officer, TerraBiz) offering the Vote of Thanks.

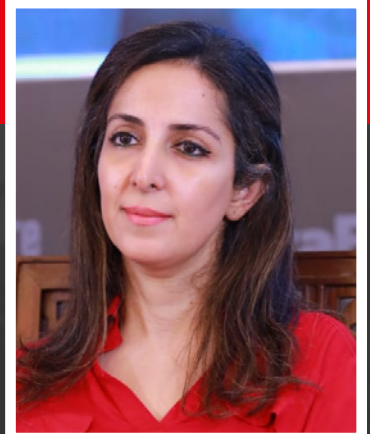
All in all it was a day very well spent. The audience was predominantly male, a fact remarked upon by the chief guest. The female, it has to be remembered, is on the other end of the retail equation, fuelling the business ■

Report filed by Adil Ahmad, Correspondent, TCS Octara.Com

Staying on course

*In 2018, we realised that there was a need for strategic realignment between the shareholders and the management,” says, **Saira Awan Malik** about her journey from being a corporate lawyer to the president of Tranzum Courier Service (TCS).*

Fatima S Attarwala, Published March 14, 2022



Ms Malik had joined the board of directors of TCS in 2016, after practising in London for about six years. In that process of realignment, there was a parting of ways between the previous CEO (who was also the president of the company) and the vision the family had for TCS. Eventually, Ms Malik stepped into the role of president.

“My objective is to work closely with the management so that this situation of misalignment does not arise again. My role is that of strategic guidance and liaison while backing the full C-suite of management. I am a continuation of my father’s values,” she says while explaining her role.

TCS was founded by a former Pakistan International Airlines flight engineer, Khalid Nawaz Awan, in 1983. And has become the biggest player in the logistics industry. While there is a lack of market data, Ms Malik estimates that the company’s market share in the express courier segment is 60pc.

With the rise of e-commerce, the courier business has moved away from document delivery to parcel delivery. Lately, it has become an intensively competitive space where a lot of start-ups have mushroomed that deliver last-mile solutions, often funded by venture capitalists (VC). TCS is still a market leader but with a smaller share of about 35-40pc. The remaining pie is segmented among many players.

During the season of 11/11 sales last year, TCS made up to 1.3-1.5m shipments a month

The startup culture starts up with a big contest among all the players, said Ms Malik dismissing the competition. “Initially, VC funding is spent on customer acquisition instead of profitability. They scale up and usually, it’s a winner-take-all game with one or two left standing,” says Ms Malik while keeping the option of buying out a startup on the table.

“In the early stages, startups are virtually indistinguishable from one another. They need time and runway to prove the value and feasibility of their model. They have to add a value that we cannot add ourselves,” she adds.

“Our greatest growth is coming from the e-commerce vertical at the moment,” says Ms Malik. The e-commerce market in Pakistan is estimated to be about Rs140 billion, growing at the rate of 25pc, year-on-year. TCS’s e-commerce segment growth has outpaced the market by several times as the vertical is growing 2x-3x times. “From handling about 400,000 e-commerce parcel deliveries a month, we are easily north of a million now.”

This stems from TCS’s ability to handle large volumes which a lot of smaller players struggle with. “During the (November) season

of 11/11 sales last year, we made up to 1.3m to 1.5m shipments a month,” says Ms Malik.

About 2pc of the country’s retail sales take place through e-commerce. Pakistan’s internet penetration is roughly 54pc. Among those who have internet access, a quarter made their first purchase during the pandemic, explained Ms Malik.

E-commerce parcel deliveries are complicated and costly — the whole cash-on-delivery cycle means billions of rupees in payments that have to be managed. Plus, tracking returns on the doorstep is

During the season of 11/11 sales last year, TCS made up to 1.3-1.5m shipments a month

another challenge. Hence, TCS is focusing on other areas as well.

Overall, the logistics industry operates on very low margins. “Our net profit margins range from 3-5pc. Though some of our competitors don’t have to pay taxes, we get taxed on our topline (4pc) instead of our bottom line. In a way, growth is punitive for us though it is not deterring us,” she says.

Ms Malik confirmed that TCS’s topline was Rs14.5bn in 2018 with a growth rate of 10-15pc. Back of the envelope calculations indicate TCS’s annual revenue was in the ballpark of Rs21bn in 2021 and it paid roughly Rs826m in taxes.

Speaking of other opportunities, Ms Malik talked about third party logistics with the rise of q-commerce and e-commerce that has extensive warehousing needs. “TCS is already positioned among the top five in that regard and we are looking to ramp that up. This includes end-to-end fulfilment from picking it up from the factory to storing it, to delivering it to the customer, while managing inventory and returns.”

TCS is also focused on multi-modal transportation in terms of providing solutions for cross-border trucking as well as aviation. TCS is the first company to get a Transport International Routier license, which is an international convention that allows cross-border trucking without custom checks, decreasing costs and time. “This makes us well-positioned to benefit from the China-Pakistan Economic Corridor,” underlines Ms Malik ■

Published in Dawn, The Business and Finance Weekly, March 14th, 2022



How to handle chatty customers

by Ron Kaufman

Anyone who works in a service role knows this to be true: Some “customers” are more interested in having a conversation than making a purchase.

And unfortunately, those people tend to require more time and attention from service providers who are already strapped for time and attention.

So what to do?

Service providers often withhold their full attention in these situations because they don't want to encourage more engagement.

But studies show that extending authentic compassion and care actually reduces the frequency of calls and visits from these chatty customers.

That's because what they ultimately seek – what we all seek – is an emotional connection.

Just a few moments of genuine personal attention from another human fills their emotional bucket. And then they don't call back... as often. ;-)

RonKaufman

#ServeCareLove

P.S. Want to see some examples of how compassionate organizations handle interactions with lonely customers? ■

Check out this short video by Ron:

<https://www.youtube.com/watch?v=-6GvA393lyw>



Ron Kaufman is the globally recognized Service Guru, Author of New York Times bestseller book, and Founder of UP! Your Service. He is exclusively working with Octara for his workshops in Pakistan since 2012.

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NATURE Calling For ACTION STATIONS!



Great News for Ducks and Dolphins!

The WWF-Pakistan and the Engro Foundation, the social investment arm of the Engro Corporation, has entered into a first-of-its-kind partnership for the conservation and management of the endangered Indus River Dolphins, according to their press release.

Locally known as Bhulan and only found in the River Indus, the mammal is blind because it does not have a crystal eye lens. They rely on echolocation to navigate, communicate and hunt prey including prawns, catfish, and carp. The project will focus on their core habitat in the 500 kilometers Indus River stretch between Taunsa and Sukkur barrages. This stretch is the habitat of approximately 1800 Indus River dolphins and overlaps with the Indus Flyway which is a globally important route for migratory birds.

The area has immense ecological and cultural significance as the Guddu-Sukkur stretch is a protected area known as the Indus Dolphin Reserve, and was declared a Ramsar wetland under the Ramsar Convention on Wetlands and a Key Biodiversity Area.



Similarly, the Taunsa-Guddu River section is home to the second largest Indus dolphin population of about 660.

Scaling up ecotourism with flying boats

Another private sector initiative that attempts to connect the many wetlands of Pakistan for ecotourism purposes hopes to induct flying boats that have long serviced the fly-in communities of North America.

Karachi has been in the flying boat loop since 1937 when the Southampton - Karachi sector was pioneered by flying boat on the 3rd of October 1937. The route from Alexandria was Tiberias (Lake of Galilee), Baghdad, Basra, Bahrein, Dubai, Gwador, Karachi. The Empire flying boat left Southampton on 3rd of October and arrived in Karachi on the 8th of October 1937.

The first service by flying boat from Karachi to Singapore was on 22

"The Indus River Dolphin is blind because it does not have a crystal eye lens and relies on echolocation to navigate, communicate and hunt prey"

- 24 February 1938. That meant that the flight leaving Southampton on 17 February 1938 and arriving in Singapore on 24 February was entirely by flying boat. Southampton - Karachi was by Circe and Karachi - Singapore by Coogee. (<http://www.nzstamps.org.uk/air/external/eastern/easternroute.html>).

On your bicycles!

The 193 members of the United Nations General Assembly have unanimously adopted a resolution proposed by Turkmenistan supporting bicycles as a tool for combating climate change, as reported by AFP in The News (17-3-22). It calls on member states to "integrate the bicycle into public transportation, in urban and



"The 193 members of the United Nations General Assembly have unanimously adopted a resolution supporting bicycles as a tool for combating climate change"

rural settings in developing and developed countries."

According to the resolution, increasing cycling through improved road safety and the promotion of bike-riding will help achieve "sustainable development, including the reduction of greenhouse gas emissions." However, like all UNGA resolutions, it is nonbinding.

Curing obesity with bicycles

But, given that obesity has assumed the proportions of a pandemic and described by medical experts as a medical condition that leads to multiple complications like diabetes, blood pressure, cholesterol, heart disease and some forms of cancer, according to a public awareness symposium organized by the Dow University of Health Sciences School of Public Health and reported in the Express Tribune (17-3-22), bicycles may yet be taken seriously.

One person taking bicycles very seriously is a government functionary who, while inaugurating a bicycle race recently, provided another dimension to pedal power as the only mobility option in times of crisis when petrol supplies run dry. As we have seen in Sri Lanka in recent times, it doesn't have to be a natural disaster.

Carbon emissions going up

Global energy-related carbon dioxide emissions rose by 6% in 2021 to a record 36.3 billion tons according to the International Energy Agency as reported by AFP in the Express Tribune (9-3-22). The increase in global CO2 emissions of over 2 billion tons was the largest in history in absolute terms, more than offsetting the previous year's pandemic-induced decline. The widespread

"Global energy-related carbon dioxide emissions rose by 6% in 2021 to a record 36.3 billion tons"

use of coal to power growth was cited as the cause as the world economy rebounded from the COVID crisis.

Meanwhile, the fact that climate change has a direct economic impact was acknowledged by the Adviser to the PM on Commerce and Investment, Abdul Razzak Dawood, in his address to the Pakistan Climate Conference organized by the Overseas Investors Chamber of Commerce and Industry (OICCI) that brought together experts and corporate leaders, both local and global, that mulled ways and means to help the government lead climate actions in Pakistan and contribute to Nationally Determined Commitments (NDCs) made at the COP26 in Glasgow 🌍

Column by Adil Ahmad, Correspondent, TCS Octara.Com

The Great Reinvention - Making The Impossible "I'm possible"

A blog by Rose-marie Fernandez M.A., CPC, ELI-MP



Not one of us has been left unscathed by the experience of the previous two years in the wake of the aftermath of the pandemic. For the first time in our lives we dealt with uncertainty of a great magnitude, and it was understandable that the experience brought about change in the way we think about our life. It is too early to measure the human impact that this experience has had, but there are indications of a high awareness of the need to be who and what we want to be in our lives. In other words to crave for a Life my Way. This is evidenced by the surgency of the Great Resignation, the Great Reshuffle and I call it the Great Reinvent.

Necessity is the mother of Invention. Reinvent yourself.

This time beckoned for a need to survive so powerful that it called for Reinvention. To conquer uncertainty. Many began to question the very purpose of their existence. The need was more to create a self that was higher up on Maslow's Hierarchy of Needs. A great hunger emerged to survive Mentally, Emotionally, Psychologically and Spiritually.

Technology played a major role in providing food to satisfy the need of the hour. The power to connect virtually on a global level, reputed authors and gurus freely shared their wisdom and advice, organizations were thrown into developing new practices to motivate their employees, coaching emerged as a facilitation tool. These changes made a major contribution to changing the environment and consequentially our mind set on how we live our lives. People were hungrily devouring tools, techniques, and systems to survive as a human.

The most powerful realisation is the awakening that we possess the innate resources to Reinvent ourselves, all that is necessary is desire and the independent will to do so.

What is Desire? Is a wish, a want for something that we do not have. Desire is future based. Desire is the root of passion. The intensity of our desire and hence our passion manifests itself when we take action to satisfy it. It answers the question, "How badly do you want it?"

What is Independent Will? It is the ability to exercise the choices in your life that are right for you. In the now, in the present. When one says "I will", it is a declaration of intention and personal choice. If you are willing then your able.

Read more on Stephen Covey's Independent Will

Nothing is impossible. Together with a positive mindset, the combination of Desire and Independent Will are a vitalizing

combination.

You may ask yourself the following questions using the Cuatro Method and note your responses to catapult you to "The Great Reinvent – Making the impossible I'm Possible".

Step 1 – Self Awareness

- What dream have you always had and not pursued?
- What innate resources do you have to live out this dream?
- What are the barriers that will prevent you from reinventing yourself?
- Take each barrier and look at the opportunities that the barrier may have for you

Step II – Self Acceptance

- Are you willing to put in the effort to Re-invent yourself?
- Make an inventory of all your talents and gifts that you bring to your worthy self.
- Embrace each one individually.

Step III Self Actualisation

- What is the first step I need to take to move myself forward?
- What does the Reinvented self-look like?
- What do I need to do to get there?

Step IV Self Mastery

- What new practices or rituals do I need to sustain the Reinvented self?
- Who in my life can assist me in sustaining my Reinvented self?
- How will I know that I have accomplished what I set out to do?



Rose-marie Fernandez is a Human Resources expert, worked with several fortune 500 companies in the South Asian sub-continent, USA and Canada. She has been recognized Professional Certified Coach (PCC) and credentialed by the International Coaching Federation (ICF). Rose is also Founder & Transformational Coach at Coaching Worx, Canada. She is exclusively working with Octara for her online trainings.

For Inquiries, info@octara.com

Lifelong Learning Tips

Contributions from TCS Octara People

The 'Lifelong Learning Tips' is a self-learning and self-development process for promoting continuous learning among Octara people and shared with readers. Octara people are provided with business publications and then asked to choose and reflect their thoughts, perspectives and opinions based on their selected article in the Monthly octara.com e-Newsletter.

Each contributor further discusses and shares their learnings in the weekly 'Glue Meeting' held every Friday among the team mates. Basically, it's a 360 Degree Personal Development Drive from reading to selecting to understanding to explaining the thoughts perceived.

Hope readers find it as interesting and useful as the TCS Octara Team does

Earn the respect of your boss

Managers respect employees who take responsibilities seriously. Use these three top techniques to show your professionalism and commitment to your organization:

1. Find ways to add value to your organization.

The most successful people—at any level of an organization—identify opportunities to enhance their company's profits. You'll score well-deserved points if you can find ways to streamline processes and reduce costs.

2. Seek out new responsibilities. Don't let your job description limit you.

For example, even if online research is not part of your job, take

the initiative to research market trends or track competitor information, and you'll gain more visibility in your company.

3. Take credit for work well done.

but don't overdo it. If you spend a considerable amount of time and effort on a project, make sure your boss understands the energy you put into it, including the results. But don't spend too much time bragging about your efforts.



Contribution by **M. Shahzad**
Office Support
Octara Private Limited - A TCS Company
Source: Communication Briefings

End a battle with a co-worker

Conflict: Most of us hate it, but few of us can avoid it. Workplace conflict is inevitable, but it can drag down productivity. If you find yourself embroiled in a conflict with a co-worker, take these steps:

• Look at the situation objectively.

Don't take your co-worker's hostility personally. There may be extenuating circumstances that are affecting your co-worker's behavior. You never know what personal struggles or stress the other person may be facing.

• Accept differences in perspective.

Recognize that you and your co-worker may never agree on certain issues.

• Be professional.

Keep your conversations focused on business. Don't resort to personal attacks.

• Stand up for yourself.

Some-times the direct approach is the best route to take. Confront your co-worker in private and tell the person what's bothering you. If your co-worker won't listen, consider talking to your boss about the problem.

• Know when to walk away.

When you're upset, you may not communicate clearly. If you find your emotions rising, end the conversation gracefully and suggest that you both take some time to cool off.



Contribution by **Nazim Ansari**
Creative Manager
Octara Private Limited - A TCS Company
Source: Communication Briefings

Say 'No' to a customer tactfully

We all want to accommodate customers whenever possible. But what happens when it's not possible? The secret to saying "No" to a request without losing the customer lies in the way you deliver the message. Use these tips to retain customers:

- **Apologize and state the facts.**

If, for example, a customer asks for a feature that is not available, let him know and offer an apology. Keep it simple.

- **Offer reasons, not excuses.**

It's too easy to hide behind "company pol-icy" or similar excuses. These mean nothing to the customer. Explain the reason behind the rule. Most policies are intended to protect, not frustrate, the customer.

- **Suggest an alternative.**

Rather than say, "We don't carry that model," say "Although we don't carry that model, we do have another that has most of the features you want."

- **End the call politely.**

If you've tried all the strategies above and the customer is angry or dissatisfied, your best bet is to thank him for bringing the problem to your attention and politely end the conversation.

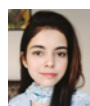


Contribution by **Sarim Atique**
Assistant Manager Business Development
Octara Private Limited - A TCS Company
Source: Communication Briefings

Strike a Confident Pose

Our personality is shown by two ways one is what we show and other what we speak. We can intentionally show our personality by our words but what really shows about us is our body language which is unintentional, it tells whether we are confident confused or thinking about. Therefore we should make sure to train ourselves to show a positive image by our body language by keeping our head level, a firm handshake,

maintaining a good posture and walking confidently. The way people showcase themselves is how people perceive about them.



Contribution by **Fariha Afzal**
Intern at Octara
Octara Private Limited - A TCS Company
SOURCE: Communication Briefings

The Perils of Perfectionism

Striving for excellence is good but reaching perfectionism has its price. If you want to become perfectionist you are more likely to set unattainable goals and standards which may lead to overwork, stress and generally feeling of always being behind your targets. There are few remedies for perfectionism.

Focus on the good. If you beating up yourself for minor errors you are undermining your energy and enthusiasm. Look on the positive outcomes and put errors into perspective.

Evaluate the goals: evaluate your goals for yourself to know if they are reasonable. If you are constantly under a feeling of lacking behind, it's best to revise your plans and give yourself some breathing room.

Recognize how your perfectionism affects those around you. One the perils of perfectionism are that you

judge others harshly as you judge yourself. The results people around you will not be comfortable taking risk, they will utmost try to hide their mistakes and doubt their abilities.

Set time limits. Don't consume yourself to the extent of making minor things perfect. Determine a time in which you want to finish that work.

Think yourself as a hurdler. You don't have to fully drain your energies over small difficulties. There are no extra benefits of doing that of overthinking and stressing yourself. You should know how much time and energy is required to overcome the hurdle.



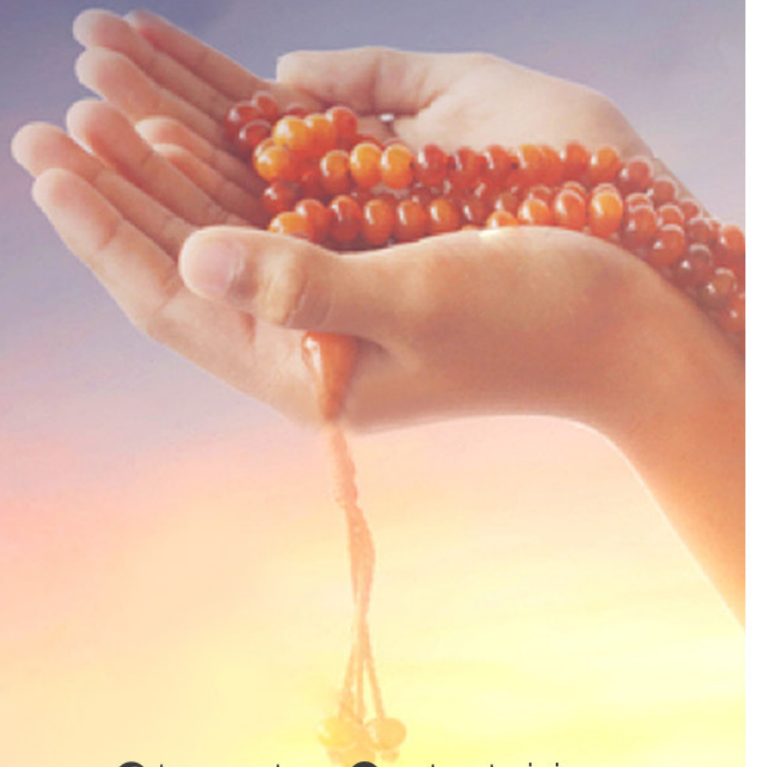
Contribution by **Ayesha Tariq**
Product Specialist Training
Octara Private Limited - A TCS Company
Source: Communication Briefings

Readers are encouraged to share their comments and feedback on the e-Newsletter with us at ayesha.tariq@octara.com for inclusion in our upcoming issues.

Don't forget to send your recent picture and complete contact details.

At the advent of Ramzan
Team Octara wishes you and
your loved ones a peaceful,
blessed and prosperous month.

Ramzan
MUBARAK



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The POWER of Effective Communication

April 14, 2022 | 10:00 AM to 12:00 PM PKT via Zoom

Workshop Overview:

For today's managers, good communication plays an essential role in their success in the workplace and in their personal life. Effective communication in the workplace can play a crucial role in building trust, preventing and resolving problems, providing clarity and direction, promoting team work and creating better work relationships. Leaders who know how to communicate effectively with those around them will see increased engagement and better productivity, particularly since information technology has connected us together more closely, across geographical and cultural barriers.

In this workshop, we will focus on the different types of verbal and non-verbal communication, barriers to communication, strategies for powerful spoken and written communication and storytelling as a means of marketing products and services.

Key Takeaways:

- Identify **different** communication and cultural styles
- Identify **barriers** to communication in your workplace
- How to overcome **internal** barriers and create a healthy work environment
- Strategies for effective written/verbal communication for an **external** audience
- The benefits of **digital** vs. print mediums
- How to use **storytelling and other strategies** to promote your brand

Who should attend:

- Department Heads and Managers
- Marketing and Communication Specialists
- PR Executives
- Any employee interested in maximizing the power of good communication



Facilitator:

Ambreen Saleh

- International Development and Communication Specialist
- Author of "The Journey"; Story contributor to Arzu Anthology III

Click here to view the complete profile of Ambreen:

<https://www.linkedin.com/in/ambreen-saleh-4b5690a0/>

Workshop Investment

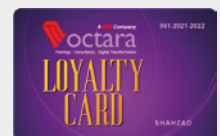
PKR 2,500/-
+SST Per Participant

Group Discount Available

Fee Includes:

- e-Learning Material
- Virtual Business Networking
- Post-Workshop Advisory Services
- Membership for TCS Octara WebMall+ (WhatsApp Group)
- Digital Certificate of Attendance

• Value Added Octara Loyalty Card*



*Entitles card holder to 20% discount on all future Octara Trainings and also more discount on other TCS Services

Bring this program In-house at attractive discount

This workshop can be customized to suit specific needs of your organization which may lead to significant savings. Please contact Sarim Atique at sarim.atique@octara.com or call at 0345-8949470

For Details & Registration contact

Sarim Atique at: sarim.atique@octara.com, Mobile 0345-8949470

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Helping You Succeed!

CUSTOMER SERVICES SKILLS FOR FRONTLINERS

The Customer's Perception Is Your Reality. – Kate Zabriskie

April 19, 2022 | 9:00 AM TO 12:00 PM PKT at Zoom

PROGRAM OVERVIEW:

As part of a dynamic industry in the field of services, do you impress your customers every time you interact with them? Every time you respond to their greeting, pay warm welcome to them, respond to their initial concerns and queries. You must go beyond expectations and develop strong relationships with your customers.

It is essential that you provide a unique customer experience by proactively anticipating your customer's needs and expectations, exceeding them every single time. Unique strategies and practical action steps to delight your customers so it is always recommended to build a mindset and a toolset to bring your service level up, develop a service culture that sizzles and succeeds.

KEY BENEFITS

The participants of this program will Understand and Learn:

- **Impact** of positive attitude – being solution-oriented, confident, proactive
- **Why** complete insights about product features or service knowledge is a prerequisite
- **Etiquette** for telephone interactions & face-to-face interactions
- **Importance** of e-mail interactions: responding to e-mails the right way.
- **Impact** of interpersonal skills for in providing customer service
- **How** to deal with difficult customers/complaint handling
- **How** to document customer interaction
- **What** are key components in customer retention and loyalty?
- **Customer** service feedback process
- **Value** of communication in customer services

WHO SHOULD ATTEND?

For Frontliners such as **Officers/Executives, Coordinators, Support Staff** and **Personnel working in Customer Care, Call Centre, Sales, Marketing, Operations, Administration, and others.**



Facilitator:

FAIZAN AHMAD

- Head of Learning & Development, Multinet Pakistan (Pvt) Limited
- Over 17 years of corporate experience across sales, services, telecom & banking
- Certified Presenter & Business Leader from Dale Carnegie Training
- With 10+ years of training experience successfully conducted trainings sessions for blue-chip entities such as Engro, PTCL, Ufone, UBL, HBL, Byco petroleum & many others

Workshop Investment

PKR 2,900/- +SST Per Participant

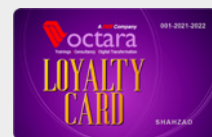
Group Discount Available

5 Participants PKR 14,000/- +SST	10 Participants PKR 26,000/- +SST
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Fee Includes:

- e-Learning Material
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- Post-Workshop Advisory Services
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Helping You Succeed!

Topics of Trainings	Duration	Trainer Name	Date	Loc.
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APRIL

Webinar: Money and the Meaning of Life	1-hour	Abbas Husain	TBC	TBC
Online Training: The Power of Effective Communication	2-hours	Ambreen Saleh	14-Apr	TBC
Online Training: Customer Service Skills for Front Liners	Half day	Faizan Ahmad	19-Apr	TBC

MAY

Industrial Relations and laws for HR professionals	1-Day	Waqas Waseem	May	Karachi
Storytelling from Numbers Mastering Data Interpretation	1-Day	Ans Khurram	May	Zoom
KPI Essential	1-Day	Farhan Mahmood	May	Karachi

JUNE

B2B Selling	2-day	Furqan Qureshi	May	Karachi
Maintenance Masterclass	2-day	Khurram Shahzad	May	Karachi
Lead Through Transforming L&D	1-Day	Farhad Karmally	May	Zoom



UPCOMING PROGRAMS IN 2022

Workshop: Human Resources in the Age of Digital Transformation	1-Day	Dr. Frank Peter	TBC	Karachi
Workshop: Digital Marketing Masterclass	1-Day	Dr. Frank Peter	TBC	Karachi
Workshop: Blue Ocean Strategy	2-Day	Dr. Raj Kumar	TBC	Karachi
Online Training: 21 Effective Brainstorming Techniques	1-Day	Dave Nelissen	TBC	Karachi
Understanding Fintech, Cryptocurrencies & Blockchain	TBC	Petros Geroulanos	TBC	Karachi
Designing Agile Organizations	2-Day	Fredrick Haentjens	TBC	Karachi



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