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The Leadership Methodologist

Paul Bridle



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All Day, Everyday

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Service Leadership at All Levels!



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Dear Readers,

It's a pleasure and a privilege being here with you once again amidst the hurly burly of politics. Since 'Do More' is the mantra in vogue these last many months ...it is in this context that we at Octara feel a sense of satisfaction, for it is our mandate to aid and abet the development of human resource and constantly improve the quality of leadership in the corporate sector. The corporate sector carries the burden of the social sector through the payment of taxes to the government and by generating employment. A thriving corporate sector, with innovative entrepreneurship as its hallmark, makes for a thriving economy and generates a positive impact upon the human development

index for the country as a whole.

If one were to go by the incessant chirping of media commentators, Pakistan is in a real fix! The economy is sparking. Some would say this is good and soon we will have ignition and lift off. I am happy to report that in the midst of this seemingly unending hurly burly, life has carried on at Octara, and here we are once again with a fresh edition of octara.com.

Our cover story is by Ron Kaufman as he emphasizes why leading service from all levels is a sustainable competitive advantage. The big news is Ron Kaufman's "Service Leadership Workshop" on May 16, 2014 in Karachi. This is the second time Octara has partnered with Ron Kaufman to deliver best-in-class service training for you.

This quarter, we also had the opportunity of hosting The Leadership Methodologist - Paul Bridle in for a precept-shattering and highly appreciated workshop - The Leadership Challenge. We carry in our pages an Interview with Paul Bridle.

Ramiz and Karen Allawala share a contemporary mix of self-management techniques in the article "Managing Personal Energy". Our associate Paul Keizer emphasizes on how leaders maintain positive perceptions about them in his article "Be seen as a Leader - All Day, Everyday". Our friend Trevor Wilkins takes us back to the basics of selling in a logical way in his vignette - "Why can Sales People (so often) be (so very) annoying?" And finally Raeda Latif shares a detailed walkthrough on how we can ethically lower our tax burden by investing in mutual funds.

I would like to thank all sponsors who share the commitment of bringing octara.com to you. I hope you enjoy reading it as much as we enjoyed putting it together.

We look forward to your feedback.

jamil janjua, CEO, Octara & Chief Editor

Feedback: info@octara.com

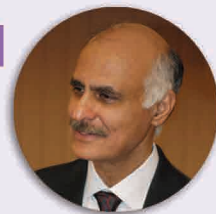
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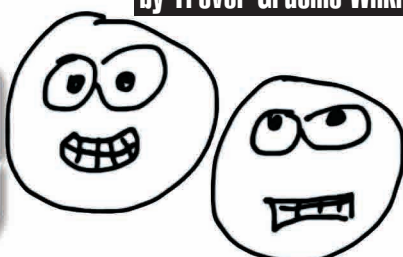
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Why can Sales People



(so often) be (so very) annoying?

Do you remember the last time you went to visit your much-loved grandmother?

Did you worry about the structure of the conversation?

Did you consciously manage its direction and outcomes?

Were you at all nervous?...

... well of course not!

What about when you last met up with a bunch of friends for a laugh?

Did you worry about what you were saying?

Did you carefully prepare a check list of subjects you needed to include?

Did you need to keep conscious control of the direction of the conversation?...

... again, of course not!

So why do we find those normal, day-to-day social situations so easy to manage?

How do we (usually) do it so well and so completely unconsciously?

It's for one reason – because society has trained us well to do that sort of thing – and to do it intuitively. The pathways in our brains that filter for cause and effect, that spot history and linkages, that match beliefs & values are all trained to do the job of socialising that we, as humans, are so good at.

As a result, we only consciously do or say things a tiny percentage of the time. 99% of our words leave our mouths on 'autopilot' – under complete control of the automatic parts of the brain which consolidate 'who we are and what we believe'.

From as young as 6 months old, babies begin to 'learn to lie'. From that point on, life is a series of learning steps for their brains (big school, puberty, leaving home, work responsibility, marriage, parenthood etc.). Each step delivers experience, decisions and new knowledge. Each time, we change our ability to

connect, to communicate &, ultimately, to influence other people ... well or poorly.

Now think of the time you went to visit a grumpy old grandfather whom didn't approve of something you'd done. Or maybe think of when you last had to ask for a pay rise – or needed to change someone else's mind – maybe even sell them your car. Not so positive eh? That's where society's programming begins to look inadequate – we stop enjoying what we're doing & can become so very clumsy.

We all have to live by selling something – some of the time – and this is where it can fall to pieces...

We don't know what the other person is thinking or believes. We don't understand how they make decisions. We don't know what to say to make them believe us. We're uncertain and we're doubtful.

As a result, we suffer the three classic Sales Fears:

- Fear of acting too Pushy
- Fear of appearing to be Ignorant
- Fear of being Rejected

It's to protect ourselves against these that so many of us – particularly sales people – act and speak badly and with only short-term motivations when we're selling something.

Sales Fear makes us talk too much – hoping to hold back tough questions or being rejected. Sales Fear's worst effect is losing the essential human connection with the other person (the 'buyer' of our services, ideas, products or simply our vision)

Stopping this from happening takes skill – or a lot of self-confidence. Not all of us always possess both of these, and even self confidence can transform itself into brashness, over-talking and 'apartness'. None of us are taught verbal influence skills at

school or in our families; and only by luck sometimes connect with good sales mentors, with wise old uncles or with brilliant colleagues happy to share their skills.

I've worked with a lot of sales people in nearly 30 years, and the corrosive effect created by a lack of these 'verbal navigation skills' can ruin an otherwise well-balanced personality. Add the effect of overwork, peer pressure and a poor work/life balance – and you can end up as a person who comes across as really disagreeable. However, get it right, and it doesn't have to be true. Sales people don't have to be disreputable.

If we're lucky, our upbringing gives us the insights and verbal skills to influence people to buy from us – and at an ethical, fair price that we can be proud of. If so, that's great, we can relax because we know what to say or ask next. These people are often the best (and luckiest) in any sales team. But if we're not that lucky, we shouldn't despair. Everyone can all learn these skills – and with the same effect. In fact, given time and determination, most of us can truly integrate influence skills into our own selves and make them a genuine part of our personality. As a result, we can be as natural as when we talk to that favourite granny – or even that grumpy grandfather. We can truly be ourselves, and most of all, we can be more successful and fulfilled – the people we deserve and desire to be.

Remember – the aim of a sales call should simply be to have a good chat about their situation and see how you can help them – at a fair price ■

Trevor Graeme Wilkins is a Sustainable Selling Guru and the CEO and founder of Holis Associates Inc. Trevor plans to visit Pakistan in September 2014 and deliver his training on "Sales Leadership" through the platform of Octara.



Why Leading Service from All Levels is a Competitive Advantage

by Ron Kaufman

The purpose of customer service in the business world has changed

Service is no longer a “nice to have”. It has become an absolute commercial necessity. In the past, giving good service was merely a hygiene factor, something you must provide to avoid getting complaints and to keep the customers you’ve already got.

Customer service was often treated like a caboose at the end of the train. It came after marketing, sales, operations, and logistics...and was only something you needed to provide if something else went wrong. In those cases, upset customers would be referred to “the customer service department” where low level employees would try to close the case with least possible effort and lowest possible cost.

But that view of service is now completely obsolete

Today, providing excellent service is a differentiator, a way of winning in the market, earning higher margins, securing greater loyalty, claiming greater share of wallet, and bigger market share.

Today, companies are taking action to build a strong service culture as a sustainable competitive advantage. They are using service to stand out from the competition, distinguishing themselves with a company culture and a commercial reputation for superior service.

The world is flatter today than in the past

We all work in a more global context and must respond to new competition

with better communication, innovation, flexibility and speed. In today’s world, people simply need to work more effectively with each other. And not by merely going to work and doing their jobs, but by actually helping each other - customers and colleagues - to succeed.

Helping someone else succeed is uplifting service

When your people focus on improving what they do for other people and not just on meeting their metrics or following procedures, a passion for serving others can become a driver for success. When this happens across an entire organization, when everyone commits to uplifting their service to each other, then a service culture can take root and grow. The culture grows more attractive for customers and more rewarding for employees.

Top - Down Service Leadership



The culture becomes a differentiating advantage that is difficult for other organizations to copy. Service culture builds sustainable competitive advantage.

How do you lead from all levels?

If your company is going to pursue building an uplifting service culture, leadership must initiate and support the process. But service leadership must be extended and ultimately embraced at all levels of the organization. Let's take a closer look at how to lead from all levels.

Top-Down Service Leadership

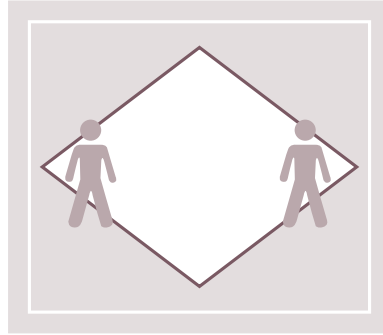
In the first model, a service culture initiative gets a great start. The leader from the top becomes a role model for, and communicates with everyone else in the organization.

However, this model alone is not enough because - even one manager in the middle doesn't set the right example or communicate the right service vision, a lot of employees are left behind. It's also not enough if anyone thinks that uplifting service or changing culture is a job for the people at the top. It's not. Uplifting service is everyone's job.

Bottom-Up Service Leadership

There are instances where frontline employees have initiated service revolutions — and have created award-winning service cultures. Consider the Pike Place Fish Market in Seattle, Washington. The compa-

Bottom - Up Service Leadership



ny's leaders did not come to work one day and ask employees to throw and catch fish across the stall to give its customers an award-winning show. The employees came up with this idea themselves, and they enthusiastically put it into action. But bottom-up service leadership typically doesn't happen, because frontline employees often aren't educated, enabled, or empowered to be proactive with new ideas for better service. Most simply follow procedure. But a frontline employee can take the lead—with a customer to produce a better outcome, or with a colleague to create a better mood. A frontline supervisor can lead by encouraging, coaching, and training on the job. A manager can lead by reaching out to help colleagues in other departments, making service come alive inside the organization.

Leading from Every Position

Leading service from all levels means that every employee takes personal responsibility for providing better service in every situation his or her position empowers him or her to reach. Service leadership may be initiated from the top, but it is also embraced at the bottom and is encouraged and enabled everywhere in between. You don't need an important title to be a service leader. It's a responsibility you can choose for yourself. When service leadership is alive at all levels in a large organization, frontline employees serve with passion because they understand the importance of their role, middle

Leading from Every Position



managers serve with passion because they understand the importance of their role, and senior leaders serve with passion because they understand the importance of their role. Indeed, it is everyone's role to take the lead in building a service culture.

Start by leading from the top and build alignment with each other. Embrace a common service vision and commit to take strong action as role models for superior service ■

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Ron Kaufman is the world's leading educator and motivator for uplifting customer service and building service cultures. He is the author of the New York Times and USA Today bestseller, "Uplifting Service! The Proven Path to Delighting Your Customers, Colleagues and Everyone Else You Meet" and 14 other books on service, business and inspiration. Ron is also the founder of UP! Your Service, a company that enables leaders and organizations to build Uplifting Service cultures for sustainable advantage.

To enjoy more customer service training and customer service culture articles, visit UpYourService.com.



Managing Personal



Ramiz and Karen Allawala

A World of Broken Promises:

One truth is self – evident. The whole world has been deceived by false promises. The promise of technology was to save time thereby giving people more opportunities for leisure and meaningful pursuits. The promise of globalization was to create more wealth and to distribute it evenly. The promise of democracy and freedom was for people to have a direct say in the decisions that matter to them. The promise of the information age was to narrow the knowledge gap and to increase human understanding. The promise of education was to create new ideas and models for a sustainable world where people's needs get met. All these promises were broken or hugely under delivered.

The broken promise of Technology, Globalization, Democracy and the Internet:

Today, despite technology, people have little time to pursue leisure and meaningful ways to spend their lives. In fact, a fifty hour work week is now a minimum standard. In some countries and professions the average work week consists of eighty hours!

Globalization has disrupted lives, skewed uses of resources and created a whole new class of educated, working poor living precarious lives facing economic insecurities, job

insecurities, work insecurities, employment insecurities, labor market insecurities, income insecurities, and representation insecurities. In fact sociologists have called this largest class of economic workers 'The Precariat'.

Democracy and freedom is quickly giving way to rise of extremism, heavy tax regimes, and draconian laws to limit freedom of speech, movement, assembly and expression. People are politically disengaged and indifferent or too busy to object to the inexorable erosion of their rights.

And the internet instead of increasing people to people contact and understanding has created narrow, self - serving interest groups whose members are dispersed globally that draw comfort from like – minded members and are the least bit interested in interacting with others. Welcome to the wide world of internet ghettos! More alarmingly, the internet is being used to monitor, control, supervise, evaluate, compare, and squeeze the common man more and more into subservience and submission.

The education system is marching lock step to support this system of free market submission instead of creating young critical minds that challenge the status quo, challenge assumptions about the 'truth' and create new life-serving systems similar to the ones that brought about the age of enlightenment. Now we are entering into the age of 'Endarkenment'.

Emerging Personal Energy Crises:

These broken promises have had a huge impact on the hapless popula-

tions of the world. People are being robbed of conviviality, joy, purpose, meaning and happiness. As a result, a mass of unhappy and overworked people tromp out to work in an almost catatonic state after being fed a mass of unhealthy processed food, after being sleep deprived due to stress and pressure, after coping with strained relationships because no one is secure or feels stability in their lives and are told, nay commanded to obey the whims and fancies of the ruling one percent of the population. We need to counter the corrosive effects of modern day life which is affecting our health, relationships, creativity and happiness.

The Solution:

Different lifestyle models were experimented to take a road of simple living coupled with complex thinking & numerous principles of achieving a satisfying and highly energized life were studied. All this to offer a culture and environment where we can explore and expand our own qualities, achievements and co-operation with others. To get encouraged connecting with our own essence through meditation, yoga, outdoor exercises or our own experiences and to experience and enjoy a sense of growing personal, spiritual, intellectual and emotional freedom.

Managing Personal Energy:

It begins with a realization to connect with the deepest purpose in our lives. The methods recommended here build awareness that people can achieve high energy levels and live together in peace, harmony and love by utilizing different techniques of communication with self and others.

Energy

We need to explore the varied and demanding pressures on our lives and learn to focus our energies on few, critical priorities while practicing to say 'no' to every other demand.

There are 4 different types of energies that can counteract the effects of the new, modern era of stressful living.

EMOTIONAL ENERGY:

On the emotional journey we will need to work through what values we prize the most that are directly linked to our happiness and identify ways to make them our priority. We will need to find out what drains us and what energizes us and most importantly we need to learn how to say 'NO' without offending others. Few deep, meaningful relationships are what we need to keep our balance and it is what we can sustain without draining our emotional fuel cells.

PHYSICAL ENERGY:

On the physical journey, we need to calculate our BMI and then understand what foods deplete and add to our energy. We need to build strength, cardio suppleness and work through stretches that quickly release tension. More importantly, we will need to discover the formula of healthy eating and sleeping which are the two central sources of our energy.

SPIRITUAL ENERGY:

Meditation helps us to slow down our pulse when we are feeling anxious, relax our mind, heal our body and slow down our thoughts of senseless chatter that blocks our creative thinking. We need to identify what process we trust most when we are thinking about the future, realize how true we are to ourselves and others, decide what

habits we would like to change and how to practice strengthening our will power. We also need to discover our deepest core ideals and find the courage to make important decisions that are in harmony with our core standards and morals. Once we do that, we resolve internal conflicts which arise from our actions that do not pass our test of principled living.

INTELLECTUAL ENERGY:

The final journey is intellectual. Here we can discover what type of work and thinking stimulates us and what drains us. During this journey we see if we are living out our dream or living out the dreams other people have for us. This way we learn to think in different and creative ways to keep our brain sharp and positive■






Service Measurement

Things you should consider

by Alan Power



New technologies which provide electronic services for banking, seat reservations on aircraft etc. have changed the relationship between service supplier and customer by removing some of the intangible elements - the customer interacts with an electronic system, the processes of which are designed to deliver the same experience to every customer with a similar need. A further advantage of this extension of customer involvement in the process means that the opportunity for errors, in the capture of data from a hand written document or from the spoken word, is dramatically reduced.

Measuring service is therefore a complex process but, fundamentally, at the point of consumption it has two prime dimensions: one, the expectation of the service to be delivered and two, the experience of the service once delivered.

To add to the complexity it is often difficult for the service provider to identify the real customer. Take for example the service provided by a hospital. The person or people with an expectation of the service and the person or people experiencing the service may not be just the patient; they could also be relatives of the patient.

So, the first and most important task for any organization is to identify who will be experiencing their service or services. As was seen with the example of the hospital, that might be the end user of a service but it could include others with an interest in the delivery of the service to the end user.

Secondly, an organization needs measurement systems to understand how well its service delivery systems are performing.

Such a system will need to provide information on the following:

- Which features of the service delivered are important to the customer
- The relative importance of each feature
- The levels of performance for each feature that will deliver satisfaction and delights
- The level of performance the organization is achieving, in the perception of the customer
- How well the company's internal processes are delivering the service ■

Alan Power is a veteran in the field of Quality Management and Business Excellence in UK's top ranked financial and services sector. Alan today heads his independent consultancy (MPOWER Ltd.) and frequently visits Pakistan to deliver training assignments from Octara's platform.

- ☒ Excellent
- ☐ Very good
- ☐ Good
- ☐ Average
- ☐ Poor

Enroute to a Prosperous Tomorrow



Our customers have been the major driving force behind our prosperous journey of 30 years and continue to inspire us in making consistent investments in our people, process & technology. We are committed to raising the service bar in the logistics industry by staying ahead of our customers ever growing needs and expectations.

At TCS we work with a passion to serve!





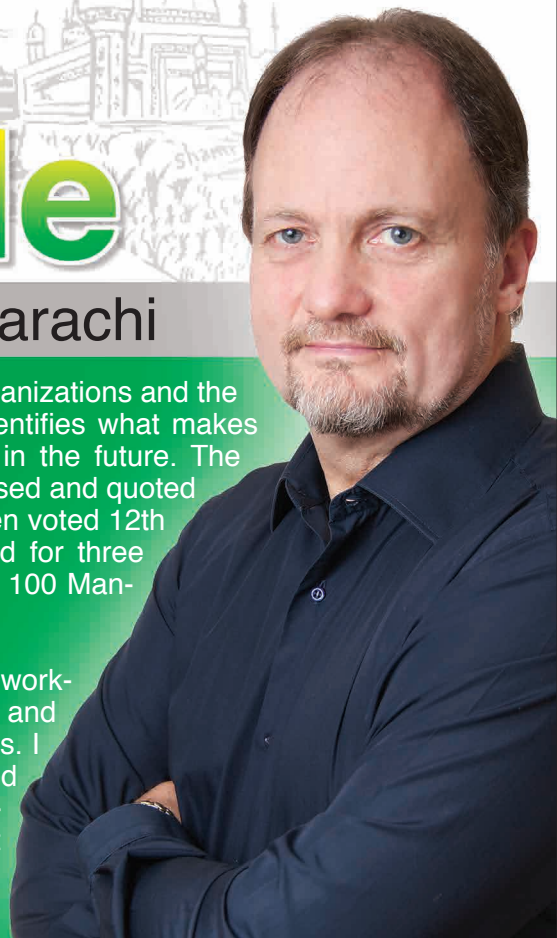
Interview

Paul Bridle

Leadership Methodologist in Karachi

For over two decades, Paul Bridle has researched effective organizations and the people that lead them. He studies trends in business and identifies what makes successful organizations and the way business will operate in the future. The results of his personal study into effective leaders have been used and quoted in articles all over the world. As a result of his work he has been voted 12th in the Top 20 Most Influential Leadership Gurus in the World for three consecutive years, and in 2010 was included in the list of Top 100 Management Gurus of all time.

Octara hosted Paul's visit to Pakistan to conduct a seminar and workshop for our corporate set with a view to expanding its horizons and challenging stereotyped paradigms about the future of business. I caught up with Paul after an exclusive one hour session attended by a select handful of senior executives following the paid seminar and workshop at the newly christened Mövenpick Hotel that hasn't changed very much since its days as the Sheraton, except for the new traffic flow in place.



SELF EMPLOYMENT FIXATION

This was Paul's second trip to Pakistan, and by the looks of things he has quite enjoyed both experiences. He always wanted to work for himself, says Paul Bridle. "I set up a number of businesses in the early days in the late 1970s and early 1980s, but then realized that I was setting up businesses and then selling them. I enjoyed the process of setting them up, but once they were up and running I got bored."

He had just sold a business, and decided that he would do a bit of research into leadership. Margaret Thatcher was the British prime minister at the time, and Richard Branson had just set up the Virgin Corporation, with Anita Roddick getting on with Body Shop.

"There were a lot of other entrepreneurs making waves. I could see that things were changing and wanted to know why they were changing. I wanted to find out why I had been

more effective than others in certain regards. This was meant to be a hobby, studying leadership, but here we are, 24 years later, and I am still studying leadership!" A win-win situation for sure, making a career out of one's hobby!

GIFT FOR EXPLAINING THINGS

"I look at effective organizations and study the leadership behind them. People ask me to speak to them and join their boards. They ask me to do cold coaching and consultancy work. I am in the midst of turning a company around that is going downhill fast. So I get involved in various things. Some people say that I have the gift for explaining things, and story telling. I feel that my value is due to my practical experience that makes me talk from the heart and from my own research."

His favourite subject right through life has been business, and Paul has been fascinated by it, he says. "I used to beat all my friends at monopoly

when I was a little boy!" He started his first business at the age of 17. There are no entrepreneurs in his family, he says. "The traveling side of me is inherited, but the entrepreneurial side is not, and where that's come from I have no idea!"

Paul has two sons, Timothy and David. Timothy is the older sibling and is a tremendous salesperson, and he has done very well at that. David has joined the business and handles the IT side and videography.

FAMILY BUSINESS

"When he left university David wanted to go into media and design and technology. I felt this was going to be an important area in the future, so I built him a studio and became his first customer. Now ten years later he works with me, he's my best friend, and my partner. He's teaching social media in college. In November we are jointly emceeing a conference in Canada."

Wife Lorna is an integral part of the business. She was working as manager of a Marks & Spencer store when Paul met her. When Marks & Spencers had problems she was offered redundancy and took it. Now she helps him and has her own clients for whom she does a lot of assessment work. Paul has a home in the UK and one in Toronto, serving as bases for Europe and North America.

They say that leadership by committee is always less productive than leading from the front as in an autocratic style. How does that reflect upon the institution of democracy as opposed to an autocracy?

MIDDLE CLASS & DEMOCRACY

"I have struggled for many years in my research with this issue. I have seen very autocratic leaders become successful, and I've also seen them fail, and the same applies to democratic leaders. Most management books tell you that democratic is the best way, but I have seen it not work. Steve Jobs was one of the most autocratic leaders around."

Then one day he was speaking at a convention in San Francisco, and the other speaker was Mandilène Albright who was president Clinton's secretary of state. "She said something to me that has stayed with me. She said democracy only works when there is a significant middle class."

What is it about the middle class that makes democracy work, wondered Paul? "It is literacy, and the knowledge and education that the middle class has. This applies equally to business. If the level of literacy is consciously raised within a company then the democratic style will work. But if you have low intellect, low understanding, and low awareness then an autocratic style will possibly yield better results."

But autocratic styles do not have to be nasty, Paul points out. "They can also be benign and constructive. So getting people engaged so as to increase their understanding can lead the way to a democratic environment. But if the people are getting more literate but the managers are still stuck in the old

autocratic paradigm, then it can cause problems. So the increase in literacy and understanding has to manifest itself at all levels."

CHALLENGE CONVENTIONAL THINKING

Paul has never been a big fan of sports, but does engage in cycling, walking, swimming and gym work. He doesn't run any more due to stressed knees. Paul enjoys reading, but doesn't read anything that's over three years old because everything is changing so fast and is quickly outdated, he says. "Having said that, there's a lot of old stuff that applies very well today. Malcolm Gladwell has written some fascinating stuff that challenges thinking. No two organizations are the same, and we need to challenge established paradigms. We can look at the stuff that drives successful people, and then apply those principles in a way that works for our organization."

Paul enjoys going places and meeting people, and loves to learn from them. Very rarely does he watch television, and when he does he watches the news. Paul loves going to different countries and tasting different foods, as a result of which he has no doubt developed a fairly iron cast constitution! "I pay attention to my diet and do not overeat, and exercise regularly. I am very conscious about my body and listen to it, and the need to keep it in shape to do what it is that I do."

On the movie star front Paul says Angelina Jolie is an amazing woman. "I am not a great fan of Madonna, but a woman who can reinvent herself for four decades coming onto five decades now, one has to respect that. Jolie has done that as well. Beyonce is an amazing business woman."

Thank you PAUL BRIDLE!



Interviewed by Adil Ahmad





The **DEATH** of Full-Time Work...



by Michael Podolinsky

The way to be productive in the future is to be aware of what is coming and to plan for how to benefit from the change. You cannot fight the ocean's tide or stop the wind from blowing. BUT, you can be informed and find your best way to navigate the storms.

Think your job situation might be a bit 'tenuous'? Ha! It's only going to go away all together!

NBC News USA recently reported 1/3 of all workers in USA are now outsourced, project workers or 'freelance'. This means, 42 million people in the USA no longer have 'secure' or 'set' jobs! This is not science fiction. It's the world we live in.

A good example: Aetna Insurance, 47% of their 35,000 employees work from home. Results? Aetna saves 15% – 25% on real estate costs and an annual savings of about \$80 million. What do you think will happen to YOUR job in 10 years time... or less?

Oh, the top 1/3 of workers don't have to worry as they still have work. But the bottom 2/3... may go bye-bye all together.

ALL must consider this, 'freelancers don't receive medical, dental or other perks'.

Can you afford them on your own?
The time to get ready was yesterday.

Want to be prepared as best you can?

- Learn how to SELL yourself
- Become a great speaker so you can share your ideas confidently. Join Toastmasters International
- SAVE for the future. You will need cash reserves and money to throw at the growth of your career.
- Re-educate yourself and stay ahead of the curve
- Stop wasting time texting with your phone! Use it to read about how to run a business, how to be self-employed and how to market your self. Texting buddies about the boss or gripes will not help you when the rug is pulled out from under your feet ■

Michael A. Podolinsky (CSP) is an award winning speaker and business owner. He is the author of 14 books on business and regularly trains professionals throughout the world on various management subjects. Being an Octara Associate, Michael often visits Pakistan.



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Be Seen as a

LEADER

All Day, Everyday

by Paul Keijzer

When shifting into a new job people often wait to establish their position before displaying their leadership skills. Instead, I say grab the bull by the horns and jump into the deep end of the leadership pool because a leader is created through people's perceptions. You may intrinsically have leadership qualities but they don't mean much if people don't perceive you as a leader. Also, let's face it - if you don't start your day off acting like a leader, any traits you have won't matter all that much.

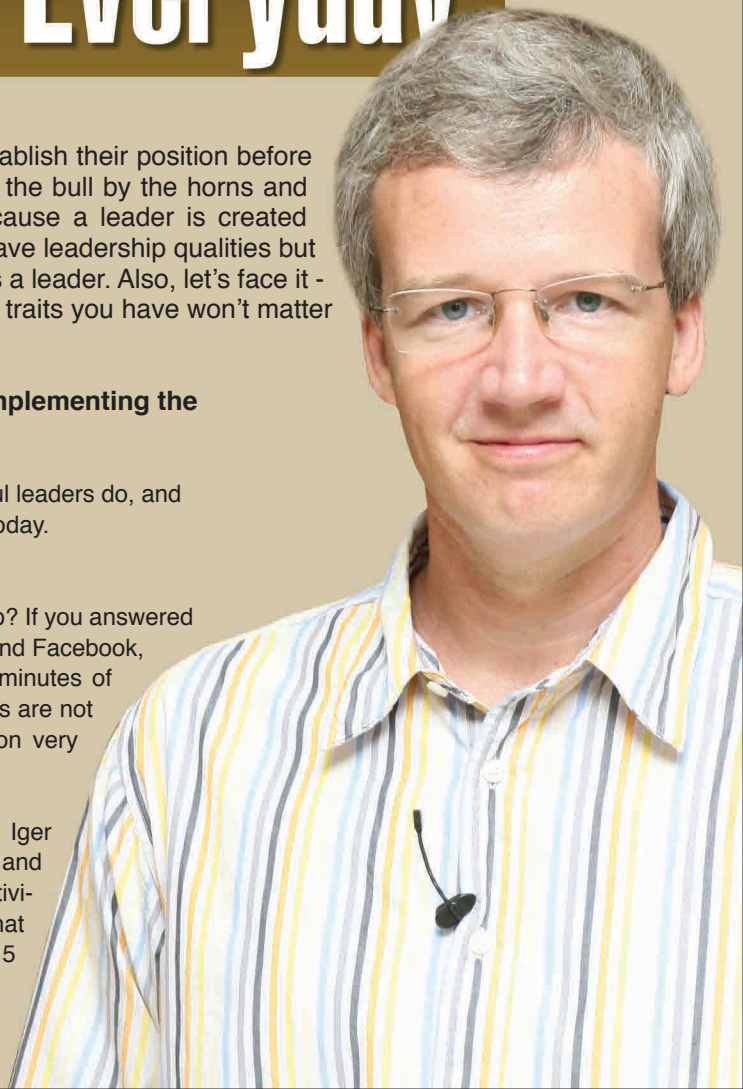
So to be viewed by your peers as a leader start implementing the following two pronged strategy:

- 1, Start Your Day with Top Morning Activities that successful leaders do, and
2. Implement steps to ensure people see you as a leader today.

BEFORE YOU START YOUR DAY

Do you reach for your smart phone as soon as you wake up? If you answered 'yes', you're not alone. According to a 2013 study by IDC and Facebook, 4 out of 5 people reach for their smartphones within 15 minutes of waking up. However, most of the world's successful leaders are not just waking up super-early, but are spending their time on very different morning rituals.

Successful leaders, such as Tim Cook (Apple), Bob Iger (Disney), David Cush (Virgin) and plenty of others are all up and ready to go by 4:30 in the morning! So just what morning activities do successful leaders do during the pre-dawn hours that provides them with such pep? Here are my favorite top 5 morning rituals to do before you even get out of bed:



1. Center your Thoughts

The power and benefits of meditation (or prayer or affirmations) have been promulgated extensively. Spend a few minutes to quieting your brain chatter and then visualize how you want to feel. Take this time to consciously feel grateful, blessed, empowered, confident and at peace. End with focusing on what success might look like for you today – I promise you that your day will rock!

2. Start your Day with a Dopamine Rush

Exercising early in the morning gives you a sense of achievement, gets the 'be happy' hormones (endorphin and dopamine) in your system, and readies you to conquer anything that life can throw at you. But wait, are you wondering what exercises you can do without even getting up from bed? Look no further than yoga! Some basic yoga stretches are all you need to build strength, relieve stress and have a happier disposition.

3. Wipe the Slate Clean

Your REM sleep is essential in restoring mental functions. The information consolidation theory of sleep is based on cognitive research that people sleep in order to process information that has been acquired during the day. Sufficient sleep cleans your slate and allows you to start the day generally mentally sharper and gives you an opportunity to plan your day with greater clarity. And the good thing is that you get to wipe the slate and start anew every day!

4. Slay your Big Fear

One of the benefits of waking up early is that you have undisturbed quality time to slay your biggest fears and insecurities. We all have concerns that hold us back and make us procrastinate and doubt ourselves. Can you imagine how good your day is going to be if in those first few minutes of wake time you can conquer your fear and start your day with a firm resolve? Your day is already a success before it has even started for your colleagues!

5. Spend Time with Whoever or Whatever is Important to You

The best thing about being an early riser is that you get some quality time to be with someone important or spend time on something that is important for you. Starting early, visualizing and planning your day will give you tons of reward time. It will allow you to connect with your loved ones or take the time to leisurely think about all the stuff that keeps you charged.

Of course all of this only works if you still make your sleeping hours. Waking up early also means going to bed early. Do clock your 7 – 8 hours of sleep, as lack of sleep will reduce your emotional intelligence, increase cortisol levels, reduce your ability to learn and deal with stress and therefore, reduce your ability to lead. Successful leaders wake up early and then use that time to gain an advantage!

ACTIONS TO TAKE DURING THE DAY

So once you've started your day on the leadership side of the bed, you need to start acting like a leader the moment you step into the office. It doesn't matter if you're new to the organization or have been there since the start. The following steps are important to anyone who aspires to be a better leader than they are today.

1. Voice Your Ideas Immediately – Don't Stay Quiet

One of the most common mistakes aspiring leaders make is staying quiet rather than speaking their mind. People often do this because they're afraid of being perceived as a know-it-all. It's especially common when the workforce of an organization is primarily Generation X and earlier. Instead of staying quiet, speaking up when you have something to contribute may show your boss and peers that you're a smart cookie – someone who has ideas that can improve the way things are done. Any leader knows that they have to be the problem solver, to discover solutions outside the box. And that can only be achieved by talking about your ideas.

2. Be Confident That Success Will Pave the Way – Don't Worry

About Intimidating Others

Asian culture can be tricky, primarily because there are so many different nuances at play. One of the characteristics of many Asian workplaces is that people are quickly intimidated by the success of others and because of this, new hires often keep a low profile until they're better known.

However by being confident in your success you not only break down barriers created by others, you just may end up being the fresh perspective that the organization needs. And even though it may cause difficulties for you in the beginning, the rewards will be worth the effort.

3. Network Outside Your Comfort Zone – Don't Spend All Your Time with the Inner Circle

Most people naturally levitate towards spending time with people in their inner circle, ultimately staying away from those who are outside their comfort zone. It's only natural. However, it's the latter group that needs to have their perceptions changed about you. Obviously to be seen as a strong leader you need to spend time with them to show your leadership capabilities.

Networking with people, especially those who need to be convinced that you're a good leader is not an easy task. Also, there are many out there who would argue that a good leader shouldn't have to convince anyone. However, I think as great leader you absolutely need to be able to attract people to your side.

All the steps mentioned above are all it takes for you to become a leader today. It's far easier said than done but that's what a successful leader is all about! Ask yourself, what have you done in the past to change people's perceptions of you? ■

Paul Keijzer is an innovative business leader and an HR professional. He is the CEO and Managing Partner of Engage Consulting in Malaysia, Pakistan and UAE, which are built around the vision to support organizations to engage their people and to grow their business.



TAXES

that are not so TAXING!

What is a Tax Rebate?

Tax Credit, Tax Savings & Tax Rebates are all different terms for the same concept. A tax rebate is a partial sum of money refunded to the tax payer from paid taxes, or it may be an amount by which they reduce their taxes before they pay the government.

However, where Tax season normally rings alarming bells inside one's head, it's not necessarily the case if you are an investor of Mutual Funds or Voluntary Pension Schemes with an Asset Management Company.

Tax rebate is one of the most appealing benefits that you get from investing (at the tax rate applicable on your income) and there is no confusing paper work involved either. All the investors need to do, is show a certificate of investment or account statement issued by the relevant Asset Management Company to their

payroll department and a certain portion of the taxes will not be deducted from their salaries anymore.

There is one condition however; the Income Tax law requires that the investments on which tax rebate is claimed must remain invested for at least two years (in case of mutual funds) before these are sold or redeemed.

Compared to Savings in a Bank:

Compared to traditional saving schemes offered by the Government and banks, where a flat 10% tax is applicable on profit irrespective of the

time period of investment, a mutual fund scheme offers the facility to get exemption from capital gains tax (increase in principal value) if you hold your investment in the scheme for at least a year.

The Age Factor:

If you are 55 years of age or above and have invested in both Mutual Funds and VPS, the table below shows the amount of tax relief you can avail based on the brackets you fall in (Subject to change with changes in the finance bill)

Annual Income	Amount invested in mutual funds	Tax Credit (Savings) up to 20%	Amount invested in VPS*	Tax Credit (savings) up to 50%	Tax credit (accumulated savings)
750,000	150,000	3,500	375,000	8,750	12,250
1,500,000	300,000	19,000	750,000	47,500	66,500
2,000,000	400,000	35,000	1,000,000	87,500	122,500
2,500,000	500,000	52,500	1,250,000	131,250	183,750
5,000,000	1,000,000	175,000	2,500,000	437,500	612,500
10,000,000	1,000,000	232,500	5,000,000	1,162,500	1,395,000

* Please refer to the Income Tax Ordinance 2001, section 62 & 63 to understand the Tax Law fully and the terms and conditions that apply

* The benefits shown in the above table are for salaried class calculated based on maximum investments subject to income tax brackets as defined in ITO, 2001.

* to avail tax benefits in VPS after 40 years total contribution not to exceed 50% of total taxable income of preceding year ■

The author Raeda Hashim Latif is the Head of Marketing & Alternative Distribution Channels at UBL Fund Managers.

Training Calendar 2014

April 2014

Time Management & Stress Control
Dr. S. A. Rab
April 21, 2014 - Lahore

Employee Engagement & Motivation
Dr. S. A. Rab
April 22, 2014 - Lahore

The Leadership Challenge!
Paul Bridle
April 30, 2014 - Karachi

From Technical Professional
to Manager & Leader
Ramiz Allawala
April 26, 2014 - Karachi
April 28, 2014 - Lahore

JUNE 2014

Competency Based Performance
Management
Dr. S. A. Rab
June, 2014 - Karachi and Lahore

Talent Management &
Succession Planning
Dr. S. A. Rab
June, 2014 - Karachi and Lahore

Breaking Barriers Through Feedback
Ramiz Allawala
June, 2014 - Karachi and Lahore

Excel For Sales Professionals
Nooruddin Surani
June, 2014 - Karachi and Lahore

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LIVE & IN PERSON!
May 16, 2014 - Karachi



Managing Personal Energy

Ramiz Allawala & Karen Allawala

May, 2014
Karachi & Lahore

Advanced Maintenance Management Techniques

Ben Stevens

Course I:
Maintenance Best Practices
May 26-28, 2014
Karachi

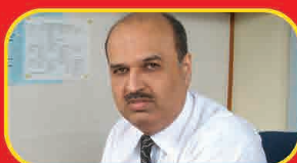
Course II:
Reliability Centered Maintenance
May 29-31, 2014
Karachi



Financial Modeling using Microsoft Excel®

Course I (1 Day):
MS EXCEL® for Finance Professionals
Nooruddin Surani
May 15, 2014 - LHE I May 26, 2014 - KHI

Course II (2 Days):
Financial Modeling & Business Valuation
Ali Saeed
May 16-17, 2014 - LHE I May 27-28, 2014 - KHI



Soft Skills for Audit & Finance Professionals

Nadir Jamal
June, 2014
Karachi & Lahore



Executing Campaign You

Dr. S. A. Rab and Kanwal Akhtar
June, 2014 - KHI & LHE



Smart Secretarial & Administrative Skills

Arshi Ahmad-Aziz
May, 2014 - KHI & LHE

Outsourcing and Vendor Management

May, 2014 - Karachi and Lahore

Leading A Safety Culture

June, 2014 - Karachi and Lahore
Enam Ur Rehman



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Q2, 2014

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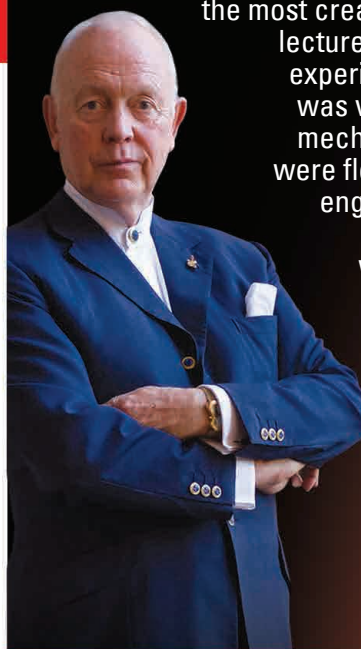
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Both Jose and I had a fantastic time and
thought that this was probably the most
demanding - and as a result the most personally
stimulating - event that we had done this year. A
massive thank you to our fantastic
hosts at Octara and MAP and to
all of the delegates who made
this such a memorable
experience for us.

José L. Cordeiro
Rohit Talwar

