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Dear Reader,

Stressful are the times that we live in, but even as we struggle to keep body and soul together in meaningful manner, the struggle makes us stronger, brighter and smarter, and there we see in their full glory the Lord's mysterious ways, the presence of 'Maslayhut', or benefit, in every 'Masla', or problem.

With that bit of wisdom under our belts we come to our lead story this issue that does an in-depth debrief of **Jawwad Farid**, a phenomenon in the worlds of technology and finance, and upon the likes of whom rests the future progress and prosperity of Pakistan.

Our second lead is **Hammad Siddiqui** sitting in Ajax, Ontario, and leveraging LinkedIn to get the world talking shop, a dire necessity if we are to flourish in the poet-grief pandemic era.

For trend watchers we have The Future Normal: Fast Forward # 9 by **Henry Coutinho-Mason** followed by a listing of OCTARA engagements.

May Allah bless us all with His choicest blessings, Ameen. 🙏

Editorial Compiled by **Adil Ahmad**, Special Correspondent, octara.com
Creative & Design by **Zainab Essajee & Nazim Ansari**

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Jawwad Ahmed Farid

Founder/ Mentor/ Actuary/ Computational Finance
& Enterprise Risk Specialist
Interviewed by Adil Ahmad



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TCS Octara Webinar Review



FOR TREND WATCHERS

The Future Normal: Fast Forward #9

A Blog by Henry Coutinho-Mason

TCS Octara Programs in May & June 2021

May 5, 2021 | 4:00 pm (PKT) via Zoom

Webinar: A Conversation on Submission: Being One!!!

Speaker: Umair Jaliawala



May 6, 2021 | 12:00 pm (PKT) via Zoom

Webinar: Win Customers through Effective Communication

Speaker: Catherine Bentley

May 27, 2021 | 3:30 pm (PKT) via Zoom

Online Training: Grow Your Personal Brand on LinkedIn

Facilitator: Hammad Siddiqui

June 2, 2021 | 11:00 am (PKT) via Zoom

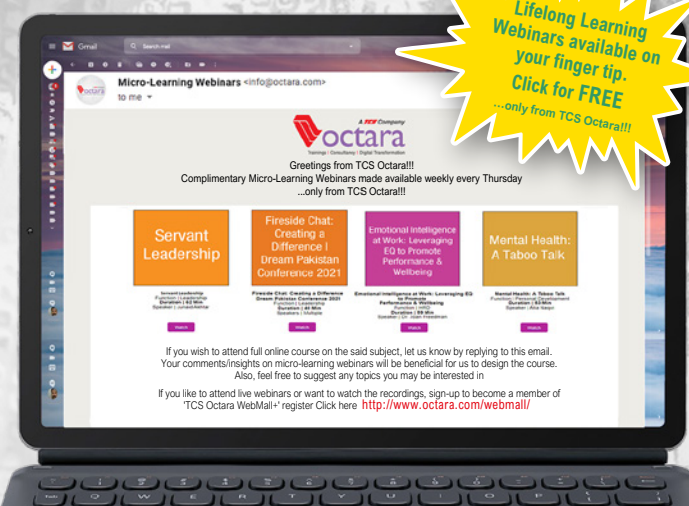
Online Training: Building Organisational Change Capability

Facilitator: Uzma Aitqad

Octara Programs from (May - August 2021)

Lifelong Learning Lessons

(Contributions by TCS Octara People)



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Once in a very long while one comes across an outlier who boggles the mind with his sheer expanse of accomplishment, and raises the bar for all the lives that he touches with his infectious enthusiasm for excellence. Jawwad Farid is one such person whom OCTARA.Com had the rare privilege of sitting down with for a chat that could have gone on indefinitely as he very generously put the clock on hold.

JAWWAD FARID

Founder, Mentor, Actuary, Computational Finance & Enterprise Risk Specialist

Bridging Divides

Jawwad's core areas of expertise include Asset and Risk Management, Product Development and the Financial Services Back Office. He learnt how to bridge the divide that exists between business, technology, risk and compliance users. That bridge is visible across almost all of his work in consulting, writing and teaching.

Jawwad is the author of five books. Founder Puzzles (2020), Portfolio Optimization Models (2017), Option Greeks Primer (2015), Models at Work (2014) and Reboot (2006).

Other than building models, writing books and teaching computational finance, Jawwad has a habit of going off on a tangent every now and then. His other interests include creating large data sets, building counter narratives to popular but incorrect opinions, and road running. He started road running after a break of 27 years and being told that he will never run again, runs 5k's and 10k's on the weekend with a group of hardcore road runners, and wants to run a

sub-2:30 half marathon before he turns 50. Two book projects on his bucket list are titled "How not to be stupid in the gym when you are old and dumb" and "How to get back on the road after dropping a 150 kg loaded barbell on yourself."

octara.com: Some people are born before their time and experience frustration while they wait for others to catch up and get on the same page. Did you experience this frustration?

Right Time, Right People

JAWWAD: I was very lucky. It's a great blessing when you meet the right people at the right time. There are paths that one would like to explore but the decision to do so is deferred for various reasons. Then there are paths that you never imagined you would tread but doors open in those directions and you keep moving. I think that would be my story.

“It’s a great blessing when you meet the right people at the right time”

My first venture that made for my original learning experience was while I was luckily a student at Columbia University in New York. I had returned to academia after a break of about eight years and was really enjoying the experience of living and working as a student. The great benefit of being a student is that your track is laid out for the next couple of years and the gestation period whizzes by as you engage with your books. But there have been times when I have had to wait and mark time, and then partly my upbringing and partly my own mindset has come to my rescue. I always heard my parents and elders say that when the time is right and you’re ready the doors will open and if the door doesn’t open then either the time is not right or you’re not ready. This belief made a huge difference.

octara.com: The COVID Pandemic has played havoc with business across the globe. It is said that you blend a rare combination of risk management, information systems, business and product development skill set side by side with actuarial expertise. That makes you the man to be giving advice these days! What is your advice to businesses that are listening in?

JAWWAD: In both the fields of risk and refinance there are two frameworks that we suggest to our clients. The first is that the right time to prepare for risk is not when you’re in the middle of the crisis, but much before the crisis strikes. Anticipate what’s the worst that can happen, and what do we do if it happens. You have to be very proactive with respect to risk. Look at your figures and outlook, and if what we expect to happen doesn’t happen then what’s our plan B?

Escaping Fragility

Then there’s a more advanced concept known as optionality or flexibility. Nicholas Nassim Taleb, the author of *Black Swan*, has a framework wherein if you want to escape fragility and become robust then you must possess redundancy so if one option fails you can switch to the other. In Pakistan’s case we have learnt to figure out operational complexity associated with uncertainty. We know how to handle uncertainty and have an edge on countries where the infrastructures are a given. The other issue he emphasizes is flexibility, for if you have flexibility you can bend and don’t break. So a lot of people who are working in markets like ours understand this need to build redundancy and flexibility.

Avoiding Complexity

We are a very small team of four people by design. There was a time when we were 65 plus, and if we were that large today we would certainly have struggled. One thing we didn’t want was complexity since complex systems have a tendency to

break. So we went for a very low overhead operational setup. We work on laptops and are quite flexible about where we work. We do analysis and present the results to our customers over Zoom, Team, and WhatsApp which is acceptable to them. So the nature of our business and being a small team has been our advantage and we feel very blessed.

octara.com: Given that the financial sector has comprised your stomping ground, would you care to revisit the financial meltdown of 2007-08, and comment on how Ivy League educated finance men could have got it so wrong?

Wrong, But Useful

JAWWAD: With apologies to George Orwell, author of “1984” and “Animal Farm”, he sums it up when he says in “Animal Farm” that all animals are equal but some animals are more equal than others. In the same spirit there’s a statement in the modeling world that all models are wrong, but some models are more useful than others. By definition the model is an approximation that looks at the world at specific model points tied together by a list of assumptions. If any one of the assumptions is invalidated the model will break. So the model is always qualified, and we try and establish under what conditions the model would break.

A lot of the times when model results are quoted they are done without qualifications. The underlying dynamics in financial world are driven by physics and the bulk of the work comes from the Heat equation, though what works in physics may not always work in the financial services world. This was not the first time that there was a financial meltdown. It happened in 1987 and before that as well. Every five or six years there’s a crisis in the modeling world simply because we forget that models have a high tendency to break. Successful people remember that.

octara.com: These hotshots on Wall Street were greed driven, it is said, and the term “socializing losses and privatizing profits” was coined to the great detriment of Main Street. Was empathy a conspicuous absence and ethics the weak link in the chain?

Incentives & Pay-offs

JAWWAD: Ethics is taught at university and the good professors would identify in their course material the ethical debate and challenges. Until the pay-off is greater than the penalty the incentive will be present to take the shortcut. On the regulatory side now we see there is an emphasis on making an example of the people who get caught. But there are other social factors that make it possible for people to

completely escape punishment. The issue is with incentives and pay-offs.

octara.com: During the last 27 years, you have worked as a consultant in North America, Pakistan, Middle East, Africa and the United Kingdom with a number of blue chip clients including Aegon, Goldman Sachs, ING, Merrill Lynch, Met Life, Sumitomo Mitsui Bank, Pacific Life, Fidelity Investments, Transamerica, and GE Financial Assurance. Why, in your opinion, are the rich getting richer and the poor getting poorer?

Improving Middle Class

JAWWAD: Dr. Durre Nayaab is with PIDE in Islamabad and she did a study some 14 years ago to estimate the size of the Pakistani middle class. She used data from the Pakistan Life Style survey for her analysis. Dr. Javed Ghani of LUMS and KSBL gave a presentation at the IBA in 2016-17 in which he also estimated the size of the Pakistani middle class.

“Until the pay-off is greater than the penalty the incentive will be present to take the shortcut”

They calculated the household's daily consumption in 5 categories ranging from less than a dollar a day to over 10 dollars a day. Of this one category was below the poverty line defined as consumption of less than 2 dollars a day. Up to 2001 57% of the Pakistani population was consuming less than 2 dollars a day. In 2017 the size of this segment fell to 7% from 57% according to Dr. Ghani's paper.

This is the academic evidence that indicates increase in prosperity, not poverty. In terms of anecdotal evidence when I was in school and college I walked to the corner shop at night to get milk and eggs for breakfast and would encounter one or at best two cars in the lane. Today there is no space to walk in the lanes with 2 to 3 cars parked in front of each house. So the size of the middle class, at least in the urban and peri-urban areas which constitute at least 45% of Pakistan, has gone up both academically and anecdotally speaking.

In 1987 I went to the BVS Parsi high school, which was a government school at the time and whose fee was 150 rupees. We had phenomenal teachers and great education, and most students came from not too well-off families. Those who owned motorcycles then now have 3 cars. My father started working at age 16 and had a highly interrupted academic career that culminated in a bachelor's degree done privately. I never ever dreamt of studying abroad one day much less at Columbia University, while today every kid is focused on studying abroad. I'm just saying that there is a counter narrative, but it's not popular. I can't say about the rest of the world. I live in Pakistan and over the last 40 years my life has changed dramatically. My quality of life, and that of

people like me has improved, and we must recognize and acknowledge that.

Reference:

<https://financetrainingcourse.com/education/2017/12/pakistan-middle-class-estimation-size/>

octara.com: You say that you write, mentor, teach and experiment with fastest ways of losing obscene amounts of cash without gambling, banking, trading, alcohol or wheels. Is that statement in need of a prefix “How Not To”?

Awkward Journey

JAWWAD: My wife has played a really big role in helping me get where I am today through some hard and difficult times. The journey of a founder, or entrepreneur, or businessman is a very awkward journey. We starve for 14 or 15 months and then do well for the next few months! And this cycle repeats itself whether its billing or pay-offs.

If you think in terms of building a business, especially a

technology business, then see it as trying out a recipe until you get it right. It takes a while to get the ingredients right. That process requires a lot of patience and commitment. When I started I thought going to a business school would help, and it did. It gave me the confidence to give it a shot, but I didn't learn all the tricks of the trade out there. I thought it would help people if I told them about my own journey and all the mistakes that I made. Very few people write about their failures. I try and write more about the dark side than that which worked for me.

octara.com: You say that you have learnt how to bridge the divide that exists between business, technology, risk and compliance users. Wouldn't they have been working in sync already?

Dealing With Asymmetry

JAWWAD: The treasury team at a bank is dedicated to putting capital at risk, and depending on the risk they take they are compensated for it. What would be the penalty if you lost money? And what would happen if you called it right and end up winning?

There is an asymmetry between the downside and the upside on the risk side of the business. This is true for most businesses. Sometimes the incentives are misaligned to the extent that you take on a lot of risk without adequately compensating the business for bearing that risk. The front office side is given an incentive to bringing in the revenue and meet targets.

Sometimes the incentives are misaligned to the extent that



021 Disrupt: Ashraf Kalim, Magnus Sports; Jehan Ara, Nest I/O; Jawwad Farid, Alchemy Technology; Isfandiyar Shaheen, NetEquity Networks; Anzar Khaliq PhD, Habib University



Jawwad Running – Group



Habib University Student Group 2018



SPRING – South Asia Group

you take on a lot of risk to bring in that quota of revenue without adequately compensating the business for bearing that risk. Here the risk function comes into play and charges a certain cost, so we don't take too big a bet because the bank could get stuck with it if the pay-off doesn't happen. Hence the conflict.

The technology side focuses on the infrastructure or tools front and doesn't necessarily understand the business side. Compliance is focused on the regulatory side and ensures that the paperwork is complete. These are four different functions within the same organization that often end up working at cross-purposes.

So you need somebody who understands the business side and the perspective of risk and compliance and can explain them to each other, and then explain all three to the

technology function. People with this background, to my mind, are rare.

octara.com: Within the startup community your interests are said to lie at the intersection of online education, financial services, empowering the special needs community, impact and trans-formative investments and teaching computer science to middle school children. Please elaborate on impact and trans-formative investments.

Talent Shortage

JAWWAD: Hans Rosling, the author of bestselling "Factfulness", put together a site named Gapminder where he tracked and collated data across 3 or 4 centuries of economic

“One thing we didn’t want was complexity since complex systems have a tendency to break”

activity. His conclusion was that there are two areas, education and health, that if done right help a country grow and prosper..

I’ve been working with the technology community now for 30 years and find there’s a shortage of talent. Kids who are gifted in mathematics tend to have a natural advantage in computer science. But not all of them come into computer science, instead becoming doctors, lawyers, artists, and engineers. So we lose a lot of talent to other professions when it would have a natural advantage in computer science.

We asked ourselves what we can do to help people build more technology startups, reduce their risk and cost of trying out new ideas, and facilitate their journey. Can we build a technology community and ecosystem on a city by city basis across Pakistan?

When I completed my bachelor’s in computer science and started work in 1991-92 there were only four places in Pakistan where I could work as a technology professional. Today there are over 1000 options across Pakistan. When I talk of transformative investment my take is that this money that you’re putting in has to create significant impact in areas that can have long term consequences for society along with the return on capital. A rising tide raises all boats.

octara.com: How well is the special needs community faring?

Robust Special Needs Community

JAWWAD: Our youngest son is autistic. He is 16 years old now and was two and half when diagnosed. We’ve come a long way over the last 14 years. There’s a lot more support available now and a very strong and active community of special needs parents. There are many more options now for schooling and home schooling. At the provincial and federal levels there is much more support now, and you can get a disabled ID card made. However, there are still a lot of challenges, but there are a lot more resources available now than 14 years ago.

octara.com: Where on the curve do you find our middle school children where computer science is concerned?

Aligning Incentives

JAWWAD: One issue is that the teaching of computer science is a very difficult proposition. There are both good and bad math’s teachers.

The good ones will make you fall madly in love with the subject while the bad ones will kill any interest you may have in it. This

is also true for computer science. If we have good teachers at the grade 5, 6 and 7 levels then we have a huge advantage over everybody else. But getting good teachers is a big problem because the opportunity cost is very high of giving up a high paying corporate career to go and teach middle school.

It’s a question of aligning incentives. There are some good teachers in our large metropolitan centers driven largely by missionary zeal, but this needs replication across the national spectrum and not just in Karachi, Lahore and Islamabad.

octara.com: The poor state of the Pakistani digital highway has been cited as a stumbling block for online education. How well are teachers coping in the face of such impediments, especially now that online education has been thrust upon us, leaving us with no option?

Remote Teaching Blues

JAWWAD: As a teacher myself I can tell you that the infrastructure comes much later.

Our ability to teach as remote instructors is a much bigger challenge. My first startup in 1999 was an online education venture. I’ve been working in this field for over 20 years, but if you asked my students to rate me as an online instructor I wouldn’t score more than 4 out of 10.

Teaching in a physical classroom is a very different experience. The digital highway is fine in urban centers but an issue in smaller towns, along with electricity without which computers don’t work. But the real challenge is the instructor’s ability to teach online which is here to stay in the foreseeable future. We’re getting better but it’s taking too long.

octara.com: You were part of the core team that launched the PASHA Startup Insider series, PASHA Launch Pad, PASHA Social Innovation Fund as well as the PASHA Nest i/o incubation initiative in Pakistan. In addition to PASHA you have also worked as a mentor for the MIT Enterprise Forum, Plan 9 (PITB), SPRING Accelerator and as a mentor and a head judge for the Asia Pacific ICT Awards since 2007. Across the last decade you have mentored over a hundred founding teams focusing on idea validation, selling, marketing, financial planning, valuations, pitching, product development and scaling up. Have your efforts built sufficient traction in the direction of new wealth creation that will take Pakistan out of the woods?

Be Pakistani, Buy Pakistani!

JAWWAD: It's not just me. There are hundreds of people who have contributed to this effort in Karachi, Lahore and Islamabad. Has it had an impact? I would say yes. When I started in the technology business in 2003 there were maybe 2 companies with at most US\$10 million in revenue. Today, 20 years later, there are probably 25 such companies. So Pakistan's technology industry has moved forward and on its own steam. India is 7 times our size and so is its middle class and academic output which is far more globally competitive than ours. The other very important element is commitment to buying locally built technology for only then will the industry become stronger and move forward. But if we import everything then how will it work?

octara.com: You were an adjunct Faculty member at the SP Jain Campus in Dubai and Singapore from 2007 to 2018, and taught courses on Entrepreneurship, Risk Management, Derivative Products, Portfolio Optimization and Project Finance. You also taught the Entrepreneurship elective at Habib University and the Treasury and Portfolio management and the Fintech and Financial Innovation course at IBA weekend program. How do you rate our emerging leadership? Will our youth bulge indeed prove to be our demographic dividend?

“There is an asymmetry between the downside and the upside on the risk side of the business”

Bullish On Pakistan

JAWWAD: I've been teaching for 26 years. Every year the students that I teach are smarter, sharper, brighter and sometimes even more driven than we were. There might have been an occasional bad year, but largely they've been more confident and clearer about what they want and will go much further than we went. I have always been very hopeful and optimistic about the future and that's why I continue teaching. Once you start teaching and engaging with the next generation you realize that you're in good hands and that's why I am so bullish on Pakistan.

octara.com: Please elaborate upon your “no-concept-left-behind” instruction philosophy.

JAWWAD: As instructors we prepare a curriculum and course outline, and then we focus on completing that course. If we run short of time we carry on to the next topic, leaving students to figure the rest out on their own. No concept left behind entails not moving forward unless the concept has been understood by everyone in the group you're teaching, whether in a college classroom or corporate

workshop. It requires a very different style of teaching with commitment, and coming up with examples and instances that your audience can relate to. There are teachers who are there to prove how learned and smart they are and then there are those who are there to teach. We need the second type.

octara.com: What insights did you draw from your 5 day Founder's boot camp at Nest i/o for all ten batches of incubated teams from 2014-2019? Is the future of our tech in good hands?

More Women Founders

JAWWAD: In the startup community the big question which arises is how do you measure output and impact? The conventional benchmark looks at how many succeeded from amongst those who started out? In the other model that I consider much more important is how strong is the community and support network? How often do they help each other out and in what areas are they working in?

The good thing over the last decade is that we're seeing more women founders. We're seeing a lot more founders focus on the education side, which is another big plus. We're seeing people setting up in nonconventional, non-profitable areas like education, mental health, recycling, economic empowerment and awareness. That's the upside. The downside is that it will take a decade or more for these startups to make meaningful impact.

octara.com: Of all the work you have done so far in your career, you say that you have found teaching to be the most fulfilling. Why do you suppose there is so much unrest and disenchantment within the teaching community in Pakistan? Nowhere else in the world have we seen teachers being lathi/baton-charged and tear-gassed with a fair degree of regularity live on television? From being the noblest profession why have we reduced our teachers to their present plight?

Role Models No More...

JAWWAD: The question is whether teachers are being paid enough to keep body and soul together? I run a business and I do three other things on the side including teaching. I do not teach fulltime because I know it will never cover my bills. We have to figure out the compensation model for teachers at the school level. Secondly, we have stopped looking at teachers as role models and shun teaching as a profession in preference to becoming doctors, engineers, bankers and working in telecommunication.

Third is the issue of respect. Yes it has to be earned, but our communities need to respect teachers. Unless we

“I always heard my parents and elders say that when the time is right and you’re ready the doors will open”

consciously respect our teachers in spite of their many failings, matters will not improve.

octara.com: As a member of the IBA’s Academic advisory board do you have a comment on the broad-basing of the IBA’s disciplines into the social sciences and in the process diluting, some feel, focus on business studies?

Liberal Core Courses A Must

JAWWAD: At the Habib University when I assign work to my students I find their ability to comprehend and express themselves is significantly above par. The credit for this, everyone agrees, goes to the liberal core courses they teach there irrespective of whether the major is computer science or electrical engineering or social policy. The 10 courses over 2 semesters comprising the liberal core make you think of the societal context when responding to questions which are fairly inward looking. So if you do a dedicated liberal studies program alongside the business core then its advantages will seep into business studies and produce more proficient graduates.

I taught portfolio optimization models at the IBA and its final exam was a take home exam. There is zero correlation between the book and the exam paper. The book teaches you concepts, frameworks and the way to think. The exam doesn’t come from the book and asks questions that the book hasn’t even touched upon. It’s about applying the knowledge obtained from the book. Assessment is also part of learning.

octara.com: You volunteer as a late evening track coach. Please tell us more about it.

Inspired To Run Again

JAWWAD: Both my kids ran the 400 and 800 meters in athletics and their coaches Ahmed Wali and Roma (Speed Star Track & Field Club) train at the NSCC. The star there is Moeed Baloch who is the fastest kid in Sindh and ranked 4th nationally. Seeing my kids train inspired me to run again.

octara.com: As a hobby you engage in creating large data sets and building counter narratives to popular but incorrect opinions. Please elaborate.

JAWWAD: Between 2018 and 2020 I did the Pakistan Technology Industry Survey covering 250 companies and found that 35% were purely product focused companies with 65% doing a mix of products and services or pure services. The other questions were related to where the centers of productivity are, and what is the level of women employment in the tech industry. So the narrative is data

driven and not based on assumptions. I run these surveys out of curiosity.

Reference:

<https://financetrainingcourse.com/education/2019/11/pakistan-technology-industry-survey-2019/>

octara.com: Which memorable titles have occupied your reading list?

John Le Carre Rules!

JAWWAD: I have a lot of favorite authors who have either died or stopped writing. John Le Carre, now deceased, is one who writes about espionage ‘Tinker Tailor Soldier Spy’, ‘The Spy Who Walked in from the Cold’, ‘Single and Single’, ‘the Constant Gardner’, and ‘Absolute Friends’. He is an author whom I have always loved and cherish, and I have four of his books that I have bought but haven’t read yet. Neal Stephenson is another author who writes cyber punk thrillers and his book ‘Reamde’ that I really liked was about the online gaming industry.

octara.com: What dietary plan do you follow for breakfast, lunch and dinner?

JAWWAD: I’m a big breakfast person at around 6.30am with eggs on the menu; lunch is between 12.30pm and 1pm; and dinner is about 6pm.

octara.com: Why do you find rationality overrated?

Give More Than You Take

JAWWAD: In the quantitative mathematical fields it’s quite common to find that we all carry equations in our head. But the equations often misfire. It’s advisable to give more than you take which to me is a very irrational mindset. In life one does things sometimes which make no sense but it’s important that you do them. Rationality tells you not to do it.

octara.com: What’s your message to the world?

Find Happiness

JAWWAD: Stay happy. We take a long time in determining what makes us happy. So find out what makes you happy and then stay happy.

Thank you Jawwad Farid ■

Interview conducted by **Adil Ahmad**, Correspondent, **OCTARA.COM**

HAMMAD SIDDIQUI

on the Might of

LinkedIn

Based in Ajax, Ontario (Canada), HAMMAD SIDDIQUI empowers LinkedIn users with his Coaching and Revamping service, and helps them grow their LinkedIn network, increase visibility, find job opportunities and business leads, providing special service for Canadian Immigrants and PR holders. His LinkedIn Coaching is an 8 Weeks intense program, one hour every week live on Zoom.



675 Million+ Members

Headquartered in Sunnyvale, California (United States), LinkedIn is an American business and employment-oriented online service that operates via websites and mobile apps. Launched on May 5, 2003, the platform is mainly used for professional networking, and allows job seekers to post their CVs and employers to post jobs.

With 675 million+ members, LinkedIn helps manage your professional identity; build and engage with your professional network, and access knowledge, insights and opportunities. Founded by Reid Hoffman, Konstantin Guericke, Allen Blue, Jean-Luc Vaillant, Eric Ly in Mountain View, California (United States), Ryan Roslansky has been its CEO since 1st June 2020. Microsoft Corporation is the LinkedIn parent organization with LinkedIn Learning, Glint Inc, and Connectifier amongst its subsidiaries.

Coaching & Branding

HAMMAD SIDDIQUI has 32,700 Followers on LinkedIn and describes his skill sets as Coaching & Branding; RESUME Writing Service for Canadian Immigrants; LinkedIn Revamping; LinkedIn Content Strategy; and Chief Business Development @CIMMO, Canada.

Learn content development and targeting, says Hammad, and make your LinkedIn profile Google Friendly; Make your LinkedIn profile searchable; and target your desired industry through desired keywords. In short, transform yourself from a SEEKER to A Giver!

Been There, Done That!

"The University of Life taught me things that are not found in the world's top curriculums," says Hammad, who has worked as Head of Trade & Investment at the UK Consulate in Karachi during the period 1990 to 2006, promoting British Businesses

and private investment. In 2006 he joined The Center for International Private Enterprise (CIPE), a non-profit affiliate of US Chamber of Commerce.

"I traveled and worked in the whole of South Asia, The Philippines, Cambodia, Turkey, Papua New Guinea, Azerbaijan, Romania, US and Canada to develop or implement projects, or to do new business development work, or just to experience new things!"

Exposure to a great course on non-profit management at US Chamber of Commerce's Institute of Organization Management drew him into the world of non-profit work, and he developed and delivered several training programs for Chambers of Commerce (including Women Chambers).

/// The University of Life taught me things that are not found in the world's top curriculums ///

"My career took me to places, giving me exposure to cultures and diversified business environments. Not many people get that opportunity. I've published two books, and third one titled 'Putting Your LinkedIn to Work' is in progress."

Distilled Knowledge Transference

Hammad Siddiqui treated a select Octara cohort to an hour-long engagement on Zoom for distilled knowledge transference Webinar - Personal Branding Using LinkedIn by Hammad Siddiqui. The webinar recording will be made available on sending your inquiry and contact details to Team Octara at info@octara.com



The brochure of modular program “Grow Your PERSONAL BRAND on LinkedIn” by Hammad Siddiqui is available here: <https://bit.ly/2QzUWH9> (Starting from Thursday, May 27, 2021)

LinkedIn is a constantly evolving massive digital employment exchange, says Hammad. “Most people on LinkedIn consume content and if you are a content generator then you’re already amongst its top echelons. Many globally recognized celebrity names are on LinkedIn with a following in millions. They’re part

Use pictures. Seek more recommendations.”

Painting Images with Words

Citing Tony Buzan, Hammad says that the Mind thinks in three dimensions, and not in linear fashion. “Most LinkedIn content is linear, in words. The person reading creates an image of what’s written. So create an image around the linear content. We have to be very strategic about the content we produce and how it will be seen.”

LinkedIn’s growth over the past year has been phenomenal in North America and Europe, says Hammad, and if you don’t optimize your LinkedIn you can’t find a job. Hammad started coaching with the South Asian community in mind, but gets more clients from Australia, USA, Europe, South Africa and the Gulf countries.

4 Module Program

“Octara is planning a 4 module program with Hammad after Eid-ul-Fitr”, said Jamil Janjua (CEO Octara) while thanking Hammad and the participants, and drawing attention to Octara WebMall+ on WhatsApp which he called the Netflix of Webinars! ■

Hammad Siddiqui can be reached at <http://linkedinimpact.com>

Webinar Reviewed by **Adil Ahmad**, Correspondent, OCTARA.COM

**Branding is very important.
Your cover panel is your
billboard**

of the elite giver community. Most people are there to find jobs or upgrade their existing jobs.”

Optimizing LinkedIn

Hammad’s specialty is Optimizing LinkedIn with a focus on keywords, experience and skill sets, and finding that needle in a huge haystack. Misclassifications deter visits, he says, and it’s important to be listed under the right categories.

“Branding is very important. Your cover panel is your billboard. You should post consistently to gain a following; doing it 45 to 50 times before impact is made. Write about what you’re passionate about and create your brand equity.

Future Normal: Fast Forward #9

Day 1 for Amazon workers; Epic's \$1 billion metaverse; zero-emission Dutch deliveries and more...


By Henry Coutinho-Mason


Published on April 20, 2021

This week, five compelling glimpses of The Future Normal for you, featuring Amazon, Epic and Coinbase, among others. Each illustrates a big underlying shift in how we will live, work and shop.


Will one of them inspire you to think differently about where you head from here? The future is ours to build, together.


Is this (finally) Day 1 for Amazon's workers and the climate...?

 #FutureNormal // Jeff Bezos' final shareholder letter took a rather different (and to my mind, defensive) tone: setting a goal for the company to become "Earth's Best Employer and Earth's Safest Place to Work". If Amazon can raise the bar here as they have done for customers, that's an inspiring thought.


 #TrendTruth // Let's be real. For a long time Amazon stood as a cautionary tale to those who claimed that customers valued meaning, purpose and positive impact (compared to low prices & fast delivery?! No contest! ;) The optimist in me welcomes this as signal that doing good is, in the end, an unavoidable trend. The cynic says it's telling this is Jeff's final act as CEO. Over to you, Andy Jassy...

Coinbase goes public: crypto goes mainstream?


 #FutureNormal // Depending on which side of the fence you sit, this is either the beginning of the end of the crypto bubble, or the end of the Wild West phase and the start of the mainstreaming of crypto. Whatever the fortunes of Coinbase and Bitcoin themselves, clearly the digital money genie is out of the bottle.

 #TrendTruth // Bill Gates famously said, "We always overestimate the change that will occur in the next two years and underestimate the change that will occur in the next ten." Indeed, the most impactful deployment of new technologies usually happens once the peak of inflated expectations has passed.


Dutch cities mandate zero-emission deliveries by 2025


 #FutureNormal // If Jeff Bezos can treat his workers right, and e-vans silently and cleanly deliver our packages, might we be able

to happily order sh*t we don't need without a side of worker or climate guilt? \o/


 #TrendTruth // The internet and the digital era was kickstarted by government intervention. Similarly, we need to embrace government action that changes the rules of the game to promote sustainable solutions.


Property developer plans 5,000 UK retirement homes in city centres

 #FutureNormal // If young office workers flee city centers to WFA, might older retirees move in? Will the Experience Economy shift to 9am-5pm, thanks to rich, carefree Baby Boomers?

 #TrendTruth // Want an 'easy' way to apply trends. Take a widespread trend (e.g. the Experience Economy) and apply it to an overlooked demographic (e.g. older people). Shock horror, they'll probably embrace it.

Epic Games raises \$1 billion to build the metaverse

 #FutureNormal // I've been obsessed with Epic Games for a long time. Even before the pandemic, Fortnite's impact on society and culture was fascinating. Similarly, its MetaHuman engine (See FF#1:) points towards a world of hybrid personalities. Now its ambitions for the metaverse get even wilder and yet simultaneously more within reach. Keep watching.

 #TrendTruth // There's never a 'moment' when trends emerge fully formed. Look for the slow build, the incremental improvements, the generational behaviour that signal things are shifting ■

Source:

<https://thefuturenormal.substack.com/p/-future-normal-fast-forward-9?r>



Author The Future Normal / ex-MD @

TrendWatching / cofounder 3Space & Redo



A Conversation on

SUBMISSION: Being One!

Webinar Overview

The ego likes a fight. The present is a means to some end, a barrier and an enemy. Things got to be a certain way, my way and that's the only way. Spiritual practice takes us to submission to the moment. It sees the present as the present, the only opportunity to make any difference to whatever future there might be or one intends for. It allows us to take a step back from own minds, see our own 'little me' that presents itself as BIG aka EGO talking!

In this inspirational and interactive webinar, we will learn more about how Submission lets powerful action flow out of us not just for own little selves, but for all beings and is aligned with the good force, always at play! Our work then is not for little accolades but for the monsters we kill within to rise above even more.

Key Takeaways

In this webinar participants will:

- Gain greater awareness of self beyond ego patterns
- Recognise the power of submission and being one with the situation
- Understand how mind works and see it from distance
- Feel resistance and letting it go for action to flow

Return to life and work with spiritual connect and zeal to be!

Click Here to Register: <https://bit.ly/3t76sqm>

Spots are limited to 100 Only,
register now so you won't miss out.



Speaker:
Umair Jaliawala

- A Social Entrepreneur, Activist, Trainer and Keynote Speaker specialised in Leadership, Enterprise and Technology (LET) subjects
- Certified in Humanistic Integrated Counselling
- Certified Master Facilitator for Social Enterprise and Active Citizens from British Council
- Certified Trainer for Micro-Entrepreneurship
- Founder & CEO of Torque Corp
- Managing Director of Jaliawala Pvt. Ltd
- Founder of TGRS Islamabad

For details & registration, please contact:

Sarim Atique at: sarim.atique@octara.com, Mobile: 0345-8949470, Ph: +92-21-34520093

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Helping You Succeed!

Win CUSTOMERS Through Effective Communication

Clarity | Impact | Credibility

Overview

Effective communication creates customer engagement and loyalty and this drives a business forward; substandard communication, on the other hand, can seriously alienate customers and degrade market standing. **COVID-19 has changed the business environment and the way we communicate internally and externally and we need to bridge any real or perceived communication gaps that this may present.**

This 1-hour webinar features a simple but comprehensive model to apply to communication with all internal and external customers to persuade, influence and foster sustainable relationships.

Key Takeaways

In this webinar participants will:

- Recognise the principles of persuasion in all business communication touchpoints with customers
- Identify common communication roadblocks in customer engagement
- Appreciate and be able to apply the HEART model for effective communication in customer service
- Evaluate their own strengths & development areas
- Increase overall confidence in communication skills

Who Should Register?

- Professionals working in organisational functions such as Customer Services, Sales, Marketing and HR
- Individuals required to communicate with internal and external customers in both verbal and written formats
- Anyone wishing to improve the professionalism and effectiveness of their business communication to support career progression

Click Here to Register: <https://bit.ly/32vDxS8>

**Bring this
Program
In-house:**

If you wish to customize this webinar as full online course on the said subject, contact as detail given below.

Speaker

Catherine Bentley

Director Marketing & Communication
PowerBase Consulting -Dubai



- Masters' Degree in English Language (University of Edinburgh, UK)
- Diploma in Marketing – Chartered Institute of Marketing – UK
- Qualified TESOL (Teaching English to Speakers of Other Languages) facilitator
- 16 years' business management experience within UK Financial Services Industry – including Royal & Sun Alliance, MBNA International Bank, Royal Bank of Scotland
- Her mantra is "Success lies simply in being the very best that you can be" and this positive energy runs through her coaching and training programmes.

Since 2004 Catherine has been based in the UAE and has applied her commercial experience to facilitating diverse, multi-cultural teams across geographical locations in the setting and achievement of first-class customer service and communication standards.

Catherine works both with individuals and groups to develop confidence in communication, which she believes allows latent talent and potential to shine through and enhances customer experience and brand credibility.

Her mantra is "Success lies simply in being the very best that you can be" and this positive energy runs through her coaching and training programmes.

Organisations benefited from Catherine Bentley's training & coaching



For details & registration, please contact:

Sarim Atique at: sarim.atique@octara.com, Mobile: 0345-8949470, Ph: +92-21-34520093

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Helping You Succeed!

Become an Opportunity Magnet

GROW YOUR PERSONAL BRAND ON LinkedIn®

Overview

LinkedIn is the best networking platform for professionals. The platform has grown from around million users in 2016, to over 800 million users in 2021. According to various surveys, over 80% users expect LinkedIn to help them in networking and job search.

However, only about 5% or so understand how LinkedIn works, as a result over 95% LinkedIn users do not achieve their goals. As the global job market has become more challenging, LinkedIn has emerged as the largest platform with over 24 million jobs available on this platform.

The course will set you on a journey to improve, enhance and optimize your LinkedIn Profile. You will learn to strategically achieve your single or multi-purpose goals from Job Searching, Networking, Finding the right recruiter/employee, Learning and Development, Marketing or becoming an Influencer.

You Will Learn To:

- **Create** a great LinkedIn profile
- **Brand** your profile on LinkedIn
- **Create** engaging and powerful content on LinkedIn
- **Target** network building
- **Find** job opportunities
- **Become** a LinkedIn influencer

Who Should Attend?

This intense training program is designed for mid-career, senior executives and business owners.

To register, please click here: <https://bit.ly/3gHVNQE>

Workshop Investment

(for 6 hours of on-line training)

PKR 6,000/- +PST/SST Per Participant

Fee Includes:

- e-Learning Material
- Digital Certificate of Attendance

** Entitles card holder to 15% discount on all future Octara Trainings (online & classroom)

- Virtual Business Networking
- Post-Workshop Advisory Services
- Octara Loyalty Card**



Facilitator

Hammad Siddiqui

Founder LinkedIn Impact, Expert in LinkedIn Content Strategy & Curation

LinkedIn Profile of Hammad:

<https://www.linkedin.com/in/hammadcoach/>

Agenda

Module 1 27 May | 3:30 - 5:00 PM, PKT

Introduction to LinkedIn Opportunities

Module 2 3 June | 3:30 - 5:00 PM, PKT

Statements vs Keywords in headline

Module 3 10 June | 3:30 - 5:00 PM, PKT

Content sharing – Dos and Don'ts

Module 4 17 June | 3:30 - 5:00 PM, PKT

Write Your LinkedIn Growth Strategy

...only from Octara!!!

For Details & Registration contact

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

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Helping You Succeed!



ONLINE  TRAINING

BUILDING ORGANISATIONAL CHANGE CAPABILITY

June 2, 2021 | 11:00 am – 4:00 pm (PKT) @Zoom Meeting Room

Workshop Overview:

Are you ready to develop organisational change capability to thrive in the world of change?

With the ever-increasing pressures of change, it has become pivotal for businesses to build the capability of leading and managing change to survive in today's competitive world.

Having in-house change management capability helps organisations become more agile in their response to adopting change and navigating through the challenges, which in turn helps them with realizing the benefits of change at a much faster pace.

The workshop **"Building Organisational Change Capability"** will empower you with the knowledge and practical examples to provide a roadmap to hit the ground running immediately.

Organisational Impact:

In sending delegates to this workshop, the organisation will gain the following benefits:

- Execute change to deliver sustainable results
- Assess the impacts and measure the change to convert into an actionable plan
- Get people's buy-in to deal with resistance to change
- Communicate the change objectives across people for awareness
- Enable people to adopt change with confidence and ability
- Align culture with change objectives and the aspirations for increased adoption of change

Click Here to Register: <https://bit.ly/3u0Hbzy>

Workshop Investment

PKR 6,500

+PST/SST Per Participant

Group Discount Available

Fee Includes:

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

** Entitles card holder to 15% discount on all future Octara Trainings (online & classroom)

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Send your cheque in favor of Octara Private Limited

To: Umair Tariq, Admin & Accounts Executive

Octara Private Limited - 1/E-37, Block-6, P.E.C.H.S., Karachi.

Tel: 021-34520708, Cell: 0343 5940485

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



Workshop Facilitator:

Uzma Aitqad

Organisational Change & Culture Design Specialist





Agenda:

- What is change management and why it is important for the success of projects?
- The process of change; stages and emotions
- Understanding people emotions through the cycle of change
- The competencies for delivering & managing change
- Challenges of managing change in organisations
- A roadmap to managing change and list of tools



For details & registration, please contact:

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Training Calendar

Programs in May-September 2021

Topic	Duration	Trainer	Date	Loc.
Webinar: Win Customers through Effective Communication	60 min	Catherine Bentley	06-May-21	Zoom
Grow Your Personal Brand on LinkedIn (4 Modules)	90 min	Hammad Siddiqui	27-May-21	Zoom
Building Organisational Change Capability	5-hours	Uzma Aitqad	02-Jun-21	Zoom
Communication Skills for Finance Professionals	3-hours	Zaid Kaliya	10-Jun-21	Zoom
Human Resources in the Age of Digital Transformation	5-hours	Dr. Frank Peter	23-Jun-21	Zoom
Digital Marketing Strategy & Tactics	5-hours	Dr. Frank Peter	24-Jun-21	Zoom
Leadership in Digital Age	5-hour	Mark Stuart	08-Jul-21	Zoom
Financial Analysis and Presentation	5-hours	Amer Qureshi	TBC	Zoom
HR Leadership Using HR Metrics & HR Analytics	5-hours	Talha Asim	TBC	Zoom
Retail Merchandising	5-hours	Atif Farooqui	TBC	Zoom
Competency Based Interviewing Skills	5-hours	Kamran Yameen	TBC	Zoom
Enterprise Risk Management	5-hours	Christopher Whittle	TBC	Zoom
Emotional Intelligence for Leadership Excellence	5-hours	John Bentley	TBC	Zoom
Team Building	5-hours	Mohsin Bhatti	TBC	Zoom
Key Account Management	5-hours	David Vachal	TBC	Zoom
Win Customer through Effective Communication	5-hours	Catherine Bentley	TBC	Zoom



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Lifelong Learning Lessons

Contributions from TCS Octara People!!!

Learning by Degrees

The snippet starts in a satirical style targeting the fresh graduates by saying 'for all those who celebrate their graduation this month here's a sobering thought your education's just beginning'. The snippet is then bolstered with some powerful quotes said by veterans on the idea of Learning.

Quotes:

The future of work consists of learning a living-
Marshall McLuhan, *Canadian philosopher, whose work is among the cornerstones of the study of media theory.*

There are three ingredients in the good life: learning, earning, and yearning – Moses Michael Coady, *Priest, Adult educator and Co-operative entrepreneur best known for his instrumental role in the Antagonism Movement.*

The illiterate of the future will not be those who cannot read and write, but those who cannot learn, unlearn, and relearn' –Alvin Toffler *an American writer, futurist, and businessman, regarded as one of the world's outstanding futurists.*

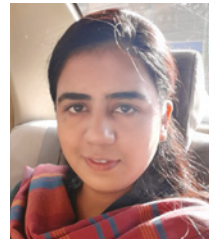
To reflect on all of the above three quotes, I find one thing in common in their Sayers; **their belief on profoundness of Learning**. After reading these quotes I dig into profiles of these experts and found out that these vanguards of future had set some remarkable milestones in the arena of their

educational and work life.

Making the connection of these quotes with today's future of work, in the stage of fourth revolution, which is according to *World Economic Forum*, is more than about just technology-driven change. It is a new chapter in human development, as technology and digital transformation will bring major disruption in the future of 'work' and 'workers' and stopping Automation and Artificial Intelligence is not a viable option, as it generates savings for organizations. However there is a silver lining, in the form of enormous need to develop 'human side', abilities such as originality, empathy, gut-feeling, sound judgment and social intelligence because these cannot be automated and are equally required to strike the balance.

Therefore under the light of these quotes, we in individual and organizational capacity should delve into life-long learning journey as changing of world of work and as a whole means that learning new skills will need to be a continual part of human's life.

Blog Contributed by **Ayesha Tariq**
Product Specialist Training
Octara Pvt. Ltd. - A TCS Company



Business Trends

Companies launched a record 24,496 new products last year. No wonder consumers say they, re confused by all the choices. Still, it's probably than the good old days, when our options were much more limited. There's a story about a thirsty cowboy who walked into a saloon. The barkeep said, **"Care for a drink, stranger?"** The cowboy asked, **"What are my choices?"** The barkeep answered, **"Yes or no"**

Downsizing has caused companies to **"outsource"** more of their workload. Which always reminds us of a story about

sportswriter Woody Paige, who was approached by a woman in a hotel bar. She offered to do anything he wanted for a hundred dollars. **"Great,"** said Woody. **"I am in room 125. Go up and write a column."**

Contribution by **M. Shahzad**
Office Support
Octara Pvt. Ltd. - A TCS Company
Sources - Funny Business issue



Tricks of the Trade

You can't exactly learn to have a sense of humor. As Abe Burrows said: "The ability to say something funny is something I've never been able to teach anyone." But you can learn the basics of using humor in prepared remarks. Here is an extremely short refresher course.

First, do not tell **"jokes"** unless you're very comfortable and very adept doing so. And don't inject humor that has nothing to do with your subject. Use it to help make a point, or don't use it at all.

Second, remember that the punch line isn't a **"finish line."** Don't speed through a story or an anecdote. Take your time. Be yourself. Think of how Jack Benny's personality, and his pauses, made whatever he said seem funnier.

Third, don't overdo **"humor."** As William Hazlitt said: "Wit is the salt of conversation, not the food."

Finally, and as much as possible, root your humor in reality. Carl Reiner said: "The absolute truth is the thing that makes people laugh." Except, of course, when the absolute truth is just too painful; in which case, it's always safer to be somber. As someone said, in today's corporation he who laughs last probably missed the memo about downsizing.

Contribution by **M. Nazim Ansari**
Creative Manager
Octara Private Limited - A TCS Company
Sources - Funny Business Issue



Great Minds Need Sleep

While reading the issue of Leadership Strategies, I found this piece very interesting and suggest that every professional need to implement it during this WFH (Work from Home) era.

ALBERT EINSTEIN – one the great minds in history contributed more to the scientific world than any other person. Did Einstein work tirelessly around the clock to achieve his amazing accomplishments? **NO.**

Einstein admitted that he didn't function well with less than 10 hours of sleep at night. It's interesting that many of us think we can function on less sleep than Einstein.

A new study shows that sleep-deprived individuals have impaired judgment, diminished creativity and productivity, inability to concentrate, reduced language and communication skills, slowed reaction times and decreased abilities to learn and remember.

An estimated \$150 Billion a year in reduced workplace productivity can be attributed to **Lack of Sleep.**

Contribution by **Zainab Essajee**
Senior Conference Producer & Marketing Lead
Octara Pvt. Ltd. - A TCS Company
Sources - Leadership Strategies Issue



Readers are encouraged to share their learnings for others with us at **zainab@octara.com** for inclusion in our upcoming issues.

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