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# SHELTER



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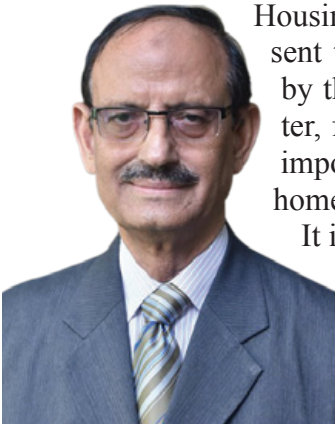
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## EDITORIAL

Everywhere in the world, living in satisfactory housing conditions is one of the most important aspects of people's lives. Housing is essential to meet basic needs, such as shelter, but it is not just a question of four walls and a roof. Housing should offer a place to sleep and rest where people feel safe and have privacy and personal space; somewhere they can raise a family. All of these elements help make a house a home. And of course there is the question whether people can afford adequate housing.



Housing costs take up a large share of the household budget and represent the largest single expenditure for many individuals and families by the time people add up elements such as rent, gas, electricity, water, furniture or repairs. For all these issues, affordable housing is an important subject. It is because everyone is not able to find a suitable home that they can afford in the open market, whether to rent or to buy.

It is always recommended that government should step in to provide subsidized housing, called affordable housing.

In our country, this is probably for the first time that a national level representative organization of builder and developers has come up with such initiatives for the housing and construction industry, by initiating affordable housing scheme for the people belonging to low and middle income group. The Association has announced a mega housing scheme especially for those who can't afford a house as on today's circumstances. The area selected for the scheme is our capital city Islamabad where initially five thousand houses would be constructed in coordination with House Building Finance Company Ltd.

The inclusion of affordable housing schemes among top priority areas shows how much the Association is keen to prop up the housing and construction activities in the country. After Islamabad the Association has planned to start the same scheme in other major cities of the country like in Karachi, Lahore Peshawar and Quetta.

The Association of Builders and Developers of Pakistan is also demanding the government to support this noble cause and play its due role in providing housing facilities to the less privileged ones. Government can provide large pieces of land for such projects, can reduce the amount of taxes on the material used in these projects and can help in providing utility services and other infrastructural facilities so that the vision of ABAD can be fulfilled and maximum number of people can live their life as they dream about.

**Engr. Zaheer Qadri**

*Convener*

*Shelter and Publication Sub-Committee*

*Managing Director, Usman & Company*



# ABAD A National Level Organization of Builders and Developers

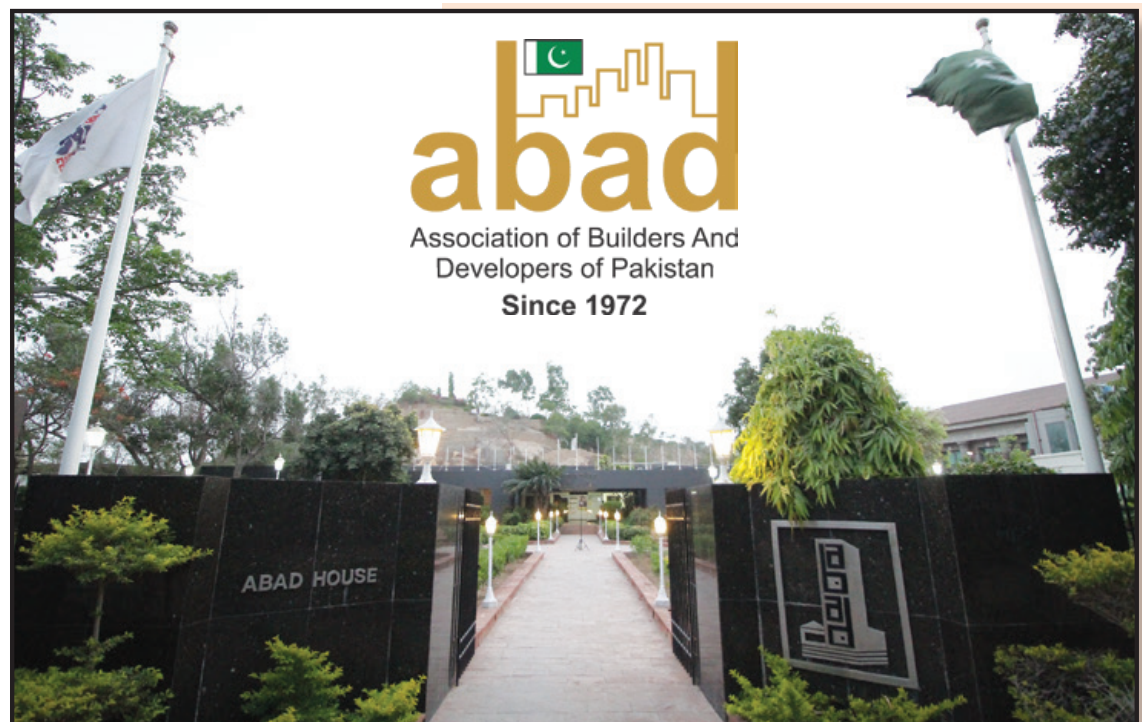
ASSOCIATION OF BUILDERS AND DEVELOPERS OF PAKISTAN (ABAD) is a National Level representative organization of Builders and Developers, registered under the Companies Ordinance, 1984 with Registration No. KARACHI No. 4967 of 1977-78 and licensed under Trade Organizations Ordinance, 2007 and it's affiliated with the Federation of Pakistan Chamber of commerce and Industry (FPCCI). It was formed in the year 1972 with the aims and objectives of unifying and streamlining the construction activities of private sector.

Today, ABAD has in its fold more than **1000** leading construction companies of the country. Most of its members' offices are equipped with up-to-date systems of designing, cost control, project management and latest civil engineering techniques to minimize the cost of construction. The association operates on democratic lines with election of One Chairman, Senior Vice Chairman, Vice Chairman and Managing Committees and One Chairman from each of its two regions i.e., Southern Region and Northern Region for a full term of year. The Chairman-ABAD is elected among Full / Ordinary members and the Senior Vice and Vice Chairman from Associate Members and One Chairman each from its two respective regions. These office bearers are elected through the core committees of

ABAD namely Central executive Committee and Regional Executive Committees of (SR) and (NR).

As a representative organization of the country's builders and developers, ABAD has made a valuable contribution in the formulation of National Housing Policy and Sindh Building Control Ordinance. It has also played a leading role in securing and increase in the House building Finance Corporation component of housing loans as well as the allocation to HBFCL in the Federal Budget.

In Karachi ABAD has played a pivotal role in procurement of land for its members and also for the issuance of no objection to them by Karachi Development Authority. Other major achievements of ABAD include increasing the covered area of flats, fixation of the selling price of housing units, inclusion of a provision of escalation, simplification of the procedure for the permission to mortgage and registration of leases, increase in the period of





## ABAD Profile

completion and streamlining of documentation procedures regularly. Although there is a pressing requirement for houses in Karachi yet on account of non-availability of infrastructure and other amenities, some schemes cannot be developed due to scarcity, efforts to remove these bottlenecks are continuing on all possible levels.

As a socially responsible organization in addition to the above core functions ABAD also extends donations and other kinds of support to deserving institutions and welfare organizations. A safe shelter to live in is recognized the world over as a fundamental human right and that is the vision behind ABAD's efforts and ventures.

ABAD has four well managed operational offices all over Pakistan; A Head Secretariat in Karachi, North Regional Office in Lahore, Sub-Regional Office in Hyderabad and Capital Office in the Capital City Islamabad. The Secretariat Office of ABAD in Karachi is having all the state of the art facilities required to run an Association's Secretariat. Having the staff members from Secretary General to Administration Officers and from Media and Research Cell to Archive and Publication Department ABAD has the entire capacity to deal with the day to day affairs of builders and developers. Within the Secretariat it has a Conference/Seminar Hall and Committee Room for the committee meetings and different events. Separate rooms are also designated to all the elected office bearers where people meet them and get their issues resolved. Keeping the religious values at a high place ABAD also has a Prayer Area where around 150 persons can offer prayer at a time.

ABAD has more than forty different sub-committees headed by their Convener and Co-Conveners, who are always eager to serve for the betterment of housing industry and for the prosperity of ABAD as a whole. Having the focal persons in almost all the concerned government departments ABAD has been very active to resolve the issues of its members with the best possible coordination from the government agencies.

ABAD has also been very phenomenal in organizing different events and exhibitions. Like in the recent past the ABAD Int'l EXPO 2014, ABAD Int'l EXPO 2016 and ABAD-Jang Expo 17 in Islamabad are considered as the feather in the cap of ABAD and now in the month of August like last year ABAD also planned an International EXPO in Karachi also, at Karachi Expo Center. The main motive behind these exhibitions is to create awareness among the masses regarding building and construction industry and to have a better liaison between members of

### The principal aims and objectives of ABAD include.

- ❖ Unifying builders and developers for collective good and streamlining their activities
- ❖ Promoting Housing industry in the country to cut short housing shortage
- ❖ Providing assistance to relevant Government Departments in formulating housing policies and plans
- ❖ Coordinating between ABAD members, Government Departments and other concerned agencies for resolving issues of members of ABAD.
- ❖ Organize research activities for promotion of building techniques and introducing new developments in the construction industry.
- ❖ Create awareness and organize training programs for promoting science and art of building
- ❖ Working actively for eradication of unethical business practices from construction industry.
- ❖ Exploring prospects for undertaking large scale projects in the public sector and form a consortium of ABAD members to secure and execute the projects

ABAD and the concerned government departments. Since ABAD has always been ready to play its part at all levels, it has been very successful in justifying its status as the only National Level Representative Organization of Builders and Developers of Pakistan.

In the last EXPO at Islamabad, the affordable and low cost housing scheme of ABAD in the capital city was also initiated. A number of general public have filled the booking forms for the scheme and it is estimated that around 50 thousand applications have received in the three-day event. According to the plans, a 5 marla house that cost from 15 to 19 lacs rupees would be built and these will be for those who are the residents of the capital city but don't have their permanent shelters. In this way ABAD has always been keen to resolve the issues of housing and construction in the country.

# ABAD-JANG EXPO

24-25-26 March, 2017

Pak-China Friendship Centre, Islamabad

# abad

Association of Builders And  
Developers of Pakistan

Since 1972





Expo 2017 Islamabad

# ABAD-JANG EXPO 2017 Islamabad



24-25-26 March, 2017

Pak-China Friendship Centre, Islamabad

## The Largest Construction, Building Material & Real Estate Show in Pakistan

ABAD being the only representative organization of Builders and Developers of Pakistan is always active in organizing different events – exhibitions, seminars and workshops on the subjects related to construction industry of Pakistan and the industries allied to it. ABAD organized its first ever expo in 2014 at Karachi Expo Center and then the second mega event ABAD Int'l EXPO 16 in August 2016 again in Karachi. These exhibitions were big successes and many builders and developers and manufacturers of construction materials participated in it.

This year ABAD planned to organize similar expo but this time in the capital city Islamabad. ABAD constituted a team under the headship of Mr. Arif Yousuf Jeewa former Senior Vice Chairman ABAD to organize this expo. The team worked very hard for some months to organize this expo on such a big scale.

The 3<sup>rd</sup> mega building and construction show ABAD-JANG EXPO 2017 was inaugurated by Minister of State for Information and Broadcasting, Mariyum Aurangzeb and all stakeholders of Association of Builders and Developers of Pakistan (ABAD) with the members of allied industries participated in it on 24<sup>th</sup> March at Pak china Friendship Center Islamabad.

In the exhibition, a number of international building and construction companies from all over the world participated with a large number of local builders and developers and construction companies and set up their stalls. It was also recorded that more than 50 foreign delegations also visited the exhibition on different time slots.

The exhibition has attracted exhibitors from tile industry, sanitary fittings, hardware, pipes, paints and other allied industries related to the construction sector. Many of the stalls were booked by builders to introduce upcoming and ongoing residential and commercial projects in different cities of Pakistan.



### Inauguration Ceremony

Inaugurating the event, Minister of State for Information and Broadcasting, Mariyum Aurangzeb said that the entire world is acknowledging Pakistan as an emerging economy while international investors are keen to invest in various sectors of the country due to increased confidence.

Appreciating the role of ABAD as the only National Level representative organization of builders and developers, she added that providing shelter to the shelter less is a noble cause and ABAD is doing this for quite a long time. She further said that it was a good sign that not just national companies but

foreign companies related to the construction sector were showcasing their products and services at the international expo.

Highlighting the vision of Prime Minister Nawaz Sharif, the Minister said that Prime Minister had promised in 2013 to make Pakistan a vibrant economy by overcoming the challenges of terrorism, energy shortage and weaker financial situation. She further said that all these promises are being realized now and by 2018 Pakistan will emerge as a prosperous and developed country on the world map. She said let it be known that the government is fulfilling all the promises that it made.

Focusing on the opportunity provided by CPEC, she said that Pakistan's economy has achieved sound footings as reflected by various economic indicators. She said China-Pakistan Economic Corridor (CPEC) which has been dubbed as the game-changer by international community will enhance regional connectivity and promotion of trade, making the role of Pakistan pivotal in South Asia. She further said that infrastructure development is a major component of this project to change the landscape of the country.

Marriyum Aurangzeb said major financial institutions have appreciated the economic milestones achieved

by the present government. She said Pakistan's economic rating has been improved; foreign exchange reserves increased to a substantial level and the stock market is one of the best in Asia due to economic policies pursued by the government. The government has also launched a number of energy projects, both from conventional and alternative sources, to overcome the shortage of power in the country.



The Minister said it is heartening to see that a large number of companies from Britain, Germany, UAE, Uzbekistan, Turkey and other countries are taking part in the exhibition and have also expressed interest to invest in real estate sector of Pakistan. She urged private sector to act as veritable arm of the government in infrastructure

development.

Speaking at the occasion Chairman ABAD Mr. Mohsin Sheikhan thanked all the guests, participants, visitors and friends from press and media. He said that the construction industry of Pakistan was contributing a lot to the national economy and ABAD was striving for the development of country. He appealed to the government to also cooperate with the construction industry. He further said that it was a matter of happiness that ABAD International Expo-2017 had participation of many foreign companies and hoped that it would be fetching many foreign companies' investment in Pakistan.

He said that such an Expo would be helpful in updating and improving the processes involved in doing building and construction work while also introducing the latest technology in the sector.

With the office bearers and members of ABAD some prominent figures were also present on the occasion, like Deputy Mayor Municipal Corporation Islamabad Mr. Zeeshan Ali Naqvi and Syed Sermad Ali from Jang Group.





## Expo 2017 Islamabad

During the event, the affordable and low cost housing scheme of ABAD in the capital city was also initiated. A number of general public have filled the booking forms for the scheme and it is estimated that around 50 thousand applications have received in the three-day event. According to the plans, a 5 marla house shall cost from 15 to 19 lacs rupees and these will be for those who are the residents of the capital city but don't have their permanent shelters.

In the exhibition, in addition to government and political dignitaries, many architects, engineers and professionals from building and construction industry also visited and appreciated the achievement of ABAD.

### MoU between ABAD and HBFCL

In the event, the MoU was also signed between ABAD and HBFCL regarding Low Cost and Affordable Housing scheme in Islamabad.

In the event most of the visitors showed interest in developing own houses using savings and called for low-cost housing schemes for low-income groups. For the children and families a play area and different food courts were also set by the organizers where they enjoyed all the three days, all these facilities were also incorporated in the event in order to make it a family event. Also, the 'lucky draws' were held all the three days to give away prizes to the winners' and other visitors.

At the stalls put up by the country's major and some foreign builders and developers, visitors learned about their previous, current and future projects, and sought guidance on the available house building and real estate investment options. The developers also responded to their queries, offered them attractive packages to suit their needs and even booked plots, houses and apartments.

During the event, the stall holders appreciated the

holding of the expo and said they got good response from the people. They said the event besides helping them market their products and services also highlighted the nationwide and foreign real estate investment opportunities, the issues and challenges facing stakeholders, and ways and means to effectively address them. Promising to provide the people with high-quality yet affordable houses, the developers called for the holding of such events in future, too.



Talking to media, a representative of the Dubai-based developer Sobha, said the people of Pakistan showed keen interest in his firm's projects, including Sobha Hartland, the only luxury community development located on the Dubai Water Canal, and expressed the desire to visit the sites soon. He said the Sobha's potential clients

from Pakistan, including members of both upper middle class and upper class, didn't want completely shift them to Dubai and instead, they wanted to either avail themselves of real estate investment opportunities in the UAE port city or have holiday homes.

The foreign participants, including Chinese Nationals, said they were happy to see the Pakistani government pursue investor-friendly policies and therefore, they were exploring the options of investing money in the country.



# Seminar On

## Affordable Housing and Importance of Construction Industry for Economy at ABAD Expo Islamabad

A seminar on Affordable Housing and Importance of Construction Industry for Economy was also organized on the side line of ABAD-Jang Expo-2017. Senior Vice Chairman Muhammad Hassan Bakshi, Regional Chairman South Kh. Muhammad Ayoob, Consultant World Bank for Housing Mr. Zaigham Rizvi,

Managing Director HBFCL Mr. Pervez Said and representative from State Bank Mr. Wasiq Hussain were the speakers in the Seminar. All the participants presented their views on need of affordable housing. The speakers emphasized that there is need of Affordable Housing in order to resolve the issue of housing shortage and the government with private builders must form joint ventures to overcome this housing shortage.

Senior Vice Chairman ABAD, Muhammad Hassan Bakshi presented the welcome address in which he greeted all the guests, speakers and members who were present on that occasion. Highlighting the importance of affordable housing facilities in the country



he said that housing is among the basic needs a countryman should have and in order to fulfill this requirement, affordable housing facilities are solution. He further if affordable and low housing schemes are initiated in the country the slums and katchi abadies will flourish in the future.

Addressing the gathering Mr. Zaigham Rizvi, Secretary General Asia Pacific for housing finance said that PML-N had established its government in 2013 and Prime Minister on that time announced to establish low cost housing scheme but so far failed to fulfill his promise. Zaigham Rizvi said that Prime Minister had formed ten members committee to materialize this dream, although, the committee prepared some points to implement this giant project but it could not move further as the matter on the same spot.

While highlighting the housing units need in the country, he said Pakistan needs 0.2 million low cost housing units to end the slums area (Kachi Abadi) and if government will not pay heed to this mounting prob-



## Seminar

lem then country will face a severe shortage of houses. He further said that there is a dire need to improve the road infrastructure and electricity system alongside the new housing societies. More than 50 percent of Pakistani does not have these facilities in their areas.

He said that it is unfortunate that Pakistan has one organization (HBFC) which is giving seven loan each day to construct houses whereas the India's HDFC providing 1000 loan on daily basis. Pakistani government should introduce Urban and housing department in veracities to highlight the importance of this subject, he reiterated.

Chairman Abad while speaking on the occasion said that ABAD has a capacity to construct 0.1 million houses in country. "We demands to government to provide a comprehensive housing policy so ABAD execute his plan of low cast housing scheme" he said.



He said that HBFC is providing loan ranging from Rs. 15,000 to 35,000 on monthly basis, this should be increased now. He further said that Abad will construct 5000 low cast housing units somewhere in Islamabad soon and in this regard Abad need cooperation from CDA and other local organizations.

Addressing the gathering, Chairman ABAD Mr. Mohsin Sheikhani said that we all are aware with the housing shortage in our country and to overcome this we first developing the affordable housing scheme in the capital city, Islamabad. He further said that in the month of August, in the upcoming ABAD International Expo, the same scheme will also be launched in Karachi City. He said that ABAD did not want anything from the government but the infrastructure facilities and other utilities should be provided on time to support the initiative of affordable housing



in the country. In this way the Association is ready to build the same all over the country.

Chairman ABAD said that the government should have a proper policy regarding low cost and affordable housing facilities. The countrymen should be facilitated with easy loan facilities for housing coupled with utilities and other infrastructure developments in order to pass their lives peacefully. He added that if government support ABAD then the investment of 14 trillion rupees will be possible in this sector.

Managing Director of House Building Finance Company Ltd. Mr. Pervez Said also addressed the gathering. Appreciating the services of ABAD in the housing sector he said that ABAD has been playing its due role in the housing industry and hoped that it will do the same in future also by providing state-of-the-art housing facilities. Focusing on the issues of katchi abadies he said that we should condemn the katchi abadies and try to replace them with affordable and low cost housing and for that government support is necessary in providing funds to the HBFCL.

Chairman Southern Region ABAD, Kh. Muhammad Ayoob also spoke at the occasion. Expressing his views regarding housing shortage in the country he said that it is quite impossible for a common man to have his own house, as the housing facilities are very expensive because of the huge gap between their demand and supply. In order to resolve this pressing issue affordable housing in every city of the country is the only solution.

At the end of the Seminar, the MoU signing ceremony was also held between ABAD and HBFCL regarding Low Cost and Affordable Housing Scheme in the Capital City Islamabad.

## Seminar On

# China Pakistan Economic Corridor: Opportunities and Challenges

on 3<sup>rd</sup> day of ABAD Expo Islamabad



The Seminar on the topic of China Pakistan Economic Corridor: Opportunities and Challenges was also hosted on the sidelines of ABAD-JANG EXPO Islamabad 2017. Mr. Hassan Bakshi Senior Vice Chairman ABAD thanked and greeted all the participants in the Seminar. In the Seminar all the participants highlighted the importance of China Pakistan Economic Corridor in the country's economy. The participants also pointed out the positive role of builders and developers in this economic corridor.

The spokesperson from Foreign Ministry, Additional Secretary Mr. Nafees Zakariya focusing on the importance of CPEC in the South Asia Region said that it would surely be a 'game changer' for our region and all the stakeholders – business community and builders and developers will make it successful in

collaboration with the government of Pakistan. Added that there would be three pathways each will be three thousand kilometers long starting from Sust Border and ending to Gawader Port where all the opportunities for business would be available.

Discussing the energy issues in the country he informed that all the running projects related to energy sector will be completed in the year 2018, added that business community is the key to country's prosperity and we all should work together for our country. He said that in the passageway of economic corridor a smart city with other industries of latest technologies will be setup.

Iftikhar Ali Mallick, Vice Chairman of SAARC Chamber of Commerce and Industry also spoke at





## Seminar



the occasion. Highlighting the significance of CPEC he said that CPEC will surely affect the economic condition of Pakistan in appositive manner. He added that in spite of economic turmoil construction industry plays its due role in right direction and in CPEC also builders and developers will play their positive role and as a result of which a number of jobs will be provided to the skilled and unskilled people.



He added that CPEC will also restore the lost status of Silk Route and in result it would help in the economic development of the region. The Economic Corridor will also contribute in the improvement of the relationships between Pakistan and China on Strategic, Cultural and Economic basis with their positive impacts on regional politics. It also initiated the network of roadways, railways and industrial parks that benefited all over Pakistan.

Senior Vice Chairman ABAD, Muhammad Hassan

Bakshi also spoke at the occasion. Congratulating the team of ABAD on organizing a successful event again after 2016 and 2014, he said that it was the vision of our leader, the Chairman ABAD Mr. Mohsin Sheikhani. Informing about the housing shortage he added that the annual need of housing in the country is 3 lacs units, but the amount of units constructed is just 1.5 lacs as a result the annual shortfall is 1.5 lac units. He further said that the initiative of affordable housing taken by ABAD will be successful with the cooperation of government. Since it was the respon-



sibility of government to provide affordable housing to the less privileged class of people but unfortunately the government has been unsuccessful in it. Added that ABAD Expo proved that Islamabad is not a ghost city and people live there like in any modern city and enjoy their life. At the end, Dr. Ejaz Shafee Gilani, Chairman Gallup also presented his presentation on Opportunities and Challenges regarding CPEC.



# Gala Dinner

## on 3<sup>rd</sup> day of ABAD Expo Islamabad

After organizing the 3<sup>rd</sup> successful mega event ABAD-Jang EXPO 2017, The Association of Builders and Developers of Pakistan (ABAD) also hosted a memorable GALA DINNER for the participants of Expo and its members.

The gala dinner was hosted on 26<sup>th</sup> March. The Chairman ABAD Mr. Mohsin Sheikhan and Senior Vice-Chairman Muhammad Hassan Bakshi were the main speakers with the Chief Guest. Many prominent figures were also present in this occasion along with the members and office bearers of ABAD. All the participants of exhibition, people from press and media and some foreign delegations were also specially invited in the program.

The event started with the recitation from Holy Quran. Then the welcome speech was delivered by Chairman ABAD Mr. Mohsin Sheikhan who greeted and thanked all the members, participants from press and media and the chief guests for their presence in that auspicious occasion. He



highlighted the services of ABAD in the development of national economy as a national trade body. Thanking to the team of ABAD EXPO and all the participants of exhibition and giving the reference of ABAD INTERNATIONAL EXPO 2017 that ended some hours before he said that ABAD has done a tremendous work in joining the foreign investors with national builders and developers through that event.

He said that construction industry is the backbone of national economy of every country, as it supports other allied industries and this in result provides jobs for the skilled and unskilled people. Focusing on the initiative of low cost and affordable housing scheme being started in the capital city Islamabad, Chairman said that ABAD will also launch the same in other cities like Karachi and Lahore as this in result will help in overcoming the housing shortage in the country.

He added that ABAD registered a large number of the poor and salaried people for the scheme





## Gala Dinner



under which 5 marla affordable houses would be given to them at the price ranging from Rs. 1.5 million to Rs. 1.9 million each. As it is our social responsibility, we will develop the best possible complete housing units, which don't look low-cost in any way, at a time when the country faces the shortage of 12 million houses.

The Chairman said the people's response to the low-cost housing scheme was overwhelming and that the ABAD would strive to live up to their expectations while expecting relief from the government in taxes, documentation fee and cost of utility services for the allottees. He said the government should encourage and trust private builders and developers for national cause of providing the people with good and affordable shelters.

Chairman said that ABAD having more than 1000 countrywide companies as members had found the event to be advocating its mission of unifying and streamlining the private sector construction activities in the country.

He said ABAD's activities mainly took place in Sindh, mostly Karachi, but now many multi-storied housing units are being built in Islamabad,

Lahore and other parts of the country, too, due to the growing public awareness. He added that ABAD acted as a bridge between the builders and developers and the relevant government agencies to make things happen smoothly. The Association is ensured friendlier government policies, simpli-



fication of taxation for ending of housing shortage and management of the slum dwellings.



In the event, souvenirs and ABAD mementoes were also presented to all the team members for their untiring efforts in making the event a memorable one.



# Views and Suggestions of ABAD Members about Shelter Magazine

The magazine is very informative and has the contents related to construction industry. It can be more beneficial for all of us if some topics of general nature such as information regarding Quran and *Sunnah, Ahadis Mubarak and Aqwal-e-Zarein of Sahaba (R.A)* could be added in the magazine. The magazine should publish on monthly basis so that the business can be generated from the advertisements.

**Haji Islam Siddiqui**

Some research articles should be added in the magazine that can be taken from engineers and consultants to make people more aware about the research progress in the construction industry. Material related to modern construction techniques and latest technological advancements in this industry should be added. Construction practices in different parts of the world should also be highlighted in the magazine.

**Muhammad Zeeshan Siddiqui**

The overall material of the magazine is good but if you add some latest construction knowledge in it then it will be more interesting for the builders and developers. The content of Shelter should be in both languages English and Urdu; the articles in Urdu language can be more interesting to common people. You can include serial wise articles and other stories in the magazine, so that people can wait for next issue to know the complete account of that.

**Sufyan Adhia**

Information about the projects of those builders who are member of ABAD or other builders' projects working in Karachi should be included in the magazine. Builders should also give the advertisement of their running and upcoming projects in shelter magazine. The overall progress of the magazine is good but it should also include the material related to Islamic Architecture. The pictures used in the magazine should be local or taken from the projects of Karachi, so that the construction sites of the city can be highlighted. Articles on the subjects of modern construction should also be added in the magazine.

**Mr. Farigh Nadeem**



# NEED OF CONDOMINIUM LAWS IN PAKISTAN

## *Condominiums and Cooperatives*

Condominiums and Cooperatives are two forms of multiple housing units which have independent owners of individual units who share the costs and responsibilities of common areas. However, condominiums and cooperatives are different as will be clear from the explanation given below.

A condominium is a form of housing tenure where a part of an apartment is individually owned but the use of and access to common facilities like the hallways, exteriors etc. is available to individual owners under the legal rights controlled by the Association of Owners which represents all owners jointly. A condominium may simply be defined as an apartment owned by residents. Condominium is the legal term used in United States and in most provinces of Canada. In other countries, different terminologies are used for condominiums style of housing.

A condominium may also be defined as a multiple housing unit, which is comprised of ownership of individual units and joint ownership of common areas. The building is managed by a condominium association and the owners of individual units share the cost of maintaining the building and the common areas but they are responsible

by: Engr. Kaleem-uz-Zaman Khan

individually for maintaining their owned units.

A cooperative housing unit is owned and managed by a corporation and shareholders are the tenants who get their apartments on lease from the corporation. The size of the housing unit, which a shareholder-tenant leases, determines the size of the corporation stock which a shareholder owns. Each shareholder-tenant pays on monthly basis based on his share of the stock to cover the building mortgage, taxes and the maintenance costs.

## *Development of Condominium*

It is interesting to review the development of condominium and the cooperative housing arrangement. This type of living started due to increasing prices of property, inflationary trend, population growth and rapid urbanization. Until 1960, the condominium was almost unknown in USA. The development of condominium started with the passage of Fair Housing Act of 1968 which authorized the use of mortgage insurance established under the National Housing Act.

The Condominiums may consist of single family housing units known as “detached condominiums” where the home owners do not maintain the exteriors of the houses or “site condominiums” where the owner has more control and possibly ownership of the exterior. The Owners of housing units in a condominium may form a House Owners Association. Affairs of the Association are managed by a Board of Directors elected by members of the Association. The Association assesses the house owners for the costs of maintaining the common areas and then decides how much each owner should pay. The Association has the legal power to collect the maintenance charges.

A document called the “Declaration of Conditions” or the “Condominium Document” describes the condominium units and the common areas and any restrictions on their use. This document also describes the procedure and other details about House Owners Association. Internal affairs of the condominium are governed by a separate set of bylaws. These bylaws usually establish the responsibilities of House Owners Association; the voting procedure at meetings of the Association; qualifications, powers

## **Development of Condominium**

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and duties of Board of Directors; powers and duties of the officers; and the obligations of owners with regard to assessments, maintenance and use of units and common areas. The Association provides details of rules and regulations and restrictions on the conduct of unit owners and residents. These rules can be amended by the Board of Directors. Mandatory maintenance fee, color/ design choices etc. are included in the typical rules which are made available to residents. Condominium owners can



also rent out their home to tenants although leasing rights may be subject to restrictions set forth in the declaration. Condominium ownership can also be used for non residential land uses such as offices, hotel rooms, retail shops, group housing facilities such as old peoples homes. The legal structure and the benefits are the same.

The real estate ownership can take different forms which may be similar to condominiums but not identical. Privately owned detached houses on privately owned land may be part of a community which may be governed by a homeowners association

### *Merits of Condominiums*

Some advantages of condominium and cooperative system of housing are- interest of owners in the premises, sharing the maintenance costs, decreased personal liability of members, increased choice of location etc. An individual, who purchases a housing unit in a condominium, receives title to such a unit. The owner has all legal rights including the right to sell. Title to a condominium entitles the owner to ownership of land and the common areas with other unit owners. The System gives certain rights to individual owners and places certain obligations such as sharing the maintenance expenses or improvements in the common area. The size of the share of each owner in the costs of operating, maintaining and improving the building and the common areas depends on the size of each unit.

The purchaser of a condominium receives a deed, which describes the individual unit with details of location of the building and property. The deed will also detail all restrictions and any other terms and conditions agreed between the purchaser and the seller but none of these could be contrary to declaration of condominium which is the official record of rights and duties of owners. This document also states precisely the portion owned by the owner which must be maintained by him. The contents of the declaration of condominium vary from one state to the other but ordinarily, they contain the following:

- Legal description of land and buildings of the condominium
- Description of each unit including the address, size, number of rooms and exact location
- Description of common areas and any restrictions
- The monetary value of each unit and its land as well as the percentage of share in common areas assigned to each owner
- The number of votes assigned to each unit

The Declaration also lays down the procedure for taking decision for repairs and improvements, making amendments in the declaration or for ending the condominium arrangement. The Declaration also gives details of procedure for payment of fee and other costs by the owner. The regulations governing the conduct of elections, meetings, routine maintenance of buildings etc are all covered in the bye laws. The bylaws also detail any restrictions on the sale of individual units and penalties for violation of the rules.

A condominium unit may be purchased for cash but the



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purchaser can go for a mortgage for house financing which is more common procedure as it facilitates purchase of property.

### ***Cooperative Organizations***

Cooperative organization can be set up in a number of ways.

#### ***Corporate organization***

This is the most common type of cooperative organization. The formation of a corporate cooperative requires



only three documents; a certificate of incorporation, bylaws and a lease agreement which are the basis of a contract between the individual owners and the corporation. The owners of housing unit are the tenants as well as shareholders. Housing finance is arranged by a single mortgage for the entire project through the corporation, the fate of the project depends on the financial stability of other occupants.

#### ***Joint Tenancy***

In Joint Tenancy, the ownership of housing units is co-owned by joint tenants who have undivided interest in the property. This arrangement includes provision for exclusive ownership of individual units.

#### ***Tenancy in common***

In this system, the occupants own the entire project collectively and each tenant has the right to occupy an exclusive unit. Each tenant owns an undivided portion which may not necessarily be equal. Each tenant has the right to dispose off his share or a portion thereof.

#### ***Business Trust***

In a business trust, title to the entire premises rests with the trustees of the trust. Certificates of beneficial interest are issued to individual tenants and each beneficial owner is assigned exclusive right to occupy a specific unit.

#### ***Concepts similar to Condominium***

Several forms of ownership exist which appear to be simi-

lar to condominiums but are not identical. A typical example of this is individual housing units privately owned and built on private land which may form into a community and have their homeowners Association. This Association can manage common facilities like park area or an access road.

Another example of similar concept is the townhouses complex. Multiple townhouses are combined to form a big building. Each owner in the complex owns a plot of land and the building which is in his name and forms part of the townhouse complex. The roof and foundation of the complex is continuous and the wall in between the townhouses separates them from each other. This is very much similar to a condominium but due to common interest in the big building, a home owners association is required. As opposed to condominium, this Association does not own any townhouse or a plot of land. It is of course, under contract to owners of townhouses to maintain areas of the building which are common to all tenants. The townhouse complex may have common areas for parking, roads, clubs, gym, laundry etc.

## **Condominium Laws in Pakistan**

The Condominium Law has been adopted in Australia, Brazil, Canada, Central Europe, Central Asian States, Indonesia, Philippines and Thailand. Condominiums in some form adapted to local traditions can be found in Denmark, India and Singapore. In Pakistan, the condominiums are known as flats or apartments which are common in big cities like Karachi and Lahore, This form of condominiums are known and registered as “cooperative housing society”.

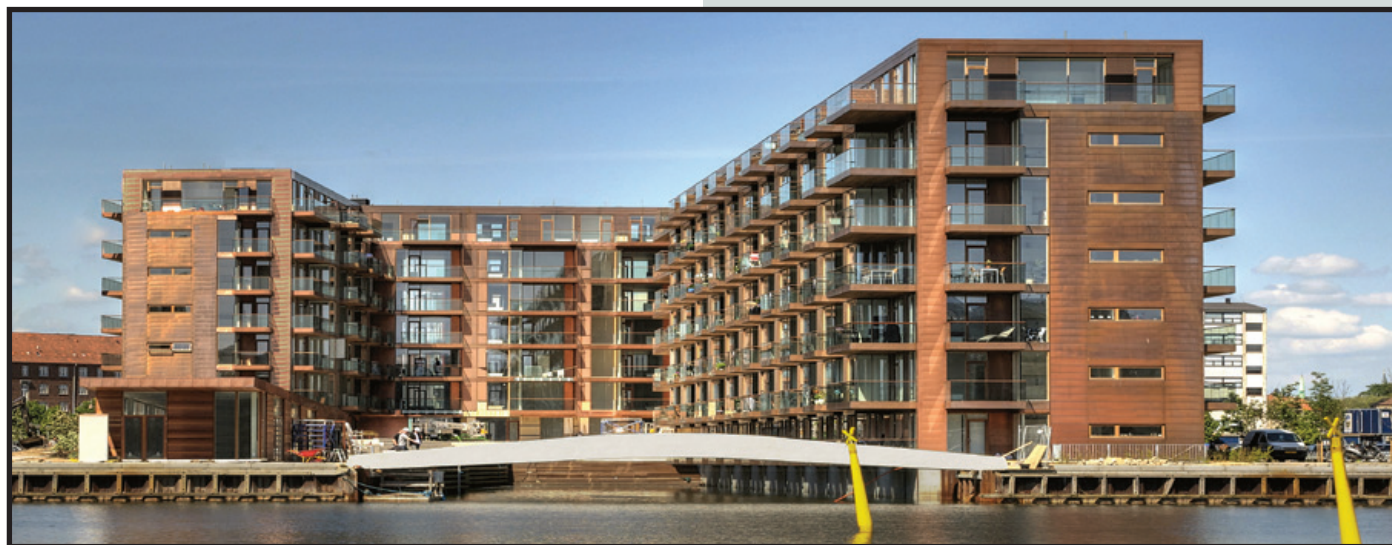
Condominium laws as practiced in the world are non-existent in Pakistan at present. There are Apartment Owners Societies or Flat Owners Associations in some apartment complexes to take care of the maintenance and other common requirements of the residents. These organizations do not have a legal cover but these are recognized by the residents and authorized to carry out general maintenance of the complex. Their responsibilities include providing electrical goods (changing fused bulbs in the corridors and other common areas) & services, security (Guards & CCTV) janitorial services, water supply & distribution, general maintenance, stand by generators, lifts etc. These services are provided by the Societies and Associations which have been set up by the residents of a project It has been noted that this type of organizations are found

in projects located in areas where high profiled or educated people are settled. Majority of residents in these areas have either been overseas or lived in other countries and are aware of these types of regulations and they do not feel the pinch of this decision.

In order to check the necessity and the requirement of introducing the condominium laws in Pakistan, we select

system of Owners Society or Management Association can be amended to incorporate the basic features of condominium law. Once the proper law has been drafted, it can be provided a legal cover.

## CONDOMINIUM LAWS AROUND THE WORLD



Karachi to arrive at the right decision. Like other metropolitan cities of the world, Karachi has a trend of high rise buildings and therefore there is a requirement of condominium laws in Pakistan which can meet the following requirements:

- Ensure uniformity in regulations and by-laws of all relevant Authorities for all high rise commercial and residential Buildings.
- Provide laws to keep and maintain high rise buildings which have become a major requirement in all big cities of the world as the use of infrastructure can be optimized since the high rise buildings will utilize the existing roads and utilities.
- Adopt proper garbage disposal system to eliminate the risk of health hazard
- Increase security of and control crime rate in the complex
- Condominium system makes seller more accountable
- Purchasers of condominium have a system of management and voting right
- The creation of a condominium ensures fair practices in transactions.

The condominium laws introduced elsewhere will need to be modified according to local requirement. The existing

### Canada

Condominiums in Canada are governed by the provincial and territorial legislation. The first condominium development in Canada was a townhouse complex in Alberta which was registered in 1967. According to rules of the condominium, the owner owns the internal unit space and a share in the corporation and the corporation owns the exterior of the building and the common area. All condominium owners and the corporations have formed an association. The Canadian Condominium Institute which is a nonprofit organization

The Ontario Condominium Act, 1998 regulates the working of condominiums in Ontario, Canada. Corporations are established to deal with issues of maintenance and repairs. Owners of units elect a Board of Directors on annual basis to take care of the common areas and the exterior of buildings. The Association holds a general body meeting annually to take care of the elections of Board of Directors, appointment of auditors and other matters. Special meetings of the Board can also be called by the Board itself or by the owners

### Denmark

In Denmark, about 5% of the houses are owner apartments



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which are traded, mortgaged and legally treated like real estate. These owner apartments are directly owned by the owners themselves. Rest of the building and the land is jointly owned by apartment owners through an Association. The cost of maintaining the joint property is shared by the owners.

Another 5% houses in Denmark form a housing cooperative which is an organization in between the condominium and a housing association. Entire property is owned by a nonprofit corporation in which the tenants are shareholders and it is their duty to lease an apartment from the cooperative. As per rules, the shares of the corporation can be purchased and sold.

### England and Wales, UK

In England and Wales, the condominium like ownership is named as common hold which was introduced in September 2004. Interestingly, by June, 2009, 12 common hold residential developments had been set up in England and one common hold residential development was set up in Wales. The development in England had 97 units and the one in Wales had 30 units.

### Finland

Condominium is a common form of home ownership in Finland. Condominiums in Finland are incorporated as non-profit limited liability companies. One share represents one square meter of the apartment. Shares of the condominium can be bought on the open market for which approval of the Board is not required. The owner may not live in the condominium purchased by him. Renting out a condominium is a common practice in Finland and it is regarded as a form of saving and investment.

### Hungary

Condominiums were introduced in Hungary in 1924. Condominium properties are just like other real estate and traded as such. The Condominiums act like a non profit entity for maintaining the common areas. The issues relating to common areas of the Condominium are managed by a representative who is elected by the owners in a convention. All decisions regarding amendment of

the terms and conditions of the Condominium or large expenses on account of maintenance of common areas need approval by a convention.

Condominium is the most common form of housing in Hungarian cities since the fall of communist dictatorship in 1989.

### Singapore

Condominium is the name given to housing buildings which have some luxury features such as CCTV, security guards, swimming pools etc. The Government sponsored Housing Development Board has built most housings but these do not have the luxury features. These units can be rented or purchased from the Government. Majority of residential housing is made up of condominium and the flats.

### United States

The first condominium law was passed in the Commonwealth of Puerto Rico in USA in 1958. The first condominium in Continental United States was built in Salt Lake City, Utah in 1960. In a later development, the National Housing Act of 1961 permitted the Federal Housing Administration to provide insurance cover to mortgages of condominiums. Availability of this facility resulted in increased funds for condominiums and also helped in introducing condominium laws in other states by 1969. Over a period of time, major American cities have developed a number of condominiums. In recent years, the residential condominium industry has been booming in all major metropolitan cities of USA like Boston, Chicago, Los Angeles, Miami, New

York City, etc. The other form of ownership found in US and popular among masses, is the cooperative corporation in which the ownership of shares gives the right to a lease holder to reside in the unit.





# Karachi City: From the Annals of History

by: M. Habib Khokhar

## TODAY'S LARGEST METROPOLIS AND ONE OF THE 5TH LARGEST CITIES OF THE WORLD WAS ONCE A FISHERMEN VILLAGE.

Today Karachi is the largest metropolis of Pakistan and one of the 5 largest cities of the world. Karachi today is the capital of Sindh province which has remained cradle of the ancient Indus civilization.

Karachi originally was a small fisherman village settled by the Baloch tribes from Balochistan and Makran. Their first settlement was near the delta of the Indus River which they named as 'Kolachi' village. The people of the original community yet inhabit the area on small island of Abdullah Goth situated near Karachi Port. The well-known neighborhood 'Mai Kolachi' of Karachi still reminds the original name of the city.

Karachi being close to the sea and also close to the delta of the mighty Indus would have definitely been an important post in the ancient times however the modern civilization has buried all the traces of its ancient past.

Karachi became an important sea port when the Sindhi rulers started trading with the Arabs in Masqat another Persian Gulf states. According to English writers Karachi had a fort for protection. The fort was had a few cannons imported from Muscat. The fort had two main gateways: one facing the sea, known as Khara Dar (Brackish Gate) and the other facing the adjoining Lyari River, known as the Meetha Dar (Sweet Gate). Both the names have be-

come areas of Karachi with same names.

### Talpur Period (1795 - 1839)

In 1795, Kolachi-jo-Goth passed from the control of the Khan of Kalat, Kalat to the Talpur rulers of Sindh. The British, venturing and enterprising in South Asia opened a small factory here in September 1799, but it was closed down within a year because of disputes with the ruling Talpurs. However, this village by the mouth of the Indus river had caught the attention of the British East India Company, who, after sending a couple of exploratory missions to the area, conquered the town on February 3, 1839

### East India Company Rule (1839 - 1858)

After sending a couple of exploratory missions to the area, the British East India Company conquered the town on February 3, 1839. The town was later annexed to the British Indian Empire when Sindh was conquered by Charles James Napier in Battle of Miani on February 17, 1843. Karachi was made the capital of Sindh in the 1840s. On Napier's departure it was added along with the rest of Sindh to the Bombay Presidency, a move that caused considerable resentment among the native Sindhis. The British realised the importance of the city as a military cantonment and as a port for exporting the produce of the Indus River basin, and rapidly developed its harbor for



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shipping. The foundations of a city municipal government were laid down and infrastructure development was undertaken. New businesses started opening up and the population of the town began rising rapidly.

The arrival of troops of the Kumpany Bahadur in 1839 spawned the foundation of the new section, the military cantonment. The cantonment formed the basis of the 'white' city where the Indians were not allowed free access. The 'white' town was modeled after English industrial parent-cities where work and residential spaces were separated, as were residential from recreational places.

In 1857, the Indian Mutiny broke out in the subcontinent and the 21st Native Infantry stationed in Karachi declared allegiance to rebels, joining their cause on 10 September 1857. Nevertheless, the British were able to quickly reassert control over Karachi and defeat the uprising. Karachi was known as Khurachee Scinde (i.e. Karachi, Sindh) during the early British colonial rule

### The British Raj (1858 - 1947)

In 1795, the village became a domain of the Balochi Talpur rulers. A small factory was opened by the British in September 1799, but was closed down within a year. In 1864, the first telegraphic message was sent from India



Karachi was divided into two major poles. The 'black' town in the northwest, now enlarged to accommodate the burgeoning Indian mercantile population, comprised the Old Town, Napier Market and Bunder, while the 'white' town in the southeast comprised the Staff lines, Frere Hall, Masonic lodge, Sindh Club, Governor House and the Collectors Kutchery located in the Civil Lines Quarter. Saddar bazaar area and Empress Market were used by the 'white' population, while the Serai Quarter served the needs of the 'black' town.

to England when a direct telegraph connection was laid between Karachi and London. In 1878, the city was connected to the rest of British India by rail. Public building projects such as Frere Hall (1865) and the Empress Market (1890) were undertaken. In 1876, Muhammad Ali Jinnah, the founder of Pakistan, was born in the city, which by now had become a bustling city with mosques, churches, courthouses, markets, paved streets and a magnificent harbour. By 1899 Karachi had become the largest wheat exporting port in the east. The population of the city was about 105,000 inhabitants by the end of the 19th century,

with a cosmopolitan mix of Muslims, Hindus, Europeans, Jews, Parsis, Iranians, Lebanese, and Goans. By around the start of the 20th century, the city faced street congestion, which led to South Asia's first tramway system being laid down in 1900.

The city remained a small fishing village until the British seized control of the offshore and strategically located island of Manora. Thereafter, authorities of the British Raj embarked on a large-scale modernization of the city in the 19th century with the intention of establishing a major and modern port which could serve as a gateway to Punjab, the western parts of British India, and Afghanistan. Britain's competition with imperial Russia during the Great Game also heightened the need for a modern port near Central Asia, and so Karachi prospered as a major centre of commerce and industry during the Raj, attracting communities of: Africans, Arabs, Armenians, Catholics from Goa, Jewish, Lebanese, Malays, and Zoroastrians (also known as Parsees) - in addition to the large number of British businessmen and colonial administrators who established the city's posh locales, such as Clifton.

British colonialists embarked on a number of public works of sanitation and transportation, such as gravel paved streets, proper drains, street sweepers, and a network of trams and horse-drawn trolleys. Colonial administrators also set up military camps, a European inhabited quarter, and organised marketplaces, of which the Empress Market is most notable. The city's wealthy elite also endowed the city with a large number of grand edifices, such as the elaborately decorated buildings that house social clubs, known as 'Gymkhanas.' Wealthy businessmen also fund-

ed the construction of the Jehangir Kothari Parade (a large seaside promenade) and the Frere Hall, in addition to the cinemas, and gambling parlours which dotted the city.

In 1911, when the capital was shifted to Delhi, Karachi became closer to being a gateway to India, and by 1914, Karachi had become the largest grain exporting port of the British Empire. In 1924, an aerodrome was built and Karachi became the main airport of entry into India. An airship mast was also built in Karachi in 1927 as part of the Imperial Airship Communications scheme, which was later abandoned. In 1936, Sindh was separated from the Bombay Presidency and Karachi was made again the capital of the Sindh. By the time the new country of Pakistan was formed in 1947 as British India was gained independence, Karachi had become a bustling metropolitan city with beautiful classical and colonial European styled buildings lining the city's thoroughfares.

As the movement for independence almost reached its conclusion, the city suffered widespread outbreaks of communal violence between the majority Muslims and the minority Hindus, who were often targeted by the incoming Muslim refugees. In response to the perceived threat of Hindu domination, self-preservation of identity, language and culture in combination with

Sindhi Muslim resentment towards wealthy Sindhi Hindus, the province of Sindh became the first province of British India to pass the Pakistan Resolution, in favour of the creation of the Pakistani state. The ensuing turmoil of independence led to the expulsion of most of Karachi's Hindu community. While many poor low caste Hindus, Christians, and wealthy Zoroastrians (Parsees) remained in the city, Karachi's native Sindhi Hindu community fled to India and was replaced by Muslim refugees who, in turn, had been uprooted from regions belonging to India.

#### **Pakistan's capital (1947-1958)**

District Karachi was chosen as the capital city of Paki-







Karachi Cantt. Railway Station

stan and accommodated a huge influx of migrants and refugees from India to the newly formed country. As a consequence, the demographics of the city also changed drastically. However, it still maintained a great cultural diversity as its new inhabitants arrived from the different parts of the India. In 1958, the capital of Pakistan was shifted from Karachi to Islamabad and Karachi became the capital of Sindh. Large no. of refugees migrated from India and embarked Karachi as the city of lights.

### **Cosmopolitan City (1958-1980)**

This marked the start of a long period of decline in the city due to settlement of huge crowds of illegal refugees from other parts of the world. The city's population continued to grow exceeding the capacity of its creaking infrastructure and increased the pressure on the city.

During the 1960s, Karachi was seen as an economic role model around the world. Many countries sought to emulate Pakistan's economic planning strategy and one of them, South Korea, copied the city's second "Five-Year Plan" and World Financial Centre in Seoul is designed and modeled after Karachi.

The 1970s saw major labour struggles in Karachi's industrial estates. During General Zia Ul Haq's Martial Law, Karachi saw relative peace and prosperity, especially during the 3 years of Major General Mahmood Aslam Hayat, as Deputy Martial Law Administrator Karachi from 1977 to 1980

### **Post 1980 - Present**

The 1980s and 90's also saw an influx of illegal Afghan refugees from the Afghan war into Karachi, and the city

now also called, a "city of illegal refugees". Political tensions between the Indian refugees groups (descendants of migrants from the partition era and in 1960s Economic migration) and other groups also erupted and the city was wracked with political violence. The period from 1992 to 1994 is regarded as the bloodiest period in the history of the city, when large numbers of people were killed by different ethnic groups.

Since the last couple of years however, most of these tensions have largely been quieted. Karachi continues to be an important financial and industrial centre for the Sindh and handles most of the overseas trade of Pakistan and the Central Asian countries. It accounts for a large portion of the GDP of Sindh, Pakistan and a large chunk of the country's white collar workers. Karachi's population has continued to grow and is estimated to have exceeded 10 million people. Currently, Karachi is a melting pot where people from all the different parts of Pakistan, Afghanistan, Bangladesh, Iran and India. The Sindh government is undertaking a massive upgrading of the city's infrastructure which promises to again put this heart of Sindh city of Karachi into the lineup of one of the world's greatest metropolitan cities.

The last census was held on 1998, the estimated Population ratio of 2012 is :

Urdu: 41.52% Pashto: 18.96% Punjabi: 15.64% Sindhi: 10.34% Balochi: 06.34% Saraiki: 04.11% Others: 03.09%. The others include Gujarati, Dawoodi Bohra, Memon, Brahui, Makrani, Khowar, Burushaski, Arabic, Persian and Bengali

In September 1857, about 22 freedom fighters were executed on the site where Empress Market now stands.

# Smart Building Technology in Smart Cities

## The Future Need of Every Country

by: Shahnawaz M. Khan

### *Smart Cities Start with Smart Buildings*

As more people move to urban areas, cities face ever more economic and environmental challenges, including resource constraints, economic restructuring, aging populations, and pressures on public finances. In their efforts to accommodate growing urban populations and the accompanying challenges, governments can use modern information and communication technologies to create “Smart Cities” and smart buildings that improve the quality and interactivity of urban services while reducing costs and ensuring sustainability.

In the world of sustainability, the advent of smart buildings is the ‘next big thing’. With today’s advanced technology, owners can expect energy efficiency to improve 15-20% in the first year, even at buildings with strong energy management programs already in place. In addition,

Perhaps the most important reason that intelligent building systems are starting to transform the energy and sustainability landscape is that owners are adopting the technology. Corporate and investor owners alike are installing smart solutions across their portfolios, not only for the sake of energy efficiency, but also to reduce risk, improve operational performance, and enable better capital planning.

The buildings industry has lagged other sectors in terms of adopting new technology, but it is catching up quickly. Companies worldwide spent billions of rupees on intelligent buildings in the past years, and the amount is expected to rise in near future. Smart systems connect the real estate world to the ‘Internet of things’ and the notion of machine-to-machine communications revolutionizing business processes.

### *What makes a building smart?*

These days, everything from phones to cars is called ‘smart’, but what does the term mean for commercial real estate? To be considered an intelligent system, automation should be able to: monitor performance; detect inefficiencies; diagnose possible causes; make automatic adjustments; alert facilities management staff to issues that can be automatically corrected; and suggest possible tools and parts that may help staff members get

the job done quickly. This definition centers on active elements of a buildings’ design, equipment and operations.

An intelligent solution can be applied to an existing facility by tapping into and connecting the building automation systems (BAS) that control heating, ventilation and air



smart systems can automatically calculate carbon and other greenhouse gas emissions, thereby streamlining the corporate social responsibility reporting process. And as more cities and countries around the world invest in smart grid technology, the financial argument for on-site renewable power generation becomes much stronger.

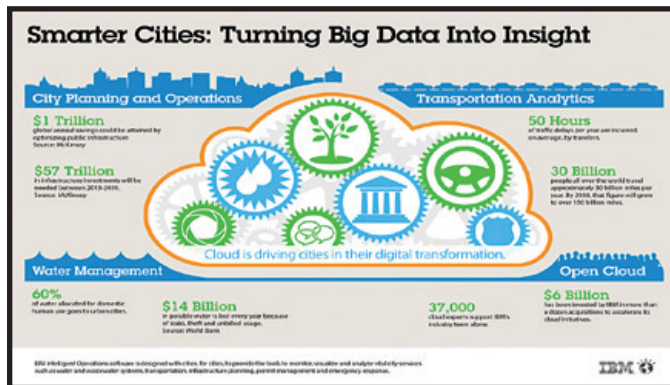


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conditioning (HVAC) and lighting systems and, in some cases, water, fire and life safety. BAS have monitored and controlled energy usage for many years. But only in recent years have several technological advancements come together to enable real-time remote monitoring and control of buildings and portfolios worldwide:

**Wireless meters and sensors** – A fundamental element of smart building technology is the system's ability to collect data from each piece of equipment, from fan blades to chillers to variable air volume boxes. Without affordable wireless sensors and meters, the task of retrofitting a building for smart technology used to be more difficult.

**Internet and cloud computing** – Millions of data points feed into the system each minute, not only from one building but from the organization's entire global portfolio. The high-capacity computing power of the cloud enables a smart system to collect and analyze data effectively.



**Powerful analytics software** – The best new-generation smart solutions understand how various systems and components interact with one another, in order to identify the probable reason for an anomalous reading. For example, air handlers can help heat or cool air as it circulates by using a damper to control the rate of air flowing over a fan coil. A smart system conducts a continuous heat transfer analysis by monitoring both the air temperature and the flow data from the air handlers. The system may automatically adjust the coil or the damper to continually maintain peak efficiency or, if components are found to be working harder than necessary, the algorithm can pinpoint the issue as originating from the coil, the damper or another component.

**Remote centralized control** – When a smart solution is applied across a portfolio, the owner gains additional benefits, such as the ability to compare the performance of similar facilities. Economies of scale also come into play,

as the portfolios of many companies can be monitored from one central command center staffed by facilities professionals 24/7.

### *Use of Smart Technology in Surveillance of Homes and Offices*

Recent world events have created a shift in the security paradigm from “investigation of incidents” to “prevention of potentially catastrophic incidents”. The Smart Surveillance Video systems provide the infrastructure only to capture, store and distribute video, while leaving the task of threat detection exclusively to human operators. Human monitoring of surveillance video is a very labor-intensive task. It is generally agreed that watching video feeds requires a higher level of visual attention than most everyday tasks. Specifically vigilance, the ability to hold attention and to react to rarely occurring events, is extremely demanding and prone to error due to lapses in attention.

### *Managing the water distribution network with a Smart Water Grid*

In Singapore, the implementation of a Smart Water Grid system supports the Public Utilities Board (PUB)'s mission to supply good water 24/7 to its customers. With sensors and analytic tools deployed island-wide to provide a real-time monitoring and decision support system, the Smart Water Grid system enables PUB to manage the water supply network efficiently, ensuring that all Singaporeans will continue to enjoy a reliable and sustainable water supply for generations to come.

### *Financial and Sustainability Benefits*

In addition to cost savings on energy, the data analytics also optimize maintenance management. A smart building platform can analyze performance curves for large equipment, such as chillers and boilers, and schedule preventive maintenance to reduce breakdowns. This prevents damage to equipment and minimizes the need for expensive repairs.

For many organizations, high energy cost is not the worst-case scenario - an unplanned facility shutdown is. Although mission-critical facilities, such as data centers, laboratories and hospitals, generally have backup generators in the event of a power failure, it is better not to have to rely on fail-safe systems. The failure of one piece of equipment can have a domino effect on other systems, which in rare cases can cause a building to lose power. An important ability for a state-of-the-art smart building system is to recognize the signs of a piece of equipment

that is ready to fail, so that facilities staff can examine it and, if necessary, replace it before it fails.

A smart solution can also increase facilities staff efficiency, particularly on large portfolios of small facilities, such as retail chains or branch bank networks. A portfolio owner that can't justify the cost of full-time facility managers at each location can get much the same result with the lower cost option of remotely monitoring and controlling facilities. This is one of the ways that smart technology can help avoid 'truck rolls', the number of trips needed to maintain and repair facilities. Reducing truck rolls saves on staff time, and a small side benefit is the reduction in carbon emissions from fleet vehicles.

Other sustainability benefits are more substantial, such as a smart system's ability to measure and report greenhouse gas emissions. This is not merely a matter of calculating energy consumption, since the level of emissions and particular mix is different for every utility, but that smart systems can tap into the information for each building and report emissions for each greenhouse gas accordingly.

### Smart grid interaction

Smart buildings are also ready for integration with smart electric grid technology, as more and more utilities upgrade from archaic old switching systems to more efficient information and communication technology enabled systems. Although a full discussion of smart grids is a subject for another day, it's useful to note the benefits in terms of smart building interaction.

Unlike traditional energy generation from large, centralized power stations which travels in just one direction - from utilities to end-users - smart grids enable information and energy to flow both ways. As a result, owners of smaller

and distributed power generation installations may be able to sell on-site power to utilities rather than let it go to waste.

Many facilities with heat-intensive uses, such as manufacturing plants, are already investing in co-generation, while facilities such as data centers are exploring combined heat and power (CHP) strategies. With the focus on energy efficiency and carbon reduction, distributed power strategies are expanding to more and more types of facilities.

Smart grid infrastructure would provide a market for excess energy generated at the site level, and would reduce the amount of energy lost in transmission. It is estimated that about 10% of energy from power plants is lost on the way to its destination, but the loss factor increases as the distance between the source and the end-use increases.

The reduction in greenhouse gas emissions from buildings is an important bonus for cities, where governments are concerned about the effects of climate change. Cities also care about efficiency. But more than any other issue, city leaders are continually focused on competitiveness for business attraction and expansion.

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### Smart buildings vis-à-vis green buildings

Smart buildings and green buildings are not identical concepts, but they overlap in many areas, from the aim of reducing energy and carbon to the need for metrics and measurement. These two key aspects of building performance will continue to grow together as new innovations and the adoption of proven strategies point the way to a more sustainable future.

### Concept of Smart City

The conceptualization of a smart city varies from city to city and country to country, depending on the level of de-



velopment, willingness to change and reform, resources and aspirations of the city residents. It is believed that a city is said to be smart if smartness is imparted to it. This can be done by imparting technology, which is possible through the corporate sector. Instead of bringing all those technical resources from outside, it would also be better to develop a domestic capacity through local partners.

It is pointed out that the core infrastructure elements in a smart city would include:

- Adequate water supply
- Assured electricity supply
- Sanitation, including solid waste management
- Efficient urban mobility and public transport
- Affordable housing, especially for the poor
- Robust IT connectivity and digitalization
- Good governance, especially e-Governance and citizen participation
- Sustainable environment
- Safety and security of citizens, particularly women, children and the elderly
- Health and education

To achieve these objectives, a smart city needs an enabling environment, technological advancement, broadband connectivity, a supportive economic system, High-Tech equipment, a political will to share important data with the public for its benefit and so on.

### Definition of Smart Cities

A commonly quoted definition which describes smart cities as “cities that utilize information and communication technologies with the aim to increase the quality of life of their inhabitants while providing sustainable development.”

Though developed countries have been fast in adopting technologies and moving towards building smart cities, the developing world is also trying to catch up with them. For example, India plans 100 new smart cities and will develop modern satellite towns around existing cities under its smart city program. The country would need \$1.2

trillion over the next 20 years to build smart cities and the expectation of rise in employment opportunities is also 10 to 15 percent in the country.

### Top 5 Smart Cities in the World

A market research firm based in Basingstoke, U.K., announced the world's five smartest cities for the year 2016. The result was finalized after thoroughly analyzing data available with the research team headed by Steffen Sorrell, senior analyst at Juniper Research. The names and strengths of these top smart cities follow in the order of their ranking:

#### Singapore

This year, Singapore was declared the smartest city of the world. The researchers ranked cities by factors, such as their adoption of smart grid technologies, intelligent lighting, the use of information technology to improve traffic, Wi-Fi access points and Smartphone penetration, etc. Interestingly, the city can even detect if people are smoking in unauthorized zones or if people are throwing litter out of high-rise buildings. The city has a

high smartphone penetration and broadband availability. A local company Singtel is rolling out 10 gigabits per second fiber broadband service that would enable residents to download a two-hour HD movie in 90 seconds.

#### Barcelona

Barcelona has made extensive use of sensors to help monitor and manage traffic. Earlier, this city had been ranked the smartest city of the world, but this time it managed to get second position on the list. The city has installed smart parking technology, as well as smart streetlights, and sensors for monitoring air quality and noise. It is also expanding a network of free Wi-Fi in public spaces. Execution of smart grid pilot projects, installation of smart meters and the city's plan for reducing carbon emissions give it extra grades.

#### London

London has always been ranked high for the broadband availability it offers. Now, the city planners have a plan to implement information technology to curb congestion.



The city began to take early action in using technology to help tackle congestion and make parking simpler. Many other cities have followed the example of London and modeled their smart parking initiatives on it. This year, it has been ranked the third smartest city on the world map.

London has also committed that it will make the data from its smart city initiative public via its London Data Store. Access to this data will facilitate citizens and they will be able to use it for different purposes. For example, city planners have built an app based on open data that will take a person's location, receive and inquiry about where he or she wants to go and advise the routes that could be followed.

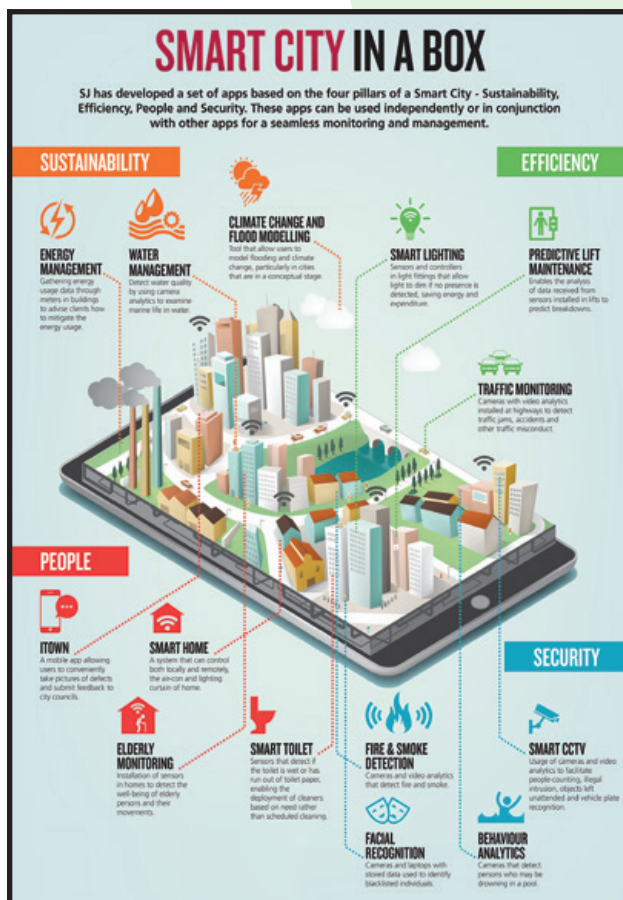
### Oslo

Oslo is the fifth smartest city in the world according to this year's rating. It has installed sensors to help monitor parking. The city has installed a sensor network to help improve the care of sick or elderly patients and has also established a network of smart street lighting, which has reduced energy consumption by nearly two-thirds.

### Smart City Vision in Pakistan

At present, the concept of smart cities remains a novel idea in Pakistan while a comprehensive understanding of what smart cities mean also seems to be lacking. Furthermore, the eco-system, the leadership, the institutional arrangement and public opinion do not seem to be fully mobilized.

In Pakistan, increasing urbanization and rising income trends indicate that by 2030, the percentage of urban population will increase from the current 45 percent to nearly 60 percent. At present, nine cities of the country have populations over 1 million and 75 cities with population between 100, 000 to 1 million. Urban Pakistan contributes 78 percent of the GDP. So, the need to develop systems and technologies that help city governments manage urban centers better and serve the citizens are becoming crucial with the passage of time.



### Conclusion

We all know that satellite-based mobile technologies and Geographic Information Systems (GIS) are the most promising technologies and easily available to developing countries. Since, Pakistan has one of the highest levels of mobile phone penetration, so this strength can be capitalized on to promote the concept of smart cities in the country. Besides, the examples of some municipalities in Western countries can also be followed, as they have joined hands with technology giants like Cisco and Google to introduce smart technologies for better connectivity of cities with the purpose of bringing resource efficiency, emissions reduction and so on.

Therefore, to have smart building technology in smart cities will make the life of the people faster, better and simpler than the way they already live. Coupled with the conservation of our environment the new technology also resulted in managing our non-renewable resources which are also deteriorated at an alarming rate.

In this regards, recently a US-based company has launched its operations in Pakistan to provide clean solar energy. The company addresses the power challenges faced by the country through the renewable source of energy. The Smart Energy System (SES) combines the technology with solar grid to provide high quality and cleaner energy at an affordable cost. The system can be controlled through a mobile application and the company also gave a demonstration on how the system works with a Smart Energy Console. The console is a touch-screen interface with a built-in WiFi and 3G connectivity. It gives insight into the system and helps in uploading the relay information on Sky Electric cloud. The technicians can then remotely monitor the system for any faults.



# AFFORDABLE HOUSING: A BASIC NEED OF TIME

by: Engr. Zaheer Qadri

## Introduction

The provision of affordable housing at scale remains a challenge to most countries, particularly those in the developing world and in transition. Currently, more than 1 billion people are living in slums and it is also expected that over the next 25 years, more than 2 billion people

fact that obtaining and retaining housing that is adequate and affordable is a serious problem for a large proportion of the population.

Unfortunately housing affordability remains a challenge and it is worsening due to, among other factors, the economic effects of the global financial crisis and the increasing severity of disasters and conflicts, which both place an additional strain on already stretched land and housing resources.



will add to this growing demand for housing and basic infrastructure services. The situation is particularly serious in developing countries where governments at central, regional and local levels often lack the resources to adequately address this challenge.

The housing challenge is particularly evident in urban Asia. Although Asia is still predominantly rural, it is urbanising at the fastest rate in the world. Predictions suggest that between 2020 and 2050 the urban population in Asia will nearly double to reach 3.4 billion. Every day Asian cities will need to accommodate the 120,000 new residents, which equates to a daily housing demand of at least 20,000 housing units.

Although the size and overall characteristics of the housing sector does vary markedly across the region, and indeed the developing countries in it, common to all is the

of magnitude? Close to 3 billion people, or about 40% of the world's population by 2035, will need to have housing and basic infrastructure services. This translates into completing 96,150 housing units per day or 4000 per hour.

Though this challenge for housing and shelter exists in a context of unprecedented global growth, the reality in most developing countries is that there is widespread poverty and inequality in cities, with millions of people living in slums without adequate basic services. Financing shelter is important if the world is to secure environmental sustainability, economic prosperity, cultural diversity and social equality. However, in the next 20 years, there is little likelihood that in many developing countries conventional sources of funds will be available for investment on the scale needed to meet the projected demand for urban infrastructure and housing.

## *The Housing Crisis by United Nations*

According to a report published by United Nations Organization, over the next 15 years, over 2.5 billion people will add to the growing demand for housing, water supply, sanitation and other urban infrastructure services. What is critical when considering this number is the order

### ***World Bank and Affordable Housing***

Affordable housing is basically targeting a solution based approach to housing with basic amenities and it targets middle income groups - people earning between 4 to 20 dollars a day. ~ (World Bank)

According to a press release issued by World Bank, on March 20, 2017— The World Bank's Board of Executive Directors has approved \$450 million in financing to support the Government of Indonesia's efforts to expand access to affordable housing for low-income families.

Part of the financing will support the government's Mortgage-Linked Down Payment Assistance (BP2BT) scheme, which targets low-income, first-time homeowners. The scheme provides down payment assistance to match beneficiary savings and a market-rate mortgage from a participating lending institution. Additionally, the financing will also support the scaling up of the Home Improvement Assistance Program (BSPS), which targets the bottom 40 percent of the Indonesian families.

"Indonesia is taking a major step forward through this program towards ensuring that low income households have access to an adequate, safe and affordable home. Providing Indonesian families with access to affordable housing is essential to increasing shared prosperity and reducing poverty in the country. Improved housing has further been proven to have a positive impact on public health, education and labor force outcomes", said Rodrigo Chaves, World Bank Country Director for Indonesia.

It is surely a positive move from the world's financial institution to support those who think for the betterment of common men in terms of providing housing facilities.

### ***Affordable Housing in Asian Countries***

Asia has over half of all slum dwellers in the developing world. Compared with Africa, Oceania, Latin America and the Caribbean, Asia also has the highest percentage of slum dwellers. In Asia 61 per cent of the population lives in slums whereas in Northern Africa the figure is 13.3 per cent, In Oceania 24.1 per cent, and in Latin America and the Caribbean 23.5 per cent.

In the vast majority of Asian countries the construction of affordable housing have not matched urban growth and due to a lack of housing options that are well located and affordable, slums and other informal settlements have proliferated throughout Asian cities.

Nearly three quarters, 71 per cent of the population in Bangladesh lives in slums. Similarly, in Pakistan nearly half of the population lives in slums which equates to over 27 million people. China and India, however, dwarf all other Asian countries with over 170 million and 109 million slum dwellers respectively. With few affordable housing alternatives a significant proportion of urban residents have no other option but to turn to precarious informal housing as a means to house themselves.



### ***Bangladesh***

The poor population (47%) in Bangladesh finds it beyond their means to make a roof to protect themselves from rainwater, sun's heat in summer and cold in winter. Most of them make their houses at a very low cost, which do not serves purposes in protecting the inhabitants from monsoon rain and winter breeze. These houses cannot withstand even the moderate onslaught of nature manifested through storm or incessant rain.

Several organizations and rural innovators in Bangladesh developed and modified various designs of rural low-cost house after the devastating flood of 1987 and also doing the same for the SIDAR (in 2007) affected people. The houses vary in appearance throughout the country but have the similar basic structural components. There are four reinforced concrete pillars on brick foundations at the corners of the house and six intermediary bamboo posts, with bamboo tie beams, wooden rafters and purlins supporting corrugated iron roofing sheets.

This provides stability in the flood and strong monsoon wind and protection from the heavy rain during monsoon. Pillars and sanitary latrine are being provided by the con-





cerned NGO. The housing program of NGOs is usually linked with livelihood promotion activities to improve the income and food security of the families. A range of skills is gained as a result of the integrated program including construction (carpentry, RCC pillar making, masonry, brick/stone cutting, rope making, bamboo treatment, black smithy, plumbing, etc), forestry, livestock raising, home-based micro enterprises, etc.

The basic design for low cost house varies in terms of floor area, height, floor and building material etc. the designs are sometimes adjusted as per the need, interest and capacity of the owner, availability of locally building materials, locality, etc.

### India

Affordability, especially in the Indian real estate sector, can mean a wide range of things. Specifically, the term holds different meaning for different categories of demographics. Further, there are also several socio-economic variables governing a city or location to consider. Generally, 'affordable housing' refers to residences that have been especially designed for the Economically Weaker Section (EWS) and Lower Income Group (LIG) who are looking for the same comfort and security of a self-owned property/home that the more fortunate middle class enjoys.

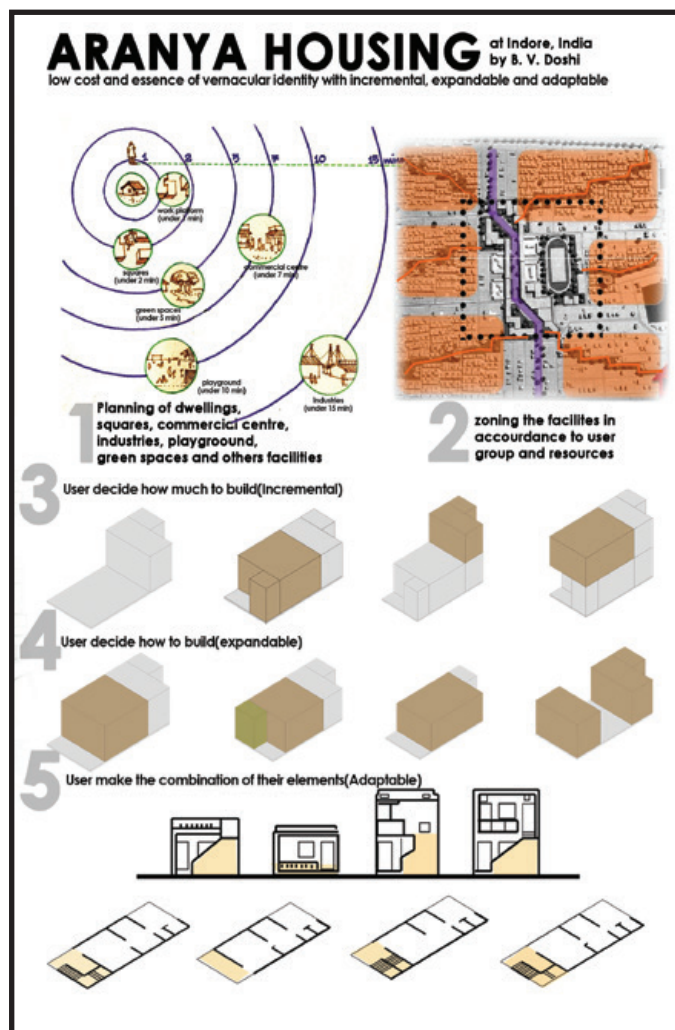
### *Aranya Low Cost Housing*

In India there are a number of low cost and affordable housing schemes developed by the government in collaboration with private developers. An example of Aranya Low Cost Housing Scheme in the Province Indore is presented below.

It is located in 6 kilometers from the centre of Indore city, the total build up area was -100,000 square meters and the project cost was about - Rs. 100 million and the year of completion was 1989.

The objectives of the project was to improve and upgrade the existing slum area, to provide serviced sites for new housing developments instead of building complete houses, to provide for 6,500 residential plots ranging in size from 35 sq m for EWS to 475 sq. m for high income groups. In that scheme the idea was to mix some middle income plots with EWS plots to use the profits to raise capital towards development of local trades. In that project the funding was 100% from public sources.

The aim of that scheme was to create a central spine. Its master plan was informal with interlinked space of cultural context, maintenance of hierarchy of road, open spaces, a central location of basic community services. The central spine was a focus of the converging six sectors, and those sectors enabled segregation of pedestrian and



vehicular movement with good distribution of built and un-built spaces by promoting interactive land use.

The project understands the traditional Indian habits. If we talk about the planning and design then it is in accordance with the prevailing socio-economic and technological conditions. To save the cost of construction cost-effective construction materials and techniques have adopted in it.

### Pakistan

Pakistan is facing challenge of acute housing shortages, unhealthy living conditions and a nonexistent or dilapidated infrastructure across the country. In our country, housing shortage stood at 4.33 million units in 1998 that rise to 10 million units in 2010 and now is 12 million. The reasons behind this increase were population growth, short supply and depletion of existing housing stocks. The demand is increasing at the rate of 0.8 million housing units per annum but only 0.3 million units are being built, leaving a gap of 0.5 million units.

### Affordable Housing In Pakistan

In the past a number of affordable and low cost housing schemes have been developed in the country in most of the major metropolitan cities. But now for last some decades, not a single initiative was taken in this regards from the government side or from any private builder and developer.

The Association of Builders and Developers of Pakistan, as the only national level representative organization of builders and developers in Pakistan has time and again sought attention of the government towards the housing shortage and also presented proposals for building affordable and low-cost houses for citizens from low-income groups, who cannot afford costly houses. But, the government and relevant authorities have never paid heed to these proposals. Earlier, the ABAD has requested the government for facilitations for low cost housing including allotment of government land for these projects, tax exemptions, free utility connections like electricity, gas, water etc.

Bu now, members of ABAD, to fulfill their Corporate Social Responsibility (CSR) towards fellow countrymen, have decided to build low-cost housing for people from lower strata of the society all over Pakistan from the platform of the ABAD so that deserving people could live peacefully in their own dream homes and contribute to the national economy as peaceful and useful citizen of the country.

According to the calculations, the estimated cost of a 120 square yard home with the built up area of 400 or 600 square feet having two living rooms, two bathrooms, a kitchen and a verandah comes to PKR 1.5 million including cost of construction and land.

ABAD will not ask the government for any relaxation or land because land will be purchased by builders belonging to the ABAD. It just want a clear housing policy from the government and the Apex Court can direct the gov-







ernment to announce a viable and vibrant housing policy for low cost housing waving necessity of project approval and One Window System for all utilities. Recently, ABAD has announced the affordable housing scheme in the Capital City Islamabad, during its international expo held in the month of March 2017. Meetings with the concerned authorities have already been stated in order to accomplish the first ever affordable housing scheme of its kind in Pakistan.

### ***Why people migrate to urban centers***

High economic growths compelled the people to migrate to urban centers. The rising middle class has resulted huge deficit in demand and supply for housing units and housing finance in South Asia said a World Bank report. It said that and about 30 million middle and lower middle class households in South Asia accounts for 11 percent of the region's population are willing to pay, but unable to have access to mortgages. In India alone, estimates of the housing shortage range from 20 million to 70 million. As much as half of this demand can be profitably serviced by the housing and housing finance markets, indicated the report.

One in every four people live in South Asia, and more than 14 percent of South Asians have no home, not counting a further 45 percent living in overcrowded units. The

region's future economic growth, social development, employment and better wages would increase demand of housing units and would require funding for home ownership, the report noted.

The housing shortage in Pakistan is about 8 million units. Moreover, housing finance to GDP ratio is less than one percent compared with 7 percent in India and 50 to 70 percent in the developed countries like USA.

The report titled "Expanding Housing Finance to the Undeserved in South Asia" said that the unwieldy land administration, unprecedented rises in land prices and inadequate mortgage lender experience with lower income housing prevented the market from advancing in the provision of housing and housing finance solutions.

### ***Financing***

The WB report also indicated that only 5 percent of the population was provided housing loans. Banks do not provide loans to low income groups. However, for middle income group there is House Building Finance Corporation Limited (HBFCL), but there is no institution for the lowest income group earning below or Rs 10,000 to Rs 15,000 per month.

There are regulatory weaknesses creating uncertainty on property and housing finance transactions. An inefficient legal framework, fragmented ownership and titling procedures, ineffective land information system, inaccessible government land, high stamp duties and registration fees, a weak tax framework and ineffective land dispute mechanism reduces the willingness of banks to increase their mortgage portfolio.

### ***Low Cost and Affordable Housing, a solution to housing shortfall***

Permanent residential address is the original identity of any person by which the person is known and it is as important as the name of the person. Due to not having sufficient residential facilities unknown people from different areas or regions migrate from one place to another and started living in slums. It has also been observed that sometimes these unidentified people become a part of unwanted and criminal activities and after committing the crime their escape is very easy from the residential areas, as they do not have their permanent addresses.

All these issues can be resolved by providing low cost or affordable housing facilities to the people belonging to low income group. Side by side this type of housing also provide some other benefits at different levels and when it is well developed and managed, it offers several other opportunities to the community, developers and the residents.

#### ***Community***

The community benefits from affordable housing because it contributes to sustainable and dynamic local communities, by:

- providing housing for a diverse local workforce
- providing direct economic benefits to the local community, including increased demand for goods and services which in turn provides increased local employment opportunities
- accommodating people with the different skills required to support communities, such as shop assistants, bus drivers, construction workers, cleaners, nurses and teachers
- meeting the needs of the growing number of smaller households living in high-cost areas
- promoting economic and social integration – ensuring that families' housing costs are not so high that they cannot afford to meet education and health costs

#### ***Residents***

Residents of affordable housing benefit because it pro-

vides housing that:

- is more affordable than that already available in the private market, thus still allowing adequate income for essential expenses such as food, clothing, health and education
- integrates with the community
- provides a way for people to remain in areas in which they have lived for a long time, and to live close to their support networks, during changes in life circumstances such as retirement or recovery from a long-term illness or injury.

#### ***Developers***

Developers of affordable housing benefit because:

- some local policies to promote affordable housing offer significant financial incentives for developers – for example, through the provision of density bonuses
- affordable housing provides housing close to employment centers, which supports a strong labour force and a vibrant economy
- there are often attractive returns to be made, especially from mixed developments or joint ventures

Consequently, it can be seen that the affordable housing schemes for the people belonging to middle and low income group is the basic need of time and without it would be quite impossible to cater the housing needs of the people.

### ***How to build Low Cost House without Compromising the Quality***

Low cost does not mean something which is low or sub-standard. It means the material should be used in it which is comparatively low priced but not low standard. The builders and developers can also keep the price of the unit low by using just necessary things or avoiding the luxuries objects in an affordable unit.

#### ***Some Suggestions;***

- Use of pre-cast technologies, paneling or slabs,
- Use of standard doors and windows and avoid use of fancy ones,
- Use of plain cement flooring in and outside the unit,
- Use of colored cement in order to reduce the cost of paints or used fair face concrete blocks and
- Minimum separations in a unit by reducing the use of door and windows.

In this way a low cost and affordable house can be best affordable without compromising the standard of the living conditions and the house.



# LOW COST AND AFFORDABLE HOUSING

## ABAD'S VISION FOR THE LOW INCOME GROUP

By: Mr. Mohsin Sheikhani

Chairman ABAD



Housing is the need of every person of the world and it is also responsibility of the governments to provide housing to their subjects. Almost all developed countries have fulfilled this responsibility directly investing public money or allowing special facilities to private sector

for providing befitting housing to general public, who were otherwise unable to build their own dream houses. It is a matter of thought for us as the African countries including Ghana, Kenya, Nigeria and others, considered as the most under developed countries, have also undertaken working on affordable housing for their people from low-income groups. We need not to go far as India, an immediate neighbor of ours and examples of which are quoted on and off in our country by our politicians and intelligentsia, has also constructed many colonies and high-rise buildings for this purpose and such projects are a continuing process in India to accommodate those people who cannot afford high priced houses.

Unfortunately, people of Pakistan are still devoid of these facilities due to lack of planning and policy on the part of the government. The government of Pakistan has time and again announced low-cost housing projects but none of them could be realized due to so-called crunch of funds, discontinuation of policy and sometimes bureaucratic hurdles and if any project could be realized, deserving people had been ignored totally making whole project and the exercise futile.

The Association of Builders and Developers of Pakistan

(ABAD), which is the sole representative body of almost 1000 (One Thousand) leading builders and developers, has always raised voice for affordable low-cost housing for those fellow brethren, who cannot afford high priced housing due to low income, thus rendering them to live in less developed areas or shanty townships- known as Katchi Abadis or slums.

### ***\$180 BILLION INDUSTRY***

The State Bank of Pakistan and the World Bank have confirmed recently that housing shortage in Pakistan has reached to 12 million housing units and according to a conservative estimate almost 0.4 million housing units are added to this shortfall every year. On the other hand, private builders and developers, most of them are affiliated with the ABAD, are constructing 0.15 million housing units every year.

Thus, Pakistan needs 12 million housing units built immediately to overcome the shortage of houses. If we calculate this shortage in term of finances with the minimum cost of PKR 1.5 million per unit, the total sum of construction roughly comes to PKR 18000 billion or 180 billion US dollar. And if taxes are counted with the conservative and flat rate of 10 percent, the amount comes to PKR 1800 billion, which more than 30% of the federal budget of 2016-17.

But, obviously, this is a giant task to complete in a year keeping in view the resources and manpower available in Pakistan. So, if we spread out the figure of 12 million housing shortage on ten years, every year 1.2 million low cost houses should be built costing PKR 1800 billion, which can contribute PKR 180 billion to the national exchequer. In a sense, the government is losing almost more than 30 percent of revenue every year in absence of reg-



ularization of the construction industry through a vibrant policy.

### ***GDP GROWTH AND JOB CREATION***

The construction industry around the world is directly contributing a handsome percentage to the Gross Domestic Product (GDP) and the construction sector of Pakistan is contributing more than 2 percent to the GDP by creating thousands of jobs, selling new homes and supporting almost 100 allied industries manufacturing dozens of construction materials and providing jobs to other thousands of people through these industries. Thus the construction industry is the most important sector for the national economy in terms of providing shelter to fellow countrymen, generating handsome revenue for the government and providing jobs to thousands of highly skilled, skilled, semi-skilled and unskilled work force of Pakistan.

According to a conservative estimate, the construction industry of Pakistan is providing jobs to almost 1.2 million people annually through building 0.15 million housing units and projects.



There are many factors severely limiting development of a vibrant housing sector in the country. These include lack of effective institutional framework, poor urban planning, absence of secondary mortgage market, high transaction costs of properties, unorganized real estate sector, inadequate property development framework, insufficient long term funding arrangements, and complex system of property titles and land registration and above all lack of policy for the regularization of important industries like cement, steel, tiles etc.

### ***KATCHI ABADIS: SERIOUS LAW & ORDER PROBLEM***

According to official data, more than 45 percent of total population of Pakistan is living in urban centers including Karachi, Lahore, Peshawar, Islamabad, Faisalabad etc and more than 50 percent of urban population is living in Katchi Abadis. Now the situation has reached at such an alarming state that even people from lower middle class are also forced to live in Katchi Abadis due to their inability to buy their homes in any good residential area.

These Katchi Abadis have created many socio-economic problems because such shanty townships have no official basic amenities like gas, electricity, water, roads etc; however, they are getting all these amenities through certain mafia groups, who are inflicting huge revenue losses upon the government and utility agencies. Above all these Katchi Abadis have become abode of criminals because security agencies have no access to these areas in absence of proper town planning and details of people residing in these areas, thus creating law and order situation in urban areas. It is evident from the recent operation against criminals in Karachi, where security forces have found hardened criminals, terrorists and anti-state elements operating their heinous networks without any fear of Law Enforcement Agencies (LEAs) in these Katchi Abadis or





shanty townships.

The ABAD has time and again sought attention of the government towards this menace and also presented proposals for building affordable and low-cost houses for citizens from low-income groups, who cannot afford costly houses. But, the government and relevant authorities have never paid heed to these proposals.

Earlier, the ABAD has requested the government time and again for facilitations for low cost housing including allotment of government land for these projects, tax exemptions, free utility connections like electricity, gas, water etc.

### ***ABAD DECIDES TO GO FOR SOLO FLIGHT TO BUILD LOW-COST HOUSING AS ITS SOCIAL RESPONSIBILITY***

After a number of proposals as mentioned above and interactions with concerned government officials, now, members of ABAD, to fulfill their Corporate Social Responsibility (CSR) towards fellow countrymen, have decided to build low-cost housing for people from lower strata of the society all over Pakistan from the platform of the ABAD so that deserving people could live peacefully in their own dream homes and contribute to the national economy as peaceful and useful citizen of the country.

According to our calculation, the estimated cost of a 120 square yard home with the built up area of 400 or 600

square feet having two living rooms, two bathrooms, a kitchen and a verandah comes to PKR 1.5 million including cost of construction and land.

We will not ask the government for any relaxation or land because land will be purchased by builders belonging to the ABAD. We just want a clear housing policy from the government and the Apex Court can direct the government to announce a viable and vibrant housing policy for low cost housing waving necessity of project approval and One Window System for all utilities.

We will announce any low cost housing society as the Federal Government Project and the Provincial Government Project respectively if the federal and provincial governments will support the project.

### ***FINANCING FROM HBFCL, W.B., S.B.P., A.D.B. AND OTHER FINANCIAL INSTITUTIONS***

Any sane person can understand that any residential project could not be build without land and the finance is the main essence for which we have held many meetings with the high officials of the HBFCL and we have received positive result; however, a clear instruction to the HBFCL is required for early completion of low cost housing projects.

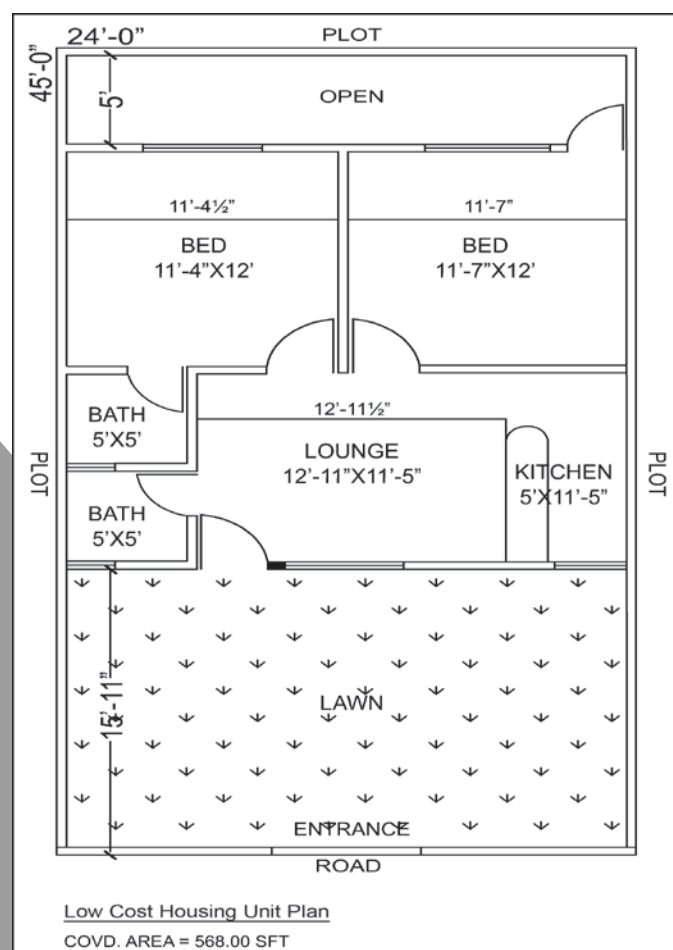
Other than HBFCL, the World Bank, the State Bank of Pakistan, the Asian Development Bank (ADB) and other financial institutions including Commercial and Islamic

Banks are ready to finance low cost housing for people from low income groups. What the Government of Pakistan needs is just to announce viable housing policy for low cost housing to attract international financial institutions.

### DETAILS OF PROJECT AND PROPOSAL

This proposal is for low-cost house of 120 Square Yards having covered area of 400 and 600 Square Feet. These proposals include cost of construction, infrastructure and land. One could raise a question that why we are emphasizing on Horizontal development rather than Vertical development, which is being followed all over the world to meet the housing needs? We have planned futuristic horizontal development of low cost housing with the aim that people buying low cost houses can cater their need for coming 15 to 20 years and expand their existing homes vertically according to their need. Moreover, the price of house, which is PKR 1.5 million to PKR 1.9 million will be increased by tenfold, i.e. PKR 15 million to PKR 19 million, within ten years; thus uplifting them to middle class group from lower class.

This is the formula adopted by the developed countries to



increase their affordability and uplift social status of their people.

### ACCOMMODATION:

2-bed, bath, kitchen and open verandah as per drawings given below.

### ABOUT THE PROJECT:

The project would be a self-sufficient residential society built on community basis. All basic facilities including parks, schools, playgrounds and clinics/ hospitals, vocational homes to train youths of the colony in various technical trades so that they can earn honourable livelihood.

We have also planned to provide gas and electricity to the society through biogas plants and solar powers system making society self-sufficient to cater the need of energy.

The society will have its own source of water including sub-soil water and water treatment plant to cater the need of drinking water and gardening or other usages.

### TOTAL PRICE OF A UNIT:

Rs.15, 00,000/- (Rupees Fifteen Lacs) to Rs. 19, 00,000/- (Rupees Nineteen Lacs) including cost of construction, infrastructure and land). The cost will vary on account of location and price of land.

### MODE OF PAYMENT:

20% of the total price will be paid by purchaser in 2 years

80% amount of the price will be financed by the HBFC or any other financial institution on easy and affordable terms and paid directly to builders.

### SIZE OF THE PROJECT

Minimum size of the project will be 5000 (Five Thousand) units of 120 square yards. The maximum size of the project could be 10,000 (Ten Thousand) housing units depending on availability of land and fund.

### POVERTY ALLEVIATION- THE MOTTO OF ABAD

The ABAD wishes to alleviate poverty in Pakistan by providing low-income group people assets and it is known that the asset in the form of a house or property fetches manifold value and moreover it provides peace of mind to dwellers of owned house and they can become productive citizens of the country.



# Meeting of ABAD Delegation with Governor Sindh

**Affordable Housing Scheme for Low Income Group is necessary for Karachiets.**

**Governor Sindh, Mr. Muhammad Zubair Umar**

A high powered delegation of ABAD led by Chairman ABAD Mr. Mohsin Sheikhani with Mr. Muhammad Hassan Bakshi Senior Vice Chairman, Mr. Muhammad Ayoob Chairman SR, Mr. Muhammad Hanif Go-har, Mr. Asif Sumsum, Mr. Anwar Dawood Ok, Mr. Ibrahim S. Habib, Mr. Muhammad Sohail Warind, Mr. Mustafa Sheikhani and Mr. Sohail Naviwala met Honorable Governor Sindh Mr. Muhammad Zubair Umar at Governor House Karachi on 29<sup>th</sup> March.

The delegation was greeted by Governor Sindh who also chaired the meeting. Chairman ABAD introduced members of the delegation to the chair and briefed the agenda of meeting regarding Affordable Housing, Law & Order Situation and other problems in getting utilities connections.

In the meeting, Mr. Mohsin

Sheikhani briefed Governor Sindh about ABAD International Expo 2017 recently held in Islamabad from 24 to 26 March at Pak China Friendship Centre. He added that the 3 days International Expo has proved another success story of ABAD as it was also attend-

ed by Prominent Government Officials, Foreign Delegations from different countries and a large number of general public. He informed that ABAD has take this opportunity of using the plate form of EXPO in Islamabad and announced "ABAD Affordable & Social Housing Scheme" for the common people of Pakistan to further promote the vision of Affordable & Low Cost Housing by Mian Muhammad Nawaz Sharif, Honorable Prime Minister of Pakistan. He further informed that about 50,000 visitors submitted the registration form for the Housing Scheme during that event. Mr. Mohsin Sheikhani fur-

**The Association of  
Builders and Developers  
(ABAD) is ready to  
construct Affordable  
Housing Schemes in  
Karachi for low and  
middle income group  
people with the  
assistance of the  
government.  
Chairman ABAD,  
Mr. Mohsin Sheikhani**

ther briefed that a single unit constructed house of 120 Square Yards will be offered to a common people, the total cost of the unit will be Rs.15,00,000 in which Rs.3,00,000 will be paid by the allottee at the time of booking agreement and Rs.12,00,000 as loan will be funded by Financial Institute with agreed terms & conditions by the allottee to pay back the loan amount in monthly installments. He informed that 75% of the housing scheme will be offered to the common people and 25% share will be reserved for cash booking to cater cash flow requirements for the project. He added that ABAD has pointed out 3 locations in Islamabad for the affordable housing schemes in the areas of Fathe Jang Road, near New Airport and land near Gulberg Green Islamabad with better infrastructure facilities.

Mr. Mohsin Sheikhani informed that members of ABAD have vast experience in field of construction of Housing Schemes, Commercial / Residential Buildings, High Rise buildings and have professional team of qualified town planners, engineers, contractors supported by skilled and unskilled labor to complete such housing schemes. He also informed that if required, ABAD can also hire the expertise of local and foreign engineers and town planners for the scheme.

Regarding rehabilitation of Slums, Chairman ABAD informed that Association has discussed many proposals for the rehabilitation of katchi abadies with concerned government officials and proposed them to provide land on which ABAD will construct vertical housing projects, 50% of the land shall be utilized for rehabilitation projects and rest of the land shall be offered for commercial purposes to cater financial needs of the rehabilitation projects.

Discussing the future prospects of affordable in Pakistan, Chairman ABAD informed that in 1<sup>st</sup> Phase



ABAD has announced affordable housing scheme in Islamabad, in 2<sup>nd</sup> Phase ABAD will announce housing scheme in Karachi in August 2017 and in 3<sup>rd</sup> Phase the scheme will be announced in Lahore. Added that ABAD has plans to offer affordable housing schemes for the people in the province of KPK & Baluchistan also and for this Government should provide suitable land in these provinces with basic infrastructure facilities and utilities.

Mr. Mohsin Sheikhani further emphasized the need of affordable housing schemes in the country to cater the backlog of housing shortage of 12 Million units in Pakistan with yearly construction of 3 Million units shortage due to which common people of Pakistan is suffering, the impact of those shelter less in the society is creating negative image as well creating law and order situation in modern cities like, Karachi, Lahore and Islamabad. **The affordable housing schemes in the country will also create job opportunities for the jobless, skilled and unskilled labor as well as will create boost in the economy as there are 100 allied industries are linked with the construction in Pakistan.**

The Honorable Governor Sindh showed his interest and appreciated ABAD's Initiative to offer Affordable Housing Scheme for the low and middle income group people of Pakistan.

Mr. Muhammad Hassan Bakshi, Senior Vice Chair-



## ABAD Delegation Visit

man ABAD informed that HBFCL also interested to join hands with ABAD and offer financing for the affordable housing scheme. He added that ABAD has plans to construct at least One Lac Housing Units under affordable housing scheme nationwide with the support of Federal and Provincial Government if the infrastructure facilities and utilities for affordable housing schemes timely provided by the government.

He further informed that ABAD is working since last 6 months on the provision of getting funding for the scheme from World Bank in coordination with State Bank of Pakistan and IFC. Few meetings have also been held with the concerned officials of SBP & IFC to get funding of Rs.100 Million from World Bank and suggested that Provincial & Federal Government should also support ABAD in arranging required funds to start the desired housing schemes.

Discussing the issue of defaulted allottees', Mr. Muhammad Ayoob, Chairman Southern Region ABAD informed that ABAD is working to collaborate with CDC and to take them on board to transfer the ownership of housing units to CDC to ensure receiving of timely installments and to deal default cases. In case if any allottee fails to pay the installments the ownership of the unit shall be transferred to the financial institutes. He also informed that unit will be treated as mortgage deed in case of payment defaults by the allottee.

Regarding Special development Board, Mr. Muhammad Hanif Gohar, Former Chairman ABAD informed that ABAD has also established Special Development Board under Government of Sindh and the same proposal has been sent to Sindh assembly for getting necessary approval from the assembly, the SDB will help ABAD to cater the needs of housing and to re-habilitate katchi abadies in slumps areas of Karachi. Added that ABAD had many meetings with officials of Katchi Abadies and Minister for Local Government but the matter of SDB has not yet resolved.

During the meeting, Governor Sindh appreciated the concerns of ABAD for the common people of Pakistan. He also suggested that ABAD can play a vital role in providing affordable housing schemes as it is also the Corporate Social Responsibility of ABAD. Regarding loans from financial institution, Gover-

nor Sindh gave reference of his discussion with Mr. Pervez Said, MD-HBFC in which he informed that Rs.14 Billion is required to offer loans for affordable housing and the proposal shall also be discussed with Prime Minister of Pakistan in next meeting.

Governor Sindh also discussed about his meeting with Mr. Cheema, Head of National Vocational & Technical Training Commission (NAVTTTC) during award presentation ceremony for the skilled workers. He suggested that ABAD should discuss the options to hire skilled / unskilled labor through NAVTTTC to accommodate local labor force for the affordable housing schemes. Mr. Mohsin Sheikhan assured that ABAD will discuss the options with NAVTTTC to induct skilled labor as per requirements.

Governor Sindh also assured ABAD delegation that he will discuss the matter of financing with Federal Secretary Finance and shall discuss affordable housing scheme with Prime Minister of Pakistan. He suggested that ABAD team should further discuss the matter with Mr. Swaleh Ahmed Farooqui, Principal Secretary for getting his guidelines to prepare Executive Summary to be presented to Mian Muhammad Nawaz Sharif, Honorable Prime Minister of Pakistan.

In the meeting, Chairman ABAD also briefed about the problems in getting new gas connections for high rise buildings due to moratorium on gas connections imposed by the Government. He requested the Governor that the matter of new gas connection should be taken-up with concerned Ministries and departments, i.e. SSGC, K-Electric & KW&SB to provide relief to members of ABAD. Chairman also informed about problems in getting new connections from K-Electric & KW&SB due to which several projects of the members are uncompleted.

Honorable Governor Sindh assured that the matter should be discussed with concerned officials in the ministry and should also be taken-up with SSGC. At the end Chairman ABAD presented Shelter Magazine of ABAD to the chair and invited him to visit ABAD House and have meeting with members of ABAD. As there were no other point, the meeting ended with vote of thank to and from the chair.

# Visit of PUM Delegation at ABAD

## ABAD played pivotal role in making the city a beautiful place to live, Mr. Javaid Ashraf, PUM

A delegation from PUM – a Dutch entrepreneur company, headed by Mr. Javaid Ashraf with their Dutch Principle visited ABAD House to discuss different proposals of mutual interests. The delegation was received and greeted by Senior Vice Chairman ABAD Muhammad Hassan Bakshi and Diplomatic Affairs Committee of ABAD. The meeting started with brief introduction from both sides.

The Senior Vice Chairman, Muhammad Hassan Bakshi gave a brief introduction of ABAD. He informed the guests about aims and objectives of ABAD, its vision and mission and also highlighted the issues of construction industry. Discussing the housing shortage in Pakistan, he added that the country has short-fall of more than 10 million housing units and that is a big challenge for us. But side by side it would be a great investment opportunity also to work for those.

Focusing on the initiative taken by ABAD regarding Low Cost and Affordable Housing Scheme in Islamabad, Mr. Hassan Bakshi briefed the guest about recent developments in this regards and also gave reference of the meetings held with government officials and other concerned personals in this regards. He added that after Islamabad ABAD also planned to start a similar scheme in other big cities of the country like Karachi and Lahore.

Introducing his company Mr. Javaid said that PUM is a non-profit organization promoting entrepreneurship and sustainable economic growth in developing countries and emerging markets. It provides hands-

on advice to small and medium sized enterprises (SMEs) and related organizations that lack knowledge and can't afford commercial consultants. The advice is provided by senior experts who share their knowledge and network on a voluntary base.

The PUM works with over 3,200 senior experts, each of whom has more than 30 years experience. They have thorough knowledge of their own area of expertise, combined with extensive business experience. This enables them to share know how on a broad range of subjects. Their recommendations are very 'hands-on' and allow for step-by-step implementation. Throughout this process, the senior experts take on a coaching role, building sustainable relations with the companies they advise.

Then Mr. Javaid Ashraf thanked ABAD for their good and friendly gesture and appreciated the services of Association as a non-governmental body of builders and developers all over Pakistan.



In the meeting the guests were also informed about the past exhibitions like ABAD EXPO 14, ABAD EXPO 16 and the recent ABAD-JANG EXPO held in Islamabad. They were also invited in the coming exhibition ABAD International EXPO 17 that will be held in Karachi in the month of August.

The guests assured their presence in the upcoming event and also their support in every matter of concern. At the end, the meeting was ended with vote of thanks by Senior Vice Chairman ABAD.



# Visit of Atum Developments Ltd. at ABAD

A delegation from Atum Developments Ltd. (Cyprus) consisted of Mr. Zsolt Szenasi, CEO of Atum Developers and Mr. Bela Velez, Board member; Director MENA Regions Affairs visited ABAD on 3<sup>rd</sup> April, to discuss some future business opportunities with the members of ABAD in Cyprus.



The delegation was greeted by Senior Vice Chairman ABAD, Muhammad Hassan Bakshi with members of Diplomatic Affairs Committee, Mr. Abdul Karim Adhia, Convener, Mr. Abual Barakat, Mr. Mustafa Sheikhani and Mr. Muhammad Ali Ratadia.

The meeting started with brief introduction from both the sides. Muhammad Hassan Bakshi gave a brief introduction of ABAD. He informed the guests about aims and objectives of ABAD, its vision and mission and also highlighted the issues of construction industry. Discussing the housing shortage in Pakistan, he added that the country has shortfall of more than 12 million housing units and that is a big challenge for us. But side by side it would be a great investment opportunity also to work for those. Focusing on the magnitude of housing industry Senior Vice Chairman said that the industry is bigger than the CPEC. He also briefed the guests about the recent initiative taken by ABAD regarding affordable housing scheme in the capital city Islamabad, as the guests also visited that Exhibition held in March 17.

He informed that ABAD delegation also met different other representatives from China, Malaysia, Italy and Turkey regarding investment opportunities in construction sector. Beside this the Association also wanted to do joint ventures with foreign countries

regarding trade and investment.

Then introducing the Company, the CEO of Atum Developments said that the company applies a holistic approach promoting the interconnect- edness of its development services and brought together multiple developmental service lines, enabling us to leverage

their combined experience along with the expertise of our partner firms. These service lines include: Acquisition, Development and Leasing & Sales. Atum's development team is made up of a diverse group of professionals combining skills in architecture, construction, design, finance, and project management. They possess years of experience in realizing projects that are on time, on budget, and of the highest quality.

Briefing about their current project named Eden City in Cyprus; Mr. Zsolt Szenasi said that it is a 200 hectare real estate development connecting a business hub with a luxury residential community. The business hub will include a conference centre, a business hotel, and apartment towers. The luxury residential community will include the construction of a resort island. The CEO also focused to get cheap labour from Pakistan for their projects in different countries.

In the meeting the members asked some queries regarding investment opportunities and also wanted a few more information in this regards. The guests also assured their full cooperation and support in every possible manner and again thanked the house for friendly gesture and time for meeting. At the end, since there was no point to discuss the meeting ended with vote of thanks from Senior Vice Chairman ABAD.

# Meeting of **ABAD** Delegation with Deputy Mayor Karachi

**Deputy Mayor Karachi assured ABAD delegation that all pending matters will be resolved in consultation with concerned KMC officials and proper notification will be issued soon.**

A delegation of ABAD led by Mr. Muhammad Hassan Bakshi Sr. Vice Chairman with Mr. Muhammad Ayoob Chairman SR, Mr. Asif Sumsum, Mr. Ahmed Owais Thanvi Convener – KMC Sub-Committee, Mr. Muhammad Sohail Warind and Mr. Omer Bin Islam Co-Convener of the Committee met Mr. Arshad Vohra, Deputy Mayor Karachi on 5<sup>th</sup> April at Camp Office, KMC Karachi. The meeting was chaired by Dr. Arshad Abdullah Vohra who greeted the members at his office.

Mr. Muhammad Hassan Bakshi, Sr. Vice Chairman ABAD introduced members of the delegation to the chair and then Mr. Asif Sumsum former Chairman SR briefed agenda of the meeting to the chair which was;

- Issue of Dumping Material Charges by KMC & DMC
- Adoption of Parks by Members of ABAD
- Focal Person from Mayor's office for ABAD
- Request for Possession of occupied Plot located on Open Space-2, Zoological Garden, Murad Ali Road, Karachi
- Invitation to visit ABAD House

Mr. Ahmed Owais Thanvi gave a brief about the issue of dumping material charges by KMC & DMC. He informed that ABAD has raised the issue in sev-

eral meetings with the concerned departments; the matter was also discussed with Mr. Shoaib Ahmed Siddiqui former Commissioner Karachi in the meeting held in December 2015, in which it was decided that only KMC is authorized to charge dumping material charges and DMC has no right to demand the charges. He presented the copy of minutes of the meeting with Commissioner Karachi for the reference. He also informed that team of DMC along with lifters raided the project site of the builder and lifted construction material without prior notification due to which builder's staff and customers feels harassment on their project site.



Mr. Asif Sumsum gave reference of the meeting of ABAD Delegation with Mr. Laiq Ahmed former then Administrator Karachi held on 23<sup>rd</sup> July 2016 in which the matter was discussed and take up by Mr. Laiq Ahmed. Mr. Asif Sumsum also informed that Mr. Laiq Ahmed had notified the orders to DMC that not to charge the said charges. He also presented the news clipping published by Daily Express dat-



## ABAD Delegation Visit

ed 24<sup>th</sup> July 2016 in which it was clearly mentioned and notified that DMC is not authorized to demand and charge Dumping Material Charges from builders / members of ABAD and only KMC is authorize to charge dumping material charges.

Mr. Muhammad Ayoob informed the meeting that members working in North Nazimabad and North Karachi are also facing problem in dealing with KMC & DMC officials over the dispute of dumping material charges.

Mr. Muhammad Hassan Bakshi informed that the matter is pending since long due to which members of ABAD also face problems in dealing with challans issued by KMC & DMC. He requested Deputy Mayor KMC to take necessary action for the issuance of Notification through which the matter should be clear that only KMC is authorized the charge dumping material charges.

Mr. Arshad Vohra, Deputy Mayor Karachi assured ABAD delegation that the pending matter should be resolved in consultation with concerned KMC officials and proper notification will be issued in next week.

Regarding adoption of parks members informed Deputy Mayor that ABAD had few meetings with Administrator Karachi in 2016 in which ABAD submitted the proposal for the adoption of few parks and green belts in Gulshan-e-Iqbal and Gulistan-e-Jauhar Karachi as ABAD is willing to play its role in the beautification of the city to make the city clean and green.

Mr. Muhammad Sohail Warind suggested that KMC should appreciate and support ABAD for the adoption of parks as this will protect government land and will also help to stop encroachment on the open space and green belts areas nearby ongoing projects of members working in Gulshan and Gulistan-e-Jauhar, Karachi.

Mr. Arshad Vohra appreciated ABAD's concerned for the adoption of parks in the city and asked ABAD delegation to send him proposals for the same. He also assured ABAD delegation that he will also visit suggested green belts and other spaces and will support the initiative as it will help KMC in lowering the

budget and expenses to maintain parks.

Mr. Asif Sumsum informed that some garbage pickers have illegally occupied the park space in Block-2, P.E.C.H.S., Near Kashmir Road, Karachi due to which encroachment activities are going on the linked streets and open spaces, this garbage set-up points are also creating hazardous environmental issues in the area. Mr. Asif suggested that KMC should look into this matter to take necessary action against encroachment.

Mr. Arshad Vohra assured the delegation that he will visit the areas as pointed out by ABAD members in Block-2, P.E.C.H.S. and KMC will take necessary action.

In the meeting, Mr. Omer Bin Islam briefed about the case of Muhammad Associates related to the possession of open space plot in Garden West, near Zoological Garden, Karachi. He also presented the application with request to hand over the physical possession of the plot legally purchased from KMC and was subleased by KMC. He informed that illegal hydrant is running on the subject plot.

Mr. Muhammad Hassan Bakshi suggested that KMC should take necessary action to hand over physical possession of the said plot to the legal owner or to arrange alternate plot in the nearby vicinity to compensate the legal owner of the plot.

Mr. Arshad Vohra informed that subject plot was allocated by then administrator and local bodies in 1990's and some of allotments are very old due to which allotment and possession issues are causing. However, the application should be referred to concerned department for necessary action with consideration of alternate plot.

At the end, Sr. Vice Chairman ABAD invited Mr. Arshad Abdullah Vohra to visit ABAD House to have a meeting with members of ABAD. Mr. Vohra accepted the invitation and informed that he will soon visit ABAD House in April 2017 and the date will be finalized as per mutual discussion. Then Shelter Magazine of ABAD was presented to Mr. Arshad Vohra and the meeting ended with vote of thanks to and from the chair.

## Meeting with Deputy Managing Director KW&SB

A delegation of ABAD led by Convener Karachi Water and Sewerage Board Syed Altaf Hussain with Mr. Khursheed Alam, Engr. Kaleem-uz-Zaman, Mr. Altaf Tai and Mr. Raheel Rinch met with Deputy Managing Director Karachi Water and Sewerage Board Mr. Muhammad Aslam at his office.

The delegation was greeted by DMD water board and after brief introduction from both sides the meeting started. It was held to discuss the recent issues faced by the builders related to water and sewerage board.

The convener Syed Altaf Hussain briefed Mr. Aslam that builders are facing problems in getting new water connections on their projects. In this regards, for this a comprehensive policy should be designed to tackle all the relevant issues.



Another issues like one window operation in KW&SB, nomination of focal person in the department and membership of ABAD members in KW&SB Officers club was also discussed. The issue of bulk billing was also discussed in the meeting.

Then the DMD Muhammad Aslam assured his support in all possible manners and added that he will convey the entire grievance to the concerned higher authorities and also thanked the delegation for their time.

Around 80% complaints of ABAD members have also been resolved by the propmt actions taken by the Sub-Committee.

## Complaint Cell of ABAD

Since last many years a Complaint Center has been established at ABAD and operating under the supervision of complaint committee which is led by very senior and prominent member of ABAD Mr. Anwer Gagai as Convener of the committee.

The complaint center is responsible to deal with the complaints launched by general allottees against those members who sometimes failed to provide what they commit on the given time period.

After receiving the complaint from allottee a letter from ABAD sent to the Builder's Office for taking action along related documents of the complaint and

then it is properly followed-up to resolve as soon as possible.

Then the meeting of complaint committee is arranged to review and resolve the received complaints. When the complaint is successfully resolved with mutual consensus of all the parties, a Complaint Resolution is also issued after that meeting duly signed by all concerned persons.

About 75 percent complaints have been effectively resolved by the consistent efforts of complaint cell and hoped that the remaining complaints will also be resolved soon.



## Activities of ABAD Sub-Committees

Meeting of K-Electric/SSGC Sub-Committee was held at ABAD in which issues related to electric and gas connections on the builders' projects were discussed. It was also decided that prompt action will be taken against the matters and an early strategy will also be made to deal with these issues. The issues related to ban on gas connections was also on the top in all the meetings.

Meeting of New Membership Sub-Committee was also held on monthly basis. In every meeting an average of 15 to 17 new members were given the membership of ABAD. The committee has been very active in the past also as it approved more than 100 membership cases per year, in the last few years.

Meeting of Complaint Committee was also held at ABAD in which different complaints have resolved which were submitted by the allottees. The committee held regular meetings as it has a case to present before the committee members. In last months, different meetings were held in which number of complaints have been resolved.

Meeting of Affordable Housing Scheme was held at ABAD in which the progress of recently launched Affordable Housing Scheme in Islamabad was discussed. Members also gave their valuable inputs in this regards in order to improve the feasibility of the project. In the meeting, different proposals were also under consideration regarding the housing scheme to be launched in Karachi expo in August 2017.

Joint Meeting of KW&SB and Cantonment Board Sub-Committee was held at ABAD in which issues related to water connections in different can-

tonments were discussed. In the meeting it was decided that concerned authorities like Managing Director Karachi Water and Sewerage Board and Chief Executive Officer of different cantonment boards will be contacted to resolve these major issues as soon as possible.

Meeting of Cantonment Board Sub-Committee was also held at ABAD in which the issues of the members discussed working in different cantonment boards. In the meeting it was decided that the committee will have a meeting with CEO of the cantonment boards to resolve all the pending matters in the concerned cantonments as the builders were facing difficulties working in cantt areas.

Luncheon Meeting with Hyderabad Members was also held at ABAD. In the meeting issues faced by the members working in Hyderabad was also discussed. The office bearers and other concerned committee conveners and members assured their full support in every possible manner to the members of ABAD working in Hyderabad region and also gave their valuable opinions/advices against their ongoing issues. It was also decided that in future the same meeting will also be held in Hyderabad as the guests also invited the office bearers and other conveners on a visit of Hyderabad.

Meeting of SBICA Sub-Committee was held at ABAD in which issues related to concerned department was discussed. The proposals regarding one window operation in SBICA were also discussed. Members also informed the meeting about their recent issues and pending matters with SBICA. It was also decided that proper line of action will be derived against all these issues so to provide immediate relief to the members.

# Meeting of Conveners and Co-Conveners

The meeting of Conveners and Co-Conveners of all sub-committees of ABAD was held on 29<sup>th</sup> April at ABAD house. It was called to discuss the recent progress and achievement and to highlight the issues faced by different sub-committees of ABAD. The meeting started with the recitation from Holy Quran then Senior Vice Chairman ABAD M. Hassan Bakshi thanked and greeted all the members attended the meeting.

In the meeting, former senior vice chairman M. Arif Jeewa discussed the issues of FBR and said that if a builder pays tax then no need to get scared from the authorities. Focusing on the matters of final tax regime he explained that if the scheme fails to collect taxes it will create more problems in future and may be after the fiscal budget. He added that Punjab province already adopted that scheme so we should also do the same. After that Senior Vice Chairman also asked the members to share all the related issues with the secretariat or with the committee members and office bearers in order to take immediate action against them.

Convener of Arbitration committee Mr. Zakarya Karim briefed the meeting the issues assigned to the committee have been resolved but some of the old issues are in pipeline and hoped that they will also be resolved soon.

Convener of KW&SB committee Syed Altaf Hussain briefed the meeting that all the issues related to the concerned department have been resolved. But the committee also wanted to have a meeting with New MD so to lineup the future working of the committee. Convener of MDA committee Mr. Khursheed Alam informed the meeting about the complaint of a builder working in MDA who show himself as a builder but actually he is not a member of ABAD. In this regards the office bearer asked the secretariat to issue letter against the company and take immediate action against him.

Co-convener of Shelter and Publication committee Engr. Kaleem-uz-Zaman briefed the meeting that as per the desire of chairman ABAD a team of shelter magazine would be established at ABAD for which a designer and a person for research and for taking interview with the dignitaries would be hired. Regarding advertisement from allied industries it was agreed that the builders will arrange the advertisement from material suppliers whom they are taking supplies for their projects. In this regards, Mr. Hassan Bakshi was of the view that builders should cut the ad-

vertisement amount of the magazine from their supply's bills. It was also discussed in the meeting that a person should be hired for taking advertisement from allied industries. Mr. Arif Jeewa asked Mr. Aamir Adhia to collect data from builder's suppliers so to take advertisement from allied industries.

In the meeting it was also discussed that committee members should attend all the meetings in order to keep themselves up-to-date about the developments in their respective committees.

Mr. Ashraf Hameed, Coordinator of Chairman ABAD briefed about the media coverage of ABAD in the past months. He said that enough amount of news clips and interviews of office bearers have been published in daily newspapers with day to day interviews on-air on different TV channels. Mr. Rahel Rinch informed the house about the proposals of joining the club of KW&SB officials. Mr. Kareem Adhia the co-convener of allied industries sub-committee informed the house about the MoU with a tile company, in which the company broke the agreement by increasing rates without giving prior notice to the Association. In the meeting it was also mutually agreed that the material supplier companies that are not showing interest in dealing with builders or that break the commitments will be considered black listed by ABAD.

The convener of steel and cement committee Mustufa Sheikhan briefed the meeting about recent price hike of cement and steel. It was then mutually agreed that proper action should be taken and a powerful campaign should be initiated against those profit maximizers.

The convener of K-Electric and SSGC committee Mr. Rizwan Adhia briefed that no recent complaint received regarding these utilities and all the past ones have been successfully resolved. Discussing the issue of load assessment criteria of K-E, he said that it was decided in previous meetings that the department showed the load assessment criteria on its website but it was not done and builders are still facing difficulties in calculating their existing project loads.

In the meeting the issues of KDA and SBCA was also discussed and it was decided that meetings of the said committees will be called soon to discuss their respective issues in details and opt a prompt line of action against all issues.



# NEW MEMBERSHIPS

## ABAD WELCOMES WASEEM & Co.

### IN BUILDERS AND DEVELOPERS FRATERNITY

#### *Company Introduction:*

Company formed in 2008 and is a Proprietorship firm

#### *Completed Project:*

Duaa Arcade, Waseem Residency and Duaa Palace

#### *Ongoing Projects:*

Duaa Pride, Duaa Apartments, Duaa Residency, Duaa Comforts, Duaa Trade Center and The Trade Tower



MOHD. WASEEM

## ABAD WELCOMES THE LONDON BUILDERS AND DEVELOPERS IN BUILDERS AND DEVELOPERS FRATERNITY

### *Company Introduction:*

Company formed in 2010 and is a Proprietorship firm

### *Completed Project:*

Edris Arcade Bukhari Commercial DHA and  
Bungalows in DHA.

### *On going project:*

London Residency, Bath Island, Clifton. Karachi.  
Launching on Eid: London Heights. Block 11,  
Gulistan-e-johar, Karachi.

### *Upcoming project:*

In Scheme 33.



DILAWAR KHAN DURRANI



## ABAD WELCOMES TOP STAR BUILDERS AND DEVELOPERS IN BUILDERS AND DEVELOPERS FRATERNITY

### ***Company Introduction:***

Company formed since many years and is a Proprietorship firm

### ***Completed Project:***

Garden Town Thatta Phase I, Garden Town Thatta Phase II,  
Makli Model Town (Thatta), Golden Pride (Hyderabad)  
and Royal Residency (Multan)

### ***On going project:***

7 star Residency Gulberg Islamabad, 7 Star Tower (Karachi),  
Star Residency (Hyderabad) and Salman Star Mall & Tower (Sukkur)



ANWAR ALI SANGI

## ABAD WELCOMES DADI ASSOCIATES IN BUILDERS AND DEVELOPERS FRATERNITY

### *Company Introduction:*

Company formed in 2005 and is a Partnership firm

### *Completed Project:*

Humza Arcade, Al-Rehman Arcade,  
City Shopping Mall and City Residency

### *On going project:*

Tawakkal Pride and Tawakkal Arcade



ABDUL LATIF



SALMAN LATIF



SHEHZAD LATIF



## ABAD WELCOMES MAWLA ALI ENTERPRISES IN BUILDERS AND DEVELOPERS FRATERNITY

### *Company Introduction:*

Company formed in 2017 and is a Proprietorship firm

### *Completed Project:*

Ali Tower, Jiwani Heights, Ali's Hreights

City Shopping Mall and City Residency

### *On going project:*

Ali Towers



NAVROZ MOOSA

## ABAD WELCOMES DEFENCE BUILDERS AND DEVELOPERS IN BUILDERS AND DEVELOPERS FRATERNITY

### *Company Introduction:*

Company formed in 2002 and is Partnership firm

### *Past projects:*

2 C Saba Avenue Phase 5 DHA Karachi, C 1 C Said Lane 4 Phase 7 DHA Karachi, 21 C Jamie Lane 1 Jami Commercial Phase 7 DHA Karachi, 71 C A Commercial Area Phase 2 DHA Karachi, 60 C A Commercial Area Phase 2 DHA Karachi & Others.

### *Ongoing projects:*

20 C Ittehad Lane 8 Phase 6 DHA Karachi , Sb 21 Block 1 Gulistan-e-Johar, Sb1 Rehman Town Main University Road Karachi



SHAHBAZ ALI KHAN



SYED SHAHNWAZ AHMED



## ABAD WELCOMES PARK VIEW CORPORATE (PVT.) LTD. IN BUILDERS AND DEVELOPERS FRATERNITY

### *Company Introduction:*

Company formed in 1998 and is a Pvt. Ltd. firm

### *Previous Projects:*

Park View Housing Society (Now DHA Phase VIII), Park View Villas Lahore, Park View Signature Apartment Lahore and Park View City Islamabad

### *Ongoing projects:*

Park View Corporate Center Lahore.



ABDUL ALEEM KHAN



Mrs. KIRAN ALEEM KHAN

## ABAD WELCOMES THE SARAH GROUP BUILDERS AND DEVELOPERS IN BUILDERS AND DEVELOPERS FRATERNITY

### *Company Introduction:*

Company formed in 1991 and is a Proprietorship firm

### *Completed Project:*

Sarah Grands (Gulistan-e-Jauhar, Block-07)

Sarah Enclave (North Nazimabad)

Sarah Dreams Gold (Surjani Sector 4B)

Sarah Dreams Silver

Sarah Tower & Tower Phase 1 (Surjani Sector 5D)

Sarah Excellency (Scheme 33)

Sarah Town (Scheme 33)

Sarah Hills (University Road)



MOHD. USMAN KHAN



## ABAD WELCOMES A.A.N. BUILDERS AND DEVELOPERS IN BUILDERS AND DEVELOPERS FRATERNITY

### *Company Introduction:*

Company formed in 2016 and is a Partnership firm

### *Completed Project:*

Maryam Glass, Dua Residency

### *Ongoing Projects:*

Asad Villas



AZHAR ALI



NARAIN DAS

## ABAD WELCOMES SAHIL BUILDERS AND DEVELOPERS IN BUILDERS AND DEVELOPERS FRATERNITY

### *Company Introduction:*

Company formed in 2016 and is a Proprietorship firm

### *Upcoming Project:*

Hamza Royal City



FIDA HUSSAIN

## ABAD WELCOMES ABILITY ARCHITECTURE ART BUILDERS AND DEVELOPERS IN BUILDERS AND DEVELOPERS FRATERNITY

### *Company Introduction:*

Company formed in April 2017 and is a Partnership firm

*Upcoming Projects:* Subhania Garden



M. ASIF



M. ZUBAIR



M. SOHAIL



ASIF KHAN



# BUSINESS RECORDER

Karachi, Thursday 30 March 2017, 1 Rajab 1438

## Builders ready to construct low-cost housing units: ABAD

KARACHI: The Association of Builders and Developers (ABAD) is ready for construction of low-cost housing units with the assistance of the government. This was stated by the chairman of ABAD, Mohsin Shaikhani, when he called on the Governor of Sindh, Muhammad Zubair, at the head of a 13-member delegation at the organization at the Governor House here on Wednesday.

The Governor told the delegation that provision of low-cost residential facility to the people is a priority of the government.

He pointed out that Karachi is the economic hub of the country and a big industrial city. People from various areas of the country have settled here for securing jobs.

Unfortunately, over the years this city has expanded without any master plan, Zubair remarked, adding that the problems of residential facilities has assumed serious proportion in the metropolis. He said that the government would continue to extend assistance to the private sector for the provision of low-cost housing.

The Governor asked the private sector to come up with the proposals of low-cost housing projects keeping in view the needs of the people, and assured that the government would extend assistance in this regard. He lauded the role of the ABAD and said that the plan for provision of 100,000 low cost housing units, under the well-known 'Zubair' plan, was the collaboration of the ABAD with government organizations, can help provide housing at affordable rates to the people.

# DAWN

DAWN FRIDAY APRIL 28, 2017

## Builders protest 'high' prices of steel, cement

By Our Staff Reporter

KARACHI: Builders are protesting against high prices of steel, cement and other construction materials. They said that the prices have increased by 50 per cent in the last few months, which is making it difficult for them to build houses.

The government has imposed a 10 per cent increase in the price of steel, which has led to a 50 per cent increase in the price of construction materials. Builders are demanding a 10 per cent reduction in the price of steel and cement.

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# TRIBUNE

THE TRIBUNE KARACHI, APRIL 28, 2017

## 'Social Housing' for low-income groups on the cards

ABAD chairman appreciates move to lift ban on new gas connections

By Our Correspondent

KARACHI: The Association of Builders and Developers (ABAD) appreciated the federal government's decision of lifting moratorium on new gas connections after a period of six years.

The federal cabinet has taken the right decision in regard to the ban on new gas connections for private and commercial consumers as energy is the need of the hour for economic progress of the country, said ABAD Chairman Mohsin Shaikhani in a press release.

The ABAD has time and again demanded of the government to lift moratorium on new gas connections because ABAD will start working on a number of high-rise

buildings constructed by members of ABAD and other residential societies could not be handed over to their buyers due to the absence of gas connections.

He said ABAD has announced to build 'social housing' for low-income groups of people and it is going to launch the first project containing 5,000 units of 250 square yards from Islamabad by the end of this month.

The social house will cost between Rs. 5 million and Rs. 7 million depending on the cost of land, said Shaikhani, adding that the 'social housing' project will have all amenities and facilities for the benefit of their residents.

"We will use German technology for construction of 'social housing' for speedy construction and will hand over possession to allottees within a two-year period," he said.

After Islamabad, he said, ABAD will start working on such projects in Karachi.

# THE NEWS

Monday, March 27, 2017

## Foreign housing developers, builders find event beneficial

By our correspondent

ISLAMABAD: The three-day International Housing Expo 2017 ended on Monday. The event was held at the National Convention Centre in Islamabad. The event was attended by a large number of foreign housing developers and builders. They found the event very beneficial for their business.

The ABAD chairman said that the event was very beneficial for the housing sector. He said that the event was a great opportunity for the housing sector to showcase their products and services to the world.

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## Foreign housing

Continued from page 2

they got good response from the foreign housing developers and builders. They said that the event was a great opportunity for the housing sector to showcase their products and services to the world.

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# Pakistan OBSERVER

TUESDAY April 18, 2017

## Peace in Karachi vital for national economy

AMANULLAH KHAN

KARACHI

Ensuring peace and rule of law is essential to let this industrial hub to play its role in the economic and industrial activities because fast surfacing of economic stability is serious threat to the country.

The Association of Builders and Developers (ABAD) has demanded of the Sindh government to immediately restore order in Karachi for the continuity of the city.

Other Law Enforcement Agencies (LEAs), otherwise flight of capital from Karachi will begin again, which will damage national economy, Spokesperson of the ABAD, said.

He said that the Rangers and other LEAs have restored peace and order in Karachi and the country is now in a state of peace. He said that the ABAD is not against the Rangers and other LEAs. He said that the ABAD is only against the lawlessness and chaos in Karachi.

He said that in the past also some actions of the Rangers and other LEAs to stop them working for establishing peace and order in Karachi had ultimately led to the lawlessness and chaos in Karachi.

He said that if special powers are not restored immediately, the "BAD" will follow the course of other trade organizations including all business community of Karachi and Pakistan.

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کامیاب نمائش کے بعد آباد پاکستان کے دوسرے بڑے شہروں میں بھی نمائشوں کے انعقاد کا ارادہ رکھتا ہے۔ عبدالرحمن نے بتایا کہ تمام ممبران نے پہلے ہی اس میگا ایونٹ میں شرکت کا فیصلہ کر لیا ہے۔ آباد کے سابق چیئرمین جنید اشرف تالو نے نمائش میں بھرپور شرکت کے فیصلے کو سراہا۔ عارف یوسف جیوانے شرکا کو بتایا کہ آباد ایکسپو کے 80% اسٹال بک ہو چکے ہیں۔ انھوں نے مزید بتایا کہ آباد سدرن ریجن کے چیئرمین محمد ایوب کراچی میں ہونے والی سیلز کی نگرانی کریں گے۔

محسن شیخانی نے شرکا کو مطلع کیا کہ چیف سیکریٹری سندھ کا آباد ہاؤس کا دورہ متوقع ہے جس کے دوران ہم انھیں آباد کے ممبران کو درپیش مسائل سے آگاہی اور ان کے حل کی سفارش کریں گے۔ ہمیں یقین ہے کہ چیف سیکریٹری کے دورے کے بعد ہمارے مسائل حل کیے جائیں گے۔ چیئرمین نے ممبران کو ہدایت کی کہ وہ اپنے مسائل تحریر شکل میں آباد سیکریٹریٹ میں جمع کرائیں تاکہ انھیں حل کیا جاسکے۔ انھوں نے شرکا کو آگاہ کیا کہ آباد کے ایک وفد نے 10 فروری 2017 کو آئی جی سندھ سے ملاقات کی تھی جس میں انھیں آباد ہاؤس کے دورے کی دعوت دی گئی تھی۔ آئی جی سندھ نے ہماری دعوت کو بخوشی قبول کیا ہے جبکہ 3 ڈی آئی جیز نے بھی اپنی آمد کی تصدیق کی ہے۔

محسن شیخانی نے بتایا کہ کمپنیز ایکٹ 2016 کا بل قومی اسمبلی میں منظوری کے بعد سینیٹ میں منظوری کے لیے بھیج دیا گیا ہے۔ مذکورہ بل پر آباد کو کچھ تحفظات ہیں، اس ضمن میں ہم نے متعلقہ حکام کو متعدد خطوط ارسال کیے ہیں۔ ایسکرو اکاؤنٹ کے بارے میں چیئرمین نے وضاحت کرتے ہوئے بتایا کہ ہمارے 67 ممبران کی نجی کمپنیاں ہیں جبکہ 30 ممبران کا اسٹیٹس پرائیویٹ کمپنی کا ہے۔ انھوں نے کہا کہ دبئی میں ایسکرو اکاؤنٹ قابل عمل ہے کیونکہ وہاں پربینکنگ کے نظام میں شفافیت ہے۔ متعلقہ حکام سے کہا کہ ہم مل بیٹھ کر اس مسئلے کو خوش اسلوبی سے حل کرنا چاہتے ہیں، اگر مسئلہ حل نہ ہوا تو عدالت سے رجوع کریں گے۔ چیئرمین نے کہا کہ پاکستان میں تعمیر شدہ یونٹ کی 3 ویلیو لگتی ہیں، جن میں ڈی سی ویلیو، ایف بی آر ویلیو اور فیئر مارکیٹ ویلیو شامل ہیں اور یہ ممکن نہیں کہ تمام سیلز ویلیو ایسکرو اکاؤنٹ میں ڈالی جائیں۔

محمد حسن بخشی نے شرکا کی توجہ آباد انٹر پرائز سوسائٹی اور اس کی غیر قانونی سرگرمیوں سے متعلق روزنامہ خبریں میں 7 فروری 2017 کو شائع ہونے والی خبر پر توجہ مرکوز کی۔ محسن شیخانی نے آباد کی لیگل سب کمیٹی کو ہدایت کی کہ مذکورہ کمپنی کا اسٹیٹس چیک کرنے کے بعد متعلقہ حکام کو خط کے ذریعے مطلع کیا جائے کہ آباد انٹر پرائز سے آباد اور اس کے ممبران کا کوئی تعلق نہیں ہے۔ محمد حسن بخشی نے کہا کہ غیر قانونی سرگرمیوں میں آباد کا نام استعمال کرنے پر مذکورہ کمپنی کو جلد از جلد قانونی نوٹس بھیجا جائے۔

اجلاس کے دوران سیہون شریف میں حضرت لعل شہباز قلندر کے مزار پر خودکش حملے اور اس میں 80 قیمتی جانوں کے ضیاع پر آباد کے ممبران انتہائی دکھ اور غم کا اظہار کیا اور ملک بھر میں ہونے والی دہشت گردانہ کارروائیوں کی مذمت کی۔ شرکا نے سانحات لاہور، پشاور اور سیہون شریف میں شہید ہونے والوں کے ایصال ثواب کے لیے فاتحہ خوانی کی۔ تمام مسائل پر سیر حاصل بحث ہونے کے بعد اجلاس کا اہتمام چیئرمین کی اجازت اور شکرے کی تحریک سے کیا گیا۔



## آباد کی سینٹرل ایگزیکٹو کمیٹی اور سدرن ریجن کی ایگزیکٹو کمیٹی کا مشترکہ اجلاس

آباد ہاؤس میں سینٹرل ایگزیکٹو کمیٹی اور سدرن ریجن کی ایگزیکٹو کمیٹی کا مشترکہ اجلاس مارچ میں منعقد ہوا جس میں ممبران کی بڑی تعداد نے شرکت کی۔ اس میٹنگ میں بہت سارے پرانے اور اہم ممبران نے بھی خاص طور پر شرکت فرمائی۔ اجلاس کا آغاز تلاوت کلام پاک سے کیا گیا۔ اجلاس کی صدارت چیئر مین محسن شیخانی نے کی محسن شیخانی نے سی ای سی اور آرای سی کے ممبران کو خوش آمدید کہا۔ اسکے بعد پرانی سینٹرل ایگزیکٹو کمیٹی اور سدرن ریجن کی ایگزیکٹو کمیٹی کے مشترکہ اجلاس کے منٹس منظور کیے گئے اور پچھلے مہینوں کا حساب منظور کیا گیا اور کچھ ممبر شپ کے کیسز بھی منظور ہوئے اور پھر ایجنڈے کے مطابق میٹنگ چلتی رہی۔

آباد کے سابق چیئر مین محمد حنیف گوہر نے بگ بلڈرز اینڈ ڈیولپرز کو ممبر شپ دینے پر اعتراض کرتے ہوئے کہا کہ مذکورہ بلڈرز کا کوئی تجویز کنندہ اور تائید کنندہ نہیں ہے جس پر ویلوائشن ٹیبل اور ٹکسیشن پر آباد کی سب کمیٹی کے کنویز نے کہا کہ بگ بلڈرز اینڈ ڈیولپرز نے باقاعدہ دستاویزات پیش نہیں کیے، اس لیے اس کی درخواست مسترد کر کے انھیں مکمل دستاویزات پیش کرنے کی ہدایت کی جائے گی۔ چیئر مین محسن شیخانی نے کہا کہ اس مسئلے پر حنیف گوہر سے مشورہ کیا جائے گا۔ حنیف گوہر نے کہا کہ عبدالرزاق خاموش ایسوسی ایٹ کا مسئلہ متعلقہ محکمے کی جانب سے حل ہونے پر اس کی رکنیت بحال کی جائے۔ محسن شیخانی نے شرکا سے کہا کہ یہ دراصل اطلاعات ہیں ہمیں مستقبل میں کسی مسئلے سے بچنے کے لیے تمام کی قانونی حیثیت چیک کرنی ہوگی۔ آباد کے سابق سینئر وائس چیئر مین عارف یوسف جیوانے صفینہ بلڈرز اینڈ ڈیولپرز کے بارے میں کہا کہ متعلقہ کمپنی کو خط ارسال اور اراضی کے کاغذات کی جانچ پڑتال کی جائے اس کے بعد تجویز کنندہ اور تائید کنندہ کی بھی تصدیق کی جائے۔

آباد کے سینئر وائس چیئر مین محمد حسن بخشی نے اجلاس کو بتایا کہ سندھ کے عوام کو پینے کے صاف پانی، صفائی کی سہولت اور صحت مندانہ ماحول فراہم کرنے میں متعلقہ حکام کی ناکامی پر معزز عدالت عظمیٰ نے دسمبر 2016 میں سندھ ہائی کورٹ کے جج جسٹس اقبال کلہوڑو کی سربراہی میں کمیشن قائم کیا ہے۔ کمیشن کو یہ ذمہ داری سونپی گئی ہے کہ وہ حکومتی ناکامی کی مکمل تحقیقات کرے۔ ہم نے کثیر المنزلہ عمارتوں کو پانی کے کنکشنز پر پابندی کے خلاف تمام ٹھوس ثبوتوں کے ساتھ دستاویزات پیش کیے جس پر کراچی وائٹرائیڈ سیوریج بورڈ کے حکام نے پانی مافیا کو بچانے کے لیے بڑا شور شرابہ کیا لیکن کمیشن کے معزز ارکان نے کثیر المنزلہ عمارتوں پر پانی کے نئے کنکشنز پر پابندی ختم کر دی۔

چیئر مین محسن شیخانی نے ممبران کو بتایا کہ سہ روزہ آباد۔ جنگ ایکسپو 2017 اسلام آباد میں پاک۔ چائے فرینڈ شپ سینٹر میں 24 مارچ کو شروع ہوگی۔ نمائش کی کامیابی کے لیے چیئر مین نے تمام ممبران کو میگا ایونٹ میں بھرپور شرکت کی ہدایت کی۔ انھوں نے بتایا کہ اسلام آباد میں