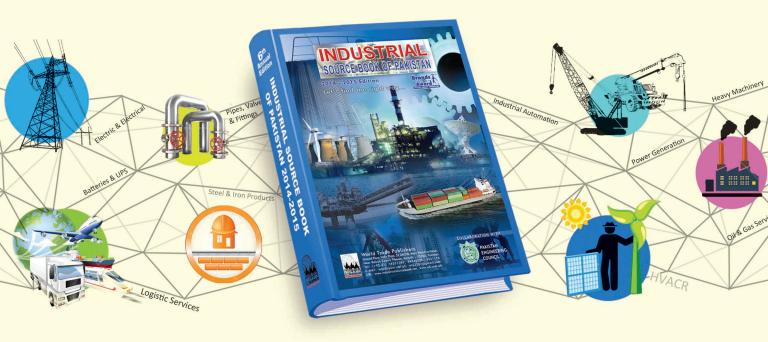


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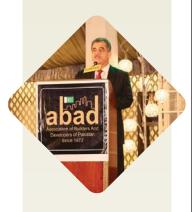
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ABAD House, ST-1/D, Block-16, Gulistan-e-Jauhar, Karachi-752900 Phone: +92-21-34613645, 46, 49, 51 Fax: +92-21-34613648 UAN: 111-112-223 URL: www.abad.com.pk Email: info@abad.com.pk

EDITORIAL



ssociation of Builders and Developers of Pakistan (ABAD) having the prime objective of unifying its members with allied industries and the clients on one platform for collective good and streamlining their activities. For this like previous year ABAD organized the second mega event, ABAD International Expo 2016 which was held from 12th to 14th August, 2016 at Karachi Expo Centre. The event promised to be most dynamic exhibiting a large number of builders and developers, remodelers, building materials, sales and marketing professionals, architects and other building industry professionals. The ABAD Expo is the sole initiative of the Association of Builders and Developers of Pakistan (ABAD).

The three days long International Expo was unexpected for both the organizers and the participants under the prevailing circumstances and scenario of the whole country. A large number of citizens turned out and visited the exhibition which surprised everyone. The stall holders, particularly the builders and developers; were expecting that like previous experience the public turnout shall be good and then their expectations proved right and it became very fruitful for almost all the stall holders. More or less everyone booked flats, plots, bungalows, shops and units and as well booking and purchase of construction material received heavy responses etc. that gave them confidence and they could achieve maximum results out of it.

The event hosted two seminars and a workshop to educate the delegates, guests, visitors and especially students from engineering universities regarding the need and importance of housing and construction in the country. Themes of the seminars were Affordable Housing and Construction Industry of Pakistan Opportunities and Challenges and the topic of workshop was Innovation and Technology in Construction Planning and Engineering. A number of professionals spoke at the seminar and discussed leading issues of the country's construction industry.

There were number of lucky draw schemes held by some of the builders and developers that actually fetched general public attention and a large number of people won hundreds of prizes through these lucky draws. Association of Builders and Developers (ABAD) also organized a grand lucky draw through its Winners Arena in which citizens took special interest and until late hours of the exhibition days. A number of Government Dignitaries also visited the Expo and appreciated ABAD efforts to boost Pakistan economy.

ABAD intends to organize such events and programs through its platform that contributed in the development of construction industry as well as in the awareness of general public and these things also help in the eradication of unethical business practices from construction industry.

Engr. Zaheer Qadri Convener Shelter & Publication Sub-Committee

ABAD

International EXPO 2016

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. This expo was a big success and many builders and developers and manufacturers of construction materials participated in it.

This year ABAD planned to organize similar expo but on a bigger scale.

ABAD constituted a team under the headship of Mr. Haris Ali Mithani to this expo. In addition to the convener the team consisted of Mr. Anwer OK, co-convener, Mr. Sohail Warind, co-convener, Ms. Umme Salma, co-convener and other members

These members worked hard for five months to arrange the expo on such a big scale. In Expo Center Karachi all the six halls were booked for the participants from Pakistan and abroad.

The largest Building and Construction show of Pakistan ABAD INTERNATIONAL EXPO 2016 was held from 12 to 14 August in karachi expo centre and occupying all the six halls of the expo centre. All stakeholders of Association of Builders and Developers of Pakistan (ABAD) with the

members of allied industries participated in it.

In the exhibition, 16 international building and construction companies from different parts of the world participated and more than 200 local builders, developers and allied industries set up their stalls. It was visited

by representatives of many foreign missions in Pakistan and more than 30 foreign delegations visited the exhibition on different time slots.

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



Inauguration CeremonyThe three-day event was inaugurated by Speaker Sindh Assembly, Mr. Agha Siraj Khan Durrani. In the opening ceremony many prominent personalities from business community were present with all the office Bearers of ABAD. Among them President Karachi Chambers of Commerce and Industry (KCCI) Younus Muhammad Bashir, CEO Trade Development Authority of Pakistan (TDAP) S.M. Muneer, SVP Federation of Pakistan Chambers of Commerce and Industry (FPCCI) Khalid Tawwab and former Vice President (FPCCI) Zubair Tufail.

Inaugurating the event, Speaker Sindh Assembly Agha Siraj Durrani said that everything of international standards was available in the country and "we must purchase local products rather than importing them from Dubai or London." He added that ABAD had taken a good and welcoming step for every Pakistani by organising this international expo.



The Speaker Sindh Assembly appreciated the office bearers of ABAD and 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. He also assured his full support to resolve the issues being faced by the members of ABAD. After this ceremony he visited different stalls established at the Expo.

Speaking at the occasion CEO TDAP, Mr. S.M. Muneer said



that the country's economic indicators are all positive but only exports are declining. He believed that it is happening due to world recession as petrol prices have been dropped sharply. He further said that recession in export markets has also led to a major decline in exports of Turkey, India, China and other countries. Thanking the office bearers

of ABAD for organizing such a mega event second time in two years he said that it was a great effort that surely contribute in the development of national economy by attracting foreign investments.

He urged the government to provide support to business in order to achieve economic growth of the country. He asked the Sindh Chief Minister to conduct monthly meetings for discussing issues which are hindering business activities and to resolve them as soon as possible.

He urged the Sindh government to look into the factors of acute water shortages in Karachi due to which industrial production has suffered a lot in last few years.

Governor Sindh Dr. Ishratul Ebad Khan also grace the exhibition with his presence. He visited the exhibition with Sindh Local Govt Minister Mr. Jam Khan Shoro. Expressing his views he said that the construction industry of a country is considered as a vital force for economic development of the country as the construction sector plays an active role for bringing in development and societal changes.











He said that organising the international expo would be helpful in phenomenally accelerating construction activities in the province and in the country as well. Appreciating the efforts of ABAD members he said it is a good sign that a number of delegations of prospective international investors participating in the Expo-2016. This would enhance investment in the construction sector of the country. He said that the Expo-2016 shall be helpful in promoting all the subsidiary industries attached with the construction sector.



He said that Karachi is considered the industrial hub of the country as any economic activity taking place here would bring positive

results for the national economy. He said that due steps were required to launch low-cost housing schemes for the benefit of general public. He further said that ABAD and the Sindh Government would work under a joint strategy for constructing low-cost housing units in areas of Lyari and Malir development authorities in the city.

Responding to a question regarding the issue of "China-

cutting" in the city, the governor said that actions with full force were being taken against the menace of China cutting as owing to this social evil, there had been a menacing expansion of encroachments and construction in the city on a haphazard basis without any planning.

He said that the construction sector of the country had been helpful in developing a number of dependent subsidiary industries, whose products and services were being used in the building process. He said that such Expos would prove to be helpful in uplifting the national growth rate and he would always be supportive of similar positive activities of ABAD.

The governor also congratulated ABAD Chairman Hanif Gohar and other office-bearers of the ABAD for successful holding of the Expo.

Speaking at the occasion Chairman ABAD M. Hanif Gohar

thanked all the guests, participants, visitors and friends from press and media. He then appreciated the efforts of mem-ABAD bers of specially the convener of ABAD EXPO committee Mr. Haris Ali Mithani and his team for organizing the 2nd mega event in the history of ABAD. He added that visitors to the were being expo



provided information by experts of the construction sector about the building materials technology and other processes being used at the national and international levels for doing the construction work.

He said that all the products that had relevance with the construction sector were being showcased at the exhibition. 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.

He said that a large number of skilled and unskilled workers had been associated with the construction sector of the country. According to one estimate, some 12 million people directly or indirectly were related to the construction and building industry of the country. Therefore the sector should be given due importance in national and international level.



After that ABAD icon and former Chairman of ABAD Mohsin Sheikhani addressed the gathering and said the association hoped that the project of building low-cost housing units would be launched soon by the federal government as initial talks in this regard had already been completed.

Informing the participants about the exhibition he added that over 200 local and 22 foreign companies were participating in the three-day exhibition. Highlighting the issue of housing shortage he said that ABAD is working on affordable housing as its corporate social responsibility and had completed initial negotiations with the federal government and hoped that this project would soon be commenced.



He said that foreign investors, who were keen to bring their investments in Pakistan, had appeared restrained to do so, just because of some unfriendly policies, which need to be revisited by the concerned authorities. He also urged the government to take positive measures to ensure basic amenities to the industry for economic revival.

Senior Vice Chairman ABAD Arif Yousuf Jeewa said that the construction industry of Pakistan was contributing a lot to the national economy and the ABAD was striving for the development of this country. He appealed to the government to also cooperate with construction industry. He further said that it was a matter of happiness that



ABAD International Expo-2016 has participation of many foreign companies and hoped that it would be fetching good amount of foreign investment in Pakistan.

Speaking on the occasion Chairman Southern Region ABAD Asif Sumsum said that the ABAD will work with the government for constructing affordable houses for lower income group of the society. He hoped that the government will provide all necessary support. He added that there was potential huge Pakistan's real estate



sector, and a little bit of government's encouragement can further improve the output of this sector.

In the exhibition in addition to government and political dignitaries many renowned architects like Anjum Adil, Arshad Shahid Abdullah, Sikander Hayat, Soobia Mansoor and others participated in this expo.

Chairman PCATP (Pakistan Council for Architects and Town Planners) Mr. Sikandar Hayat, during his meeting with Chairman ABAD Mr. Hanif Gohar and Senior Vice Chairman Mr. Arif Yousuf Jeewa, suggested that ABAD should organize a competition of architects so builders could explore abilities of new architects.

Seminar on Affordable Housing



A seminar on affordable housing was also organized on the first day of ABAD Expo-2016.

It was the initiative of ABAD Seminar Committee which was headed by

Mr. Danish Bin Rauf as convener, Mr. Mahmood Tabba and Mr. M. Hasan Bakshi as co-conveners.

Noor Muhammad Laghari DG, SCBA, Agha Masood Abbas, Additional DG SBCA, representative of State Bank of Pakistan Syed Samar Hussain, Zafar Iqbal Director Planning Capital Development Authority, President of FPCCI Abdul Rauf Alam, Mr. Sarosh Hashmat Lodhi Dean of civil Eng & Art N.E.D University and Mr. Murat M. Onart Consul General of Republic of Turkey attended the seminar and presented their views on affordable housing. All the speakers emphasized that there is need of Affordable Housing in order to resolve the issue of housing shortage and the government with ABAD members must form joint ventures to overcome this housing shortage.



SEMINAR ON

Construction Industry of Pakistan Opportunities and Challenges



A Seminar titled Construction Industry of Pakistan Opportunities and Challenges hosted by ABAD at Expo Centre Karachi. In the seminar a number of speakers shared their views on the relevant topic.

Major General Bilal Akber D.G Rangers Sindh, Dr. Kaiser Bengali Ex-Adviser to Chief Minister Sindh and Mr. Arif Habib Chairmen M/S Arif Habib corporations Itd were among the main speakers. The saminar was chaired by Major General Bilal Akber as he was also the chief guest.

Speaking at the Seminar Director General Rangers Major General Bilal Akbar said that China-Pakistan Economic Corridor will bring prosperity in Pakistan, India's spy agency RAW is blatantly involved in anty-Pakistan activities and tends to sabotage CPEC.



DG Rangers said that some Afghanis were also involved in terrorist activities in Karachi. He vowed to continue targeted operation against terrorists in Karachi with the same intensity and added that would not leave any stone unturned to bring peace in the mega polis till the end of single terrorist.

Eulogizing the role of ABAD for providing the housing facilities to the general people, he stated that construction industry is considered one of the major sources of economic growth. It generated millions of jobs for un-skilled, semi-skilled and skilled workforce. He stressed that builders should only employ legal and registered labours and immediately inform law enforcement agencies if they come across any suspicious person.













He further claimed that since the start of the Karachi security operation on September 5, 2013, the rangers arrested 6500 criminals who were holding 20 millions karachites. Among the arrested criminals 1200 belonged to Taliban and other groups. Similarly rangers also arrested 855 target killers who belonged to militant wings of political parties.

Providing a day to day comparison, DG Rangers claimed that incidents of target killings had reduced to 2 persons per day after having peaked 10 to 12 persons during 2008 to 2013. We are trying to reduce target killing to zero level in Karachi for that we need the support of people.

At the end he again thanked the office bearers and member of ABAD for organizing such a successful event.







WORKSHOP ON

Innovation and Technology in Construction Planning and Engineering

A C.P.D certificate course and free workshop for engineering students was also held during the three-day exhibition. Being the co-convener of ABAD Expo 2016, Mrs. Mansoor worked a lot in order to organized this. She visited different universities with Mr. Danish Bin Rauf and aware the students regarding this workshop.

It was for the first time in Pakistan that a course of this type was conducted during any exhibition. The workshop was supervised by a professor of Sir Syed University of Engineering and Technology and a number of students from different universities attended that workshop.







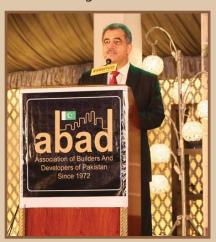


After organizing a successful mega event ABAD INTERNATIONAL EXPO 2016, The Association of Builders and Developers of Pakistan (ABAD) also hosted a memorable GALA DINNER for the participants of Expo and the members of ABAD.

The gala dinner was hosted at Pearl Continental Hotel on 15th August. The Chairman ABAD Mr. Mohammad Hanif Gohar, Vice-Chairman M. Rizwan Adhia and CEO TDAP Mr. S.M. Muneer were the main speakers with the Chief Guest Honorable Senior Minister for Education and Literacy, Pir Mazhar-ul-Haq. The other prominent figures were also present in the occasion with the office bearers of ABAD, all the participants of exhibition, people from press and media and members of ABAD. Some foreign delegations were also specially invited in the program.



The event started with the recitation from Holy Quran followed by the national anthem. Then the welcome speech was presented by Chairman ABAD M. Hanif Gohar 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 2016 that ended a day before he said that ABAD has done a tremendous work in joining the foreign investors with national builders and developers through that event.

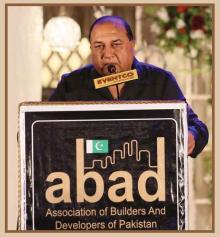
He said that the law and order situation in the country is improving and praised the role of law enforcement agencies in maintaining peace and harmony in the country, as it is essential for the development of the construction industry of the country. He added that ABAD is the only national level representative organization of the builders' community which has continuously been providing low cost housing for the people belong to low and middle income group throughout Pakistan. 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.

After that, CEO TDAP S. M. Muneer came on stage and welcomed the members, people from press and media and the guests. Praising the untiring efforts of the Chairman ABAD throughout his tenure and all the









builders and developers, he said that these are the builders who face all the difficulties and problems to bring prosperity in the country with the help of their commercial and residential projects. Since, these are the people who are responsible

in the progress of housing and construction industry and as the result of their efforts the construction industry plays the positive role in the stability of national economy by providing employment to thousands of people.

Highlighting the issue of housing shortage in the country, he added that it is due to lack of funds available for

building construction activities by the government departments. He said that if the government and concerned authorities take prompt action against

these issues then the builders' community will definitely play its role in resolving the problems.

Then the Chief Guest Senior Minister Pir Mazhar-ul-Haq addressed the gathering. He thanked the Association for



inviting him on the occasion as a chief guest. Praising the efforts of builders and developers in the field of construction industry, he said that ABAD has been playing a pivotal role in uniting the builders on one platform. He appreciated the efforts made by ABAD







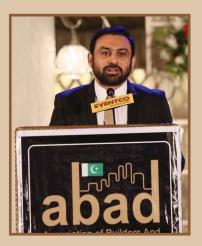
and its members in organizing such a mega international event second time in the history of construction industry of Pakistan and hoped that the Association will always do more and more for the progress and prosperity of the fellow men.

He added that it is the vision of government and the concerned departments to develop the country specially the Sindh Province, as it is the only trading hub in the country. The government is trying its level best to resolve all the issues related to the builders community in the country. Admiring the services of builders and developers in the infrastructural development of the country and in the growth of national



economy the Minister said that the government will take necessary action to resolve all the problems of the members of ABAD and will also cooperate with the builders' community where it is needed.

After that Vice Chairman ABAD Mr. Rizwan Adhia presented vote of thanks to all the members, guests and participants. He especially thanked the Chief Guest Pir Mazhar-ul-Haq for his valued presence in the occasion. He also appreciated his remarkable services as a Minister.



Then souvenirs were distributed among the members as appreciation to their performances in organizing the successful event. ABAD shields were also given to Chief Guest and other dignitaries. The program ended followed by dinner and then musical performance was presented by a renowned artist and sufi performer Ms. Saman Marvi.



Chief Guest at ABAD Int'l. EXPO 2016



Speaker Sindh Assembly, Agha Siraj Khan Durrani at Pakistan Business Council stall



Speaker Sindh Assembly, Agha Siraj Khan Durrani receiving bouquet from an exhibitor



Speaker Sindh Assembly, Agha Siraj Khan Durrani receiving bouquet from a foreign delegate



Agha Siraj Khan Durrani visiting stalls at ABAD Int'l. EXPO 2016



Agha Siraj Khan Durrani at MMW Cancer Hospital Stall



Agha Siraj Khan Durrani Playing golf game at an exhibitor's stall



Agha Siraj Khan Durrani with Mr. Mohsin Sheikhani and other members at the stall of Shahid Afridi Foundation



Agha Siraj Khan Durrani with Mr. Hanif Memon at the stall of Memon Builders & Developers



Agha Siraj Khan Durrani with Mr. Haris Ali Mithani at the stall of Sindh Insurance



Agha Siraj Khan Durrani visiting stalls at ABAD Int'l. EXPO 2016

Winners receiveing gifts at Winners Arena



















Winners receiveing gifts at Winners Arena

















Winners receiveing gifts at Winners Arena



















Visitors, Participants & ABAD Members at Winners Arena





Exibitors receiveing appriciation certificates































Exibitors receiveing appriciation certificates























































































































Meeting with Administrator KMC





Meeting of ABAD Delegation with Mr. Laeeq Ahmed, Administrator Karachi Metropolitan Corporation (KMC), ABAD Delegation Lead By Mr. Asif Sumsum, Chairman Southern Region ABAD along with Mr. Ahmed Owais Thanvi, Convener of KMC Sub-Committee – ABAD, Mr. Muhammad Sohail Warind, Convener of Anti-Encroachment Cell & Law and Order Sub-Committee.

Meeting with Governor Punjab

Sr. Vice Chairman ABAD Mr. Arif Yousuf Jeewa in a meeting with Governor Punjab Malik Muhammad Rafique Rajwana at Punjab House Islamabad



Meeting with S.P. East Zone



Meeting of ABAD Delegation with Dr. Fahad, S.P. Gulshan, East Zone, Sindh Police at SP. Gulshan Office, Stadium Road, Karachi. The delegation was headed by Convener Law and Order Sub-Committee Mr. Sohail Warind.

Press briefing of ABAD Int'l EXPO 2016 in Islamabad



Sr. Vice Chairman Arif Yousuf Jeewa conducting press briefing of ABAD Int'l EXPO 2016 in Islamabad



Convener ABAD Int'l EXPO 2016 committee Mr. Haris Ali Mithani conducting press briefing

FBR Officials and DG SBCA at ABAD House



Member of FBR Inland Revenue Policy
Mr. Rehmatullah Khan Wazir in a visit at ABAD House



Senior Officials from FBR with DG SBCA in a meeting at ABAD House



Meeting with D.I.G. Sindh Police

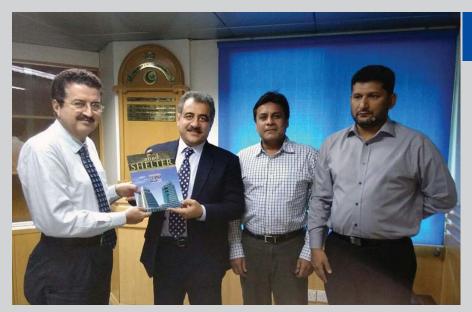
Meeting of ABAD Delegation with Mr. Mazhar Nawaz Shaikh, D.I.G. Sindh Police, License & Training Branch, Clifton Karachi, Mr. Muhammad Sohail Warind, Co-Convener of ABAD International Expo 2016 Committee presenting ABAD Magazine to DIG.



Meeting with Federal Minister of Finance



Mr. Arif Yousuf Jeewa, Senior Vice Chairman ABAD attending a meeting with Mr. Ishaq Dar, Federal Finance Minister regarding Property Evaluation Mechanism of State Bank of Pakistan (SBP) and Federal Board of Revenue (FBR) at Islamabad.



Meeting with Director FBR

Mr. M. Hanif Gohar, Chairman ABAD Presenting Shelter Magazine of ABAD to Mr. Saifullah Khanm Director FBR, East Zone, Mr. Mohsin Sheikhani, Former Chairman ABAD and Mr. Ibrahim Habib, Convener of Legal Affairs Sub-Committee of ABAD also present.

Governor Punjab at ABAD

Low Cost Housing is the need of the hour, Governor Punjab Malik Muhammad Rafique Rajwana in a visit at ABAD House.







It was a candid meeting with Governor Punjab Malik Muhammad Rafique Rajwana which held at ABAD House on 22nd August. Started with the recitation of

Holy Quran the Chairman ABAD Mohammad Hanif Gohar greeted Governor Punjab and specially thanked him for coming on very short notice and giving the respect to all members of ABAD. He also thanked friends from press and media and other members of ABAD for their time in the event.

Highlighting the importance of construction

industry in national economy, chairman said that construction sector provides the highest job opportunities in any country as it gives opening to all kinds of skilled and unskilled workers. ABAD Chairman Hanif Gohar also requested the governor to bind all government authorities dealing in building and construction to approve plans of ABAD members only, as is the case

in Sindh.



After that Governor Punjab Malik Muhammad Rafique Rajwana addressed the gathering. Appreciating the services of ABAD in construction sector he expressed his intention to work with the Association of Builders and Developers (ABAD) for constructing affordable houses for the middle and lower class of the province. He then

asked builders to send presentations regarding affordable houses which would also be sent to Prime Minister Nawaz Sharif.



Expressing his view regarding housing facilities to common man he said that buying a home is becoming a dream for many amid soaring prices.

After that Mr. Mohsin Sheikhani, former chairman of ABAD addressed the gathering and said Punjab should change rules regarding the construction sector to fast-track building and construction in the province.

At the end, senior vice chairman Arif Yousuf Jeewa presented the vote of thanks to the guests and hoped that the coordination and cooperation with the government departments will remain smooth in future also.





NEW MEMBERSHIP & RENEWAL SUB-COMMITTEE

The New Membership & Renewal Sub-Committee of ABAD held a number of meetings between October 2015 and September 2016.

Several Meetings were held with SBCA to ensure that no builder's license is issued or renewed without valid membership of ABAD. Furthermore, SBCA will refrain from issuing new builder's license in similar name.

A total of 147 Membership cases were received during the current tenure out of which 146 were approved by the Central Executive Committee. The remaining case is in process and will be placed in the next meeting of Central Executive Committee for approval.

The Breakdown of membership cases are as follows:

a120 from Karachi a24 from Hyderabad a03 from Northern Region

The New Membership & Renewal Sub-Committee of ABAD has persuaded the renewal of old membership cases vigorously through personal contacts and telephone calls to re-join ABAD as it will be ultimately in their own interest since they will get all services available from ABAD to its members which has resulted in renewal of 18 memberships.

In this tenure New Membership & Renewal Sub-Committee of ABAD generated the revenue of 21.8 million rupees which is the highest in the history of ABAD in any tenure.

SEMINAR AND WORKSHOP SUB-COMMITTEE

The committee was headed by Convener, Mr. Danish Bin Rauf with co-conveners, Mr. Mohammed Hassan Bakshi and Mr. Mahmood Tabba. The report prepared to give awareness to respectable members that ABAD had performed its role diligently through facilitating its members for resolving challenges and finding new opportunities on all fronts.

In this tenure the Committee arranged different seminars and workshop on following topics.

Seminar on Transparency in Construction Industry, in which Director General National Accountability Bureau (NAB) was the chief quest.

A seminar on Affordable Housing, organized in ABAD EXPO 16. The Guest Speakers were, Mr. Noor Mohammad Laghari D.G SBCA, Mr. Agha Masood Abais AD, D.G SBCA, Mr. Syed Sammar Hussain Executive Director State Bank of Pakistan, Mr. Zafar Igbal Zafar Director housing Societies C.D.A, Mr. Sarosh Hashmat Lodhi Dean of civil Eng & Arts N.E.D University and Mr. Murat M. Onart Consul General of Republic of Turkey.

Another seminar on Construction industry in Pakistan Opportunities and challenges, was also organized in ABAD EXPO 16. The Guest speakers were Major General Bilal Akber D.G Rangers Sindh, Dr Kaiser Bengali EX Adviser to Chief Minister Sindh and Mr. Arif Habib chairmen M/S Arif Habib corporations' ltd.

A workshop C.P.D certificate course for the engineering students was also conducted in ABAD EXPO 16.

The committee also prepared different presentations, documentary and feasibility reports from the platform of ABAD for providing awareness to the government departments and other institutions regarding affordable housing, problems of construction industry, suggestions in housing finance policy and suggestion for amendments in REIT regulations.

During this, the committee also observed that there is a need to conduct more seminars on current need of housing in Pakistan, to provide shelter to common men, create awareness among business community for discouraging departmental corruptions, improve law and order condition by discouraging unemployment, highlight the challenges and difficulties in construction industry and highlight the potentials in construction industry and opportunities available to international investors.

SBCA SUB-COMMITTEE

Several meetings held at SBCA Office and at ABAD House between the delegations of ABAD and high officials of SBCA, regarding the resolutions of issues pertaining to the members of ABAD and follow up and updating of Building Bye-laws of SBCA. During the year 2015-2016, the following issues mostly discussed and tried to resolve the issues amicably.

- Re-constitued Standing Committee For KB&TPR-2002.
- Increase in Infrastructure Betterment Charges.
- Mandatory requirement of registration with Pakistan Engineering Council as licensed constructor for grant of builders and developers license by SBCA.

Mr. Junaid Ashraf Taloo, convener, and Mr. Hassan Bakshi, co-convener of SBCA sub-committee, informed the House that we have nominated 34 our representative in different Committees of SBCA for presenting the point of view and justification on behalf of members of ABAD.

ABAD also refused the imposition and increase in Betterment Charges, and conveyed the message to all the respective members of ABAD, regarding not to pay the Betterment Charges. They also informed that, we are trying to withdraw the notification of betterment charges issued by the SBCA, as well as the House unanimously opposed the mandatory registration of members of ABAD with Pakistan Engineering Council, as per SBCA requirement.

SUB-COMMITTEE OF AFFORDABLE HOUSING (LOW COST HOUSING)

ABAD is working and planning for Affordable Housing since long and having a Sub-Committee of AFFORD-ABLE HOUSING, and further, we have sent the proposal to Federal/Provincial Governments that The KATCHI ABADIES can be easily convert into Affordable Housing, if the Government provides us Land and relaxation in the taxes.

On January 08, 2016, a Seminar held at ABAD House, which was attended by the, Secretary of Katchi Abadies Sindh, Dr. Muhammad Nawaz Shaikh along with other officials of Katchi Abadies Sindh, In the light of Supreme Court of Pakistan for Low Cost Housing and Social Housing Task Force is made for implementation of Building Code. Mr. Muhammad Hanif Gohar, Chairman-ABAD forms a Committee for Survey and to prepare proposal, so it can be put up to Katchi Abadies Ministry as a Role Model. ABAD also present a Video in which all the Planning and procedure were inducted, along with Drawings and Maps, recommendations and implementation by the Federal/Provincial Governments.

The Secretary Katchi Abadies praised the role of ABAD in construction Industry, and assure full cooperation by Ministry of Katchi Abadies, Government of Sindh.

Mr. Tariq Masood Arain, Minister for Katchi Abadies, Sindh Province, visited ABAD House on January, 28, 2016, along with the, Secretary and other officials of Katchi, Abadies Ministry of Sindh Province, He assured that Government of Sindh will provide the Land and other Facilities to ABAD and will sign MOU to Built Affordable/Low Cost Houses for the Re-Habilitation of KATCHI ABADIES.

SUB-COMMITTEE OF **ISSUE OF NOC FROM CAA/PAF**

Several meeting held at CAA/PAF Head Office and at ABAD House during the year 2015-2016, regarding the issue of height and obtaining the NOC from CAA/PAF.

A Delegation consisting ABAD Sub-Committee of CAA/PAF met with CAA/PAF officials and discussed the following issues in the meeting held at PAF Head Quarter, Southern AIR Command, and Karachi on 30 May 2016. In the meeting following agenda items were discussed.

Complaints of Members of ABAD for Requiring the

NOC from CAA/PAF

✓ Flash of Laser Light Towards Aircraft (Safety) Hazard).

After that reminder letters were also written for a joint meeting to the following higher management of PAF, Air Commodore, Sajjad Hussain Awan, Senior Staff Officer, Head Office Southern Air Command, Pakistan Air Force, Karachi and Air Marshal, Asim Zaheer, Deputy Chief of Air Staff (Admin) Air Head quarter, Sector E-9, Islamabad.

ABAD HOUSE COORDINATION & MANAGEMENT SUB-COMMITTEE

Only One meeting of ABAD House Coordination & Management, Sub-Committee was held on November, 24, 2015.

Agenda of the meeting was the Repair & Renovation of

ABAD which was being in progress, and the entire work was completed in the month of July 2016 under the most effective supervision of Syed Shahid Khairi, Convener of the House Coordination & Management, Sub-Committee of ABAD.

K-ELECTRIC & SSGC SUB-COMMITTEE

ABAD kept in contact with the K-ELECTRIC & SSGC for the resolutions pertaining to the issues of the members of ABAD. Several meeting were held between the delegation of ABAD and K-ELECTRIC & SSGC officials during the year 2015-2016.

Regarding ban new gas connection since 04-10-2011 on high rise buildings, office bearers of ABAD tried their best and arrange meetings with the Honorable Federal Minister for Petroleum & Natural Resources, Mr.Shahid Khagan Abbasi at his office in Islamabad and in National Assembly regarding the Moratorium on Gas Connections.

Mr. Muhammad Hanif Gohar, Chairman-ABAD and Mr.Arif Yousuf Jeewa, Senior Vice Chairman-ABAD along with prominent members of ABAD several time met the Honorable Federal Minister for petroleum & Natural Resources, Government of Pakistan and M.D. Sui Southern Gas Company at his office Karachi.

However, after all out efforts of our Chairman -ABAD Mr. Muhammad Hanif Gohar and Senior Vice Chairman-ABAD Mr. Arif Yousuf Jeewa the federal government removed moratorium on New Gas Connections on 22 March 2016, through a notification duly issued by the Director General of SSGC.

CANTONMENT BOARDS SUB-COMMITTEE

Several meetings were held at ABAD House and at different Cantonment Boards, as well as DML&C office Karachi regarding depending cases of approval are pending since long time and issues grievances facing the members of ABAD in different cantonment boards Karachi.

A luncheon meeting with Mr. Khursheed Ali Director Military Lands & Cantonments Karachi region Karachi held on 12 January 2016 at ABAD House.

All the Office Bearers of ABAD lead by Mr. Muhammad Hanif Gohar Chairman ABAD and Convener Cantonment Boards Mr. Arif Siddia.

Mr. Muhammad Hanif Gohar Chairman ABAD Welcomed the Honorable Guest Mr. Khursheed Ali DML&C along with other officials of cantonment Boards.

Mr. Muhammad Hanif Gohar Chairman ABAD highlighted the agenda of the meeting arranged by the ABAD.

- 1. Pending cases with different cantonments Boards.
- 2. Implementation of time frame of approval for building plan.
- 3. Implementation of ABAD representation in Cantonments Boards.
- 4. Implementation of regular monthly meeting at regional Head Quarters.
- 5. Nomination of focal person from ABAD in all Cantonments Boards.
- 6. Removal of Encroachments in canton ments Areas and providing Civic Facilities.
- 7. Mandatory Membership of ABAD.

Mr. Khursheed Ali DML&C Thanked to Mr. Muhammad Hanif Gohar Chairman ABAD, all office bearers and prominent members of ABAD. He also appreciated the attitude of members of ABAD and awarded 100 marks towards the excellent attitude of the ABAD, he further said that ABAD secretariat is working like an Army Office.

Mr. Khursheed Ali said that, he will convene the meeting of all cantonments boards and minutes will be

sending to ABAD as well. He said that registration in cantonment boards are compulsory to be obtain the membership of ABAD, he said that issue of representative / Focal Person from ABAD will be resolve and other issues will also be resolve step by step, he also agreed to have a meeting with the ABAD delegation.

Meeting of ABAD delegation with Mr. Naeem Jan, DML&C on 10 May 2016 at regional H. Q. Karachi. The Delegation of ABAD members lead by Mr. M. Arif Yousuf Jeewa Senior Vice Chairman ABAD and other office bearers and the prominent members of the ABAD.

The meeting chaired by Mr. Naeem Jan Director ML&C.

Meeting attended by Mr. Sardar Sultan Atif, CEO Malir & Mr Asif Amir

Mr. Arif Siddig Convener of cantonments Boards subcommittee brief the agenda of the meeting which was already briefed on the visit of Mr. Khursheed Ali DML&C on his visit at ABAD House on January 12, 2016.

Mr. Naeem Jan DML&C directed concerned CEO'S to stream line the process for the building approval Plans to clear the pending issues. Mr. Naeem Jan assured ABAD Delegation that the process of Building Plan shell be completed within (60) days by the concerned cantonment office and approval from director Military Land's office shall be completed within 30 days. He also instructed to concerned CEO'S that objections (If Any) should be informed to the builder with in the period of 60 days. So that objections may be cleared by the builder without further delays. This was agreed by ABAD and CEO'S Cantonment Boards.

Mr. Naeem Jan agreed on the suggestion and assured ABAD Delegation that the meetings shell be held every two months two discuss and resolves issues related to ABAD.

Sardar Atif Sultan, CEO Malir informed that encroachments is due to hawkers and small temporary shops are these people are there since quit long. Several attempts were made in coordination with local administration but we still need to put efforts to clear all encroachments in nearby areas.

Mr. Naeem Jan suggested the CEO Malir should

arrange to clear the encroachments in coordination with ABAD and support of Local administration. He informed that cantonments boards are working to provide better civic facilities in coordination with local government.

ALLIED INDUSTRIES SUB-COMMITTEE

Only two meetings were held of Allied Industries, Sub-Committee at ABAD House during the year 2015-2016 (November, 10, 2015& November, 24, 2015)

The agenda of the meetings was as under.

- 1. Monopoly of Local Industries in the Cost of Locally manufactured STEEL.
- 2. Price Hike in Cement and average price of Local Cement which is being used by the members of ABAD.

Mr. Muhammad Hanif Gohar Chairman-ABAD also wrote a letter to Mr. Muhammad Ali Tabba, Chairman All Pakistan Cement Manufacturers Association on March 16, 2016 and requesting him for taking a serious notice regarding price hike in cement and resolves the issue as early as possible.

Mr. Muhammad Ali Tabba, Chairman All Pakistan Cement Manufacturers Association, replied on April, 05, 2016 and briefed the factual position (As per his point of view) and re-assured that the cement industry is supplying cement on preferred rates to the consumers/organization such as ABAD.

ABANDONED PROJECTS SUB-COMMITTEE

Only two meetings were held of Abandoned Sub-Committee, during the year 2015-2016 at ABAD House. (November, 21, 2015 & March, 11, 2016.

The Convener of the Abandoned Projects, Sub-Committee, informed the House that, we have inducted those members of the industry who have shown their interest and Projects are affected due to Non availability of any type of utility services, which were the responsibility of the Federal/Provincial/Local Governments.

Syed Altaf Hussain, Convener of the Sub-Committee deputed Syed Khursheed Alam to collect the DATA from the members of the projects where the required work was not done by the Builders/Developers and for finding out the appropriate solutions.

COMPLAINT SUB-COMMITTEE

The sub-committee is very keen and active in resolving the complaints of the clients received at ABAD. During the last tenure the committee received number of complaints, in which 12 have been successfully

resolved and others are in the process of resolution. The committee is working with entire dedication to resolve the issues of concerned allottes.

RISK MANAGEMENT

IN BUILDING CONSTRUCTION by: Engr. Zaheer Qadri



Risk management seeks to identify and ultimately control possible future events and should be proactive rather than reactive.

In design and construction, risk analysis can be described as a systematic methodology and ongoing process by which occurrences that may substantially affect the end product can be identified, quantified, modeled, managed, and monitored. This tool is especially useful as a method of good project management and planning, because the business of building is inherently risky—the risk mitigation methods can be applied to project cost, schedule, quality or performance, safety, and business operations, especially as construction risk increases with the size of the project. Good risk management procedures ultimately measure the team's confidence level in the project on an ongoing basis, and allow the introduction of corrective actions, monetary contingency, and schedule float in order to minimize losses to the project and increase the likelihood of the project being completed on schedule and within budget.

The application of risk management procedures in construction can give early visibility to potential 'problem areas' and opportunities, where effort and money can be expended early in the design and construction phases to reduce vulnerability, insurance costs, business or mission interruption and claims. Early risk identification ensures that design and team effort is concentrated in critical areas, focusing the project team's attention on actions and resources where there is a major risk exposure, or where the greatest



time/cost savings can be made through reengineering and streamlined project management. The objective is proactive management of projects, where problems are reduced as they are identified, as differentiated from the traditional approach to construction, which waits until critical problems develop and then implements an immediate (and typically expensive) response which may reduce the impact to the project but likely does not avoid losses as effectively as early risk response. Over the time, risk management allows the project team to build a historical profile of risk based upon experience and lessons learned, which will allow for better management of future projects.

Risk management seeks to identify and ultimately control possible future events and should be proactive rather than reactive. To be effective, risk management must rely on tools

and techniques that help predict the likelihood of future events, the effects of these future events and methods to deal with these future events. Risk management is the responsibility of everyone involved in a project.

Tools and Techniques

Paying attention to detail and implementing appropriate cost and schedule control systems will assist in risk analysis and management. However, one area that deserves closer scrutiny is the use of range estimating as a risk analysis tool. Range estimating can be done in a rather simple fashion by selecting the 20 percent of the line items in an estimate that represent 80 percent of the cost then developing a range for each of those 20 percent and doing a simple process of adding the low and high ranges.

A more advanced approach could take the same 20 percent items, establish the range and

Risk management is an organized method of identifying and measuring risk and then developing, selecting, implementing and managing options for addressing risks.

There are several types of risk that a builder and developer should consider as part of risk management methodology. These include:

- Schedule risk
- Cost risk
- Technical feasibility
- Risk of technical obsolescence
- Dependencies between a new project and other projects
- Physical events beyond direct control

then use any one of several available software packages to perform a Monte Carlo simulation and produce a risk profile. This approach would give a more accurate projection of the logical highs and lows involved with 20 percent drivers. A sensitivity analysis can also be prepared to vary the key risk parameters.

Finally, it is possible to use a complete risk analy-





- Do not ride scaffolds while repositioning.
- Secure or remove materials & equipment while repositioning.
- Apply caster brakes after positioning for work.
- Use buddy-system when positioning scaffolds.
- Do not extend adjusting/leveling screw beyond specifications.
- Consider effects of an overturn. Plan.
- Consider effects of electrical hazards.
- Consider the operating floor surface.
- Never exceed working height.
- Use manufactures guidelines.
- If you're not sure, ASK!!

sis package that includes range estimating and prepares a risk profile that estimates confidence ranges and contingency amounts. This type of an approach can establish contingencies for not only individual projects but for entire programs.

Risk Mitigation and Monitoring

Risk mitigation and the development of appropriate response actions is often the weakest part of the risk management process - the ongoing management and monitoring of identified risks, and the addition of new risks to the model, require constant viailance.

When managing risks, there are several risk strategy options to be considered. Risks may be avoided entirely (usually by eliminating their cause or root), transferred to another party (through contracts or insurance), or exposure to the risk can be reduced (through planned action measures). Acceptance of the risk should be considered only as a last resort, and should only be applied for items that cannot be addressed by any other strategy.

For each risk item, an achievable target risk reduction goal should be set, and proactive steps or action items identified by which the goal can be attained. The mitigation steps must be appropriate, cost effective, and development of these steps achievable. The should encourage problem solving and innovative solutions, with the objective of avoiding the risks or reducing their impact as much as possible. When discussing action items, it is important to remember that interpretation of each risk will differ from person to person, with the recommended course of action varying according to the person or organization's perceptions of project management, objectives, environment, experience, and risk tolerance level. Similarly, opportunities can be discussed, and steps or action items developed which can increase their probability of occurrence or their level of impact.

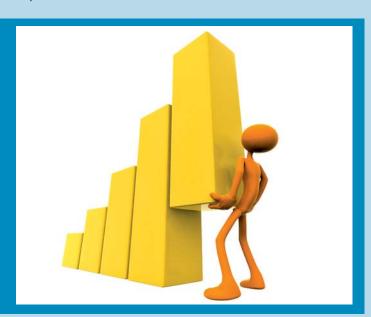
In addition to creating action items for the risk, the risk manager may want to ask the following questions:

- What is the root cause or trigger for this risk?
- Does this risk have an impact on business, or just on the project?
- How will we know when the risk has occurred?
- What will happen if the risk occurs?
- · How are we currently handling this risk?
- What steps can we take to better manage or mitigate this risk?
- · What should we do if we fail to manage this risk?

Risk management is an ongoing and iterative process, which should be conducted throughout the lifecycle of the project. Each risk manager must review all of their risks on a monthly basis or more frequently, and update the risk assessment sheets, even if only to note that there has been no change.

The risk management process or program is typically driven by a single individual, the project risk manager, in concert with the project or other high-level manager oversiaht. Individual accountability for risks can be assigned, such that each risk has its own manager. Updates from the risk managers are collated on a periodic basis by the project risk manager, and added to the model.

Risk status communication and awareness must occur regularly as a normal part of project meetings, so as to note changes to existing risks. The risk probability of occurrence may increase or decrease, as may the time and cost impacts. Changes to the estimate line items, such as updated equipment quotes or actual costs, must also be updated in the model. As action items are implemented and the original risks are reduced, additional secondary risks' may arise, which need to be added to the model. As design and construction progress, new risks will also be identified. Changes in scope can also be accommodated in the risk



model, through analysis of their overall effect on the outcome of the project.

The nature of construction is such that, as time passes, the range of minimum and maximum expected values becomes narrower and confidence level in the most likely value increases, for each modeled risk item. The project risk manager must thus regularly review and update the risk model, and re-run the risk simulation.

As the project risk is being monitored, the data and trends can be collected and compared against the baseline risk assessment. From these trends, progress can be measured and lessons learned can be documented. The information can also be stored as historic risk data for future projects.

Conclusion

Risk management is a proactive project management tool used to reduce the susceptibility to losses incurred during a course of action, which leaves an auditable trail of changes. The process focuses project resources on reducing vulnerability, providing early visibility of potential problem areas and creating mitigation actions.

Good risk management should involve the entire project team, including design, engineering, business, contracts, finance, purchasing, estimating, and project controls. The process is ongoing, a never-ending cycle and iterative process of identification, quantification, modeling, management and monitoring. The analysis can include identified risks, estimate and schedule items, new risks, secondary risks, scope changes, change orders, and actual costs, so as to provide a graphic depiction of the changing nature of project risk over time.





Building Security Through Design: A Basic Need of Architects, Design Professionals and Clients

by: Shahnawaz M. Khan

Defining Security Needs

Security assessments are used to define security requirements for the design of new buildings or for the retrofit of existing facilities. Although the scope and level of each assessment varies but the goals remain the same which are to determine the acceptable minimum level of security protection for given facility. Security assessments obtain answers to questions such as these: What is to be protected? What is the magnitude and nature of the potential threat? What are the vulnerabilities of what is to be protected? What measures can be taken to achieve the desired level of protection?

Security assessments use a combination of quantitative and qualitative techniques involving efforts such as surveys, data gathering, and expert evaluation. When the risk of hostile acts is greater, risk analysis methods draw upon information and data from intelligence and law enforcement bodies.

The basic components of a security assessment include asset analysis, threat analysis, vulnerability analysis, and risk analysis.



Asset analysis

In asset analysis, the assets to be protected are identified and prioritized. Assets include people, operations, information, and property. People, and their knowledge of operations, are considered the primary asset of an organization. Considered next is how the survival and functioning of an organization would be affected by damaged or lost information and property. The importance of various organizational functions to the survival of the organization can be used to prioritize the assets to be protected.

Here are a few considerations to be addressed in the analysis of assets:

- The nature of the asset needing protection (e.g., proprietary information, trade secrets, personnel records, etc.)
- The value of the asset, including current and replacement value
- Where the asset is located



How, when, and by whom an asset is accessed and used

Threat analysis

A threat is any action with the potential to cause harm in the form of death, injury, destruction, disclosure, interruption of operations, or denial of services. Building threats include a number of hostile actions that can be perpetrated by criminals, disgruntled employees, terrorists, and others.

Threat analysis defines the level or degree of the threats against a facility by evaluating the intent, motivation, and possible tactics of those who may carry them out. The process involves gathering historical data about hostile events and evaluating which information is relevant in assessing the threats against the facility. Some of the questions to be answered in a threat analysis include:

- What factors about the company or organization invite potential hostility?
- How conspicuous is the building?
- How vulnerable does the building appear?
- What political event(s) may generate new hostilities?
- Have facilities like this been targets in the past?

Possible methods of carrying out hostile actions include the following:

Bomb Blasts that damage or destroy building structures, which in turn can cause loss of life and injuries. The blast effects of a bomb are based on its size (referred to as load), its point of detonation (which may be outside or inside a building), the number of occupants in the building at the time of detonation, and the properties of structural and nonstructural building components.

Ballistic Assaults that directed toward building occupants, generally through the use of weapons such as handguns and assault rifles. Other ballistic assaults may use mortars, missiles, vehicles, and aircraft to inflict building damage with the intent of harming building occupants.

Biochemical Tactics that are using biological and chemical agents to affect the health of building occupants. Such tactics include contaminating mailings and freight shipments and introducing biochemical substances directly into grates, air intakes, and other building openings and through service utilities such as water supply systems.

Vulnerability analysis

Vulnerability is anything that can be taken advantage of to carry out a threat. This includes vulnerabilities in the design and construction of a facility, in its technological systems, and in the way a facility is operated (e.g., security proce-

- resistance
- Building circulation patterns and spatial arrangements
- Location of higher risk assets within a facility
- Lighting systems

Examples of vulnerability to technological elements and facility operations include:

- Employee and visitor access controls
- Locking controls
- Alarm systems
- Mail-handling protocols and procedures
- Access controls for service and maintenance personnel
- Information technology (IT) controls



dures and practices or administrative and management controls). A largely subjective process, vulnerability analysis identifies specific weaknesses with respect to how they may invite and permit a threat to be accomplished.

Examples of vulnerabilities related to site and building elements include:

- Surrounding terrain and adjacent structures
- Site layout and elements, including perimeter and parking
- Location and access to incoming utilities
- Building construction with respect to blast

Risk analysis

Risk analysis uses findings from asset, threat, and vulnerability analyses to determine which security measures can most effectively counteract the potential damage and losses produced by hostile actions. After possible security enhancement measures have been identified, the cost of each is determined. The cost of each measure is then compared to how it contributes to achieving the overall level of protection desired. From this evaluation, measures can be prioritized for consideration by decision-makers responsible for new design projects or retrofit initiatives.

TOPMIX PERMEABLE



(The ultimate concrete solution for surface and storm water management)



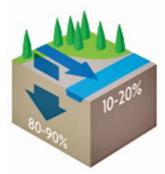
by: Taha Mansoor



The built environment has grown rapidly over the last 50 years, resulting in large areas of land being paved over with impermeable materials. Over the same period of time the number of occasions that the Pakistan experiences three, or more, consecutive days of heavy rainfall has increased by 50%.

With climate change predicted to lead to increasingly warmer and wetter weather conditions, rainfall is likely to continue to rise. As a result, many experts believe the kind of wide-scale flooding seen in 2007 in UK and the winter of 2013/14 will become ever more frequent, unless dramatic action is taken now.

THE IMPACT OF URBANISATION







Forest rainfall

Residential rainfall

Urban rainfall

In towns and cities where there is a lot of hard landscaping and limited green space, only around a tenth of rainwater is absorbed into the ground. This is compared with 80-90% in rural areas.

Topmix Permeable from Lafarge Tarmac

Lafarge Tarmac's Topmix Permeable can play a fundamental role in the majority of Sustainable Urban Drainage Systems (SuDS) designs, providing a practical, long-term answer to surface water flooding that can be implemented quickly and cost effectively.

A new, fast draining concrete pavement solution, it rapidly directs excess water away from streets, parking surfaces, driveways and walkways.

Unlike conventional concrete, it has a high void content of between 20-35%. This allows surface water to drain through into the sub-strata and dissipate naturally, reducing the risk of surface water flooding and watercourse contamination.

Problems with traditional surface water drainage systems

The majority of our existing drainage systems are designed to remove rainwater as quickly as possible from where it falls and direct it into watercourses or drains. This means in cases of prolonged, heavy rainfall the public sewer system quickly reaches its capacity and consequently overflows.

The continued expansion of the urban environment using impermeable materials, coupled with a growing trend for homeowners to replace lawns and gardens with hard landscaping is placing even more pressure on our aging sewage systems. The pressing need to build more homes to meet the demands of our growing population is only likely to make things worse.

Poor water quality

Storm water can easily become contaminated by petrol, diesel, heavy metals, detergents and other pollutants while running down roads and pathways, before entering the drainage system. These are either drained straight into watercourses or have to be removed at treatment plants. This problem is exasperated in areas where combined sewers are in place, and places a significant burden on treatment works.

High maintenance costs

Traditional drainage systems gather small objects, sediment and other pollutants. These are filtered out in gulley pots, which need to be maintained and regularly emptied.

Reduced groundwater levels

Directing rainwater directly into watercourses or drains and sewers, results in natural aquifers being bypassed, reducing the level of the water table. This can lead to water shortages and result in natural streams and ponds drying up. A lack of groundwater can also affect the foundations of homes, particularly in areas with clay soils that shrink when they dry out.

Increased risk of contamination

Combined sewers often have overflows, also

called combined sewer outlets, through which excess water can drain into watercourses in order to protect properties from flooding. These can spill sewerage into watercourses and therefore must be continuously monitored and licensed by the Environment Agency to ensure they only operate when the system is receiving excess rainfall.

Benefits Of Sustainable Urban Drainage Systems (SUDS)

SuDS have a number of very important advantages over traditional surface water systems:

Effective management of water drainage

Being able to control and actively manage the drainage of rainwater from the developed landscape significantly reduces the risk of surface water flooding, protecting both the natural and built environment.

Reduced pressure on existing systems

New systems can be incorporated into the redevelopment of the existing infrastructure, as well as installed in new housing and commercial and industrial developments, easing the pressure on overstretched drainage systems, sewers and water treatment plants.

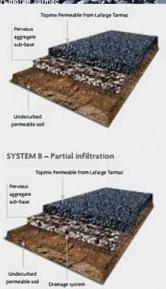
Improved water quality

SuDS filter surface water as it is drained, improving water quality and reducing the cost of water treatment. Permeable pavements are particularly effective in this area with pollutants that infiltrate the surface being flushed into the underlying pavement layers where they are filtered and trapped or degrade over time.

Reduced risk of water shortages

Directing rainwater into natural aquifers keeps them recharged, reducing the risk of water

Continue later later





SYSTEM C - Full attenuation

shortages during periods of low rainfall.

Better for people and the environment

SuDS can be used to provide a constant supply of fresh water for lakes and pools and to create new water-based amenities, benefiting both local communities and wildlife.

Increased property values

Residential developments that incorporate a SuDS can attract higher values, particularly in areas where there is a high risk of flooding.

Topmix Permeable From Lafarge Tarmac Design Options

There are three typical best practice applications that can be employed in the construction of a pervious paving solution using Lafarge Tarmac's Topmix Permeable.

Typical applications

These three designs can be used for a wide range of practical applications, including:

- Low volume residential roads and parking lots
- Pavements, bike and pedestrian pathways
- Patios
- Tennis courts
- Road shoulders
- Swimming pool decks
- Alleyways
- Driveways
- Greenhouse floors
- Pavement edge drains and gutters
- Hard standing for sports facilities
- Underneath permeable blocks for ground stabilisation

Surface Durability Freeze-thaw resistance

An effective permeable pavement system will be designed so that the underlying attenuation layer will store the water that passes through it.

Because of this, no water should be left sitting within the surface structure. However, if water was ever left to settle within the system (due to changes in future climate etc.), Lafarge Tarmac's Topmix Permeable offers excellent freeze-thaw resistance due to the ability for freezing water to expand in the voids. In addition, Lafarge Tarmac's Topmix Permeable does not contain steel reinforcement so it is not prone to water or chloride attack.

Using Lafarge Tarmac's Topmix Permeable With Permeable Block Paving

In block paving applications where the underlying soil is poor or the final solution will be subject to heavy loads, remediation works are sometimes required to improve the structural performance of the area. Hydraulically bound course graded aggregate and cement stabilised course graded aggregate are common specifications for this type of application. The minimum permeability rates required for each of these applications can be easily achieved, and exceeded, through the use of Lafarge Tarmac's Topmix Permeable.

Design And Consideration

Topmix Permeable from Lafarge Tarmac is a concrete solution that offers improved permeability properties over traditional and historical Topmix Permeable. Combining both the trafficking surface and the drainage solution, simplifies the construction process and reduces both construction and environmental costs.

Performance characteristics

Void content up to 35%

• Flow rate: Up to 1,000l/m2/min

Compressive strength: 10-20N/mm2

Flexural strength: 1.5-3N/mm2

Summary of the system

A typical system consists of a layer of Topmix Permeable from Lafarge Tarmac installed on top of an aggregate sub-base, which is in turn laid onto undisturbed soil or a capping layer. The structure and dimensions of each layer will depend on the application and the design of the system.

Lafarge Tarmac's Topmix Permeable allows

rainwater to drain through the wearing surface. During periods of high rainfall the system performs as a reservoir, delaying the discharge of storm water into watercourses or drainage systems. Its ability to store water also acts as a cooling system during periods of rising temperatures when stored water evaporates creating a surface cooling cycle.



Water table level

For an attenuation layer to be incorporated into a pervious paving solution it is imperative that the existing water table is established. A high underlying water table level can have detrimental effects on the available storage within an attenuation layer, as a small rise in table level will reduce the available storage. Increases in the water table level can also negate the pollutant filtering effect of the pavement as the distance to the watercourse is reduced.

Discharge consents

Where new or renovated paving systems are being installed it is necessary to determine if a discharge consent is required, this is dependent on the pavement usage and the likelihood of contaminants being present in the water to be discharged.



Traffic loading

In order for an accurate and cost-effective design to be created it is necessary to determine the general loadings that the pavement will be subjected to. Incorrect specification of loading can result in premature system failure or poor system performance.

Water storage capacity

The capacity of the drainage system needs to be designed in tangent with the structural

requirements of the paving solution, with care taken that the greatest substructure design is used to ensure water storage capacity and also structural performance. Storage capacity is required to be designed in line with rainfall return periods – the period of time where the depth of rainfall is only equalled or exceeded once.

Minimize site disturbance

By integrating paving and drainage, less site area is needed to manage storm water, allowing a more compact site development footprint.

Summary Of Features And Benefits

Topmix Permeable from Lafarge Tarmac offers a practical, cost-effective, long-lasting, sustainable drainage solution that minimises the risk of surface water flooding and improves water quality. Benefits include:

Storm water management

- Rapid water removal ensures water-free surfaces
- Safer roads and parking areas
- No standing water
- Reduced risk of flash flooding
- High permeability and drainage capacity

Environmental management

- Minimises urban impact on natural water cycle
- Filters petroleum hydrocarbons from dirty road water
- Provides natural groundwater recharge in urban environments
- Reduced pollution in storm water
- More efficient use of land (reduced footprint)
- Reduced heat build-up and retention lowers UHI effect

Reduced costs

- Reduced storm water management costs
- Reduced or zero requirement for piping, catchment basins and infiltration galleries
- Low maintenance surface
- Can form part of a wider cost-effective Sustainable Urban Drainage System (SuDS)
- Minimises the need for run-off retainers, reducing property costs



HOUSE CONSTRUCTION COST IN PAKISTAN

by: Qurat-ul-Ain Ishaq Arch & Planning, NED University

Majority of Pakistanis love to build own homes, as this helps them to build homes according to their requirements. But very few people can build home to a budget, as construction cost exceeds in most cases. Home construction cost normally exceeds due to unawareness of construction process and ways to save money. This article is a guideline for those people, who want to build own home to a budget in Pakistan.

Build simple and modern homes

In the past, most of the people lived in traditional houses designed with arches and domes. But now majority of them prefer to build their houses with modern techniques – having straight line elevations and simple features as they cost less to build. Whereas, traditional house designs with arches and domes cost more to build and in that labor cost and material wastage also increased. Therefore, we should ask our architect to design simple and modern house as they cost less to build. These are also beneficial for us because they sell like hot cakes, as most people like modern homes than traditional ones.



Select local building material suppliers

Nowadays people have enough choices to purchase building material for their projects. But it is also observed that transportation cost is a major factor in the overall cost of home construction. Building materials supplied from far away or utilizing imported ones cost more as transportation cost increases with the distance. Therefore to build a home on budget, we should select the local building material suppliers as they will transport the construction materials on normal rates.



Select normal finishes for your home

Choice of finishes you choose for your home also matters. Home finishes have lot of price variation. You can choose normal finishes than luxury or very expensive finishes. Expensive finishes and fixtures you choose will increase the cost of construction. This is recommended that you just buy the average price finishes for your home.



Select finishes and fixtures after thorough market search





Cost of finishing material has lot of variation due to the large margins. Many sellers sell their products on high rate, whereas others sell on normal rates. Therefore finishing materials like bathroom & kitchen tiles, bathroom & kitchen fixtures, marble, tiles, door handles etc. should be bought after thorough market research to build your home on budget.

Control the damage cost

Normally lot of building & finishing material is wasted by the labor during construction of a home. This wastage is normally due to the careless handling of construction material on the site. This wastage of construction material increases the overall construction cost of home. Normally 15% material is wasted on site which is known as damage cost. This damage cost can be controlled by encouraging the labor to carefully handle the materials.







Never start construction work in rainy season

July and August are the rainy months in Pakistan. You should avoid staring the construction of home in these months. Many hazards have been recorded during the rainy seasons like collapse of walls as foundations never gain full strength. Pace of construction work is also affected as we cannot plaster outer walls due to rain. Construction materials become expensive in rainy season due to transportation issues. Therefore, home construction should not be started in the rainy season as it increases the construction cost.



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

یہ اجلاس مور خد 2 اگست کو منعقد ہوا جس کا آغاز تلاوت کلام پاک سے کیا گیا تلاوت جناب فارغ ندیم صاحب نے کی۔ اجلاس کی صدارت چیئر مین آباد محمد حنیف گوہر نے کی چیئر مین نے شریک می ای می اور آرای می کے تمام عہد بداران کوخوش آمدید کہا۔ آباد کے سر پرست اعلیٰ محسن شیخانی نے اجلاس کو پراپرٹی کی مارکیٹ قدر کے میکنزم کے حوالے سے آگاہ کرتے ہوئے بتایا کہ بیسب چیئر مین آباد محمد حنیف گوہر اور سینئر وائس چیئر مین عارف یوسف جیوا کی کاوشوں کا نتیجہ ہے، دونوں رہنماؤں نے الیف بی آر کے چیئر مین کے ساتھ متعدد اجلاس کے اور انھیں تجاویز پیش کیس۔ جس الیف بی آر نے جائیداد کی قیتوں کے قین کامیکنزم اختیار کیا۔

چیئر مین محمد حذیف گوہر نے اپنی اور سینئر نائب چیئر مین کی حوصلدافزائی پرمس شیخانی کا شکر بیدادا کیا۔ انھوں نے اجلاس کو بتایا کہ وہ اور عارف بوسف جیوا آباد کے ممبران کی بہتری کے لیے بھر پور کوششیں کررہے ہیں۔ حنیف گوہر نے بتایا کہ انھوں نے حکومت پاکستان سے مطالبہ کیا ہے کہ آئی ایم ایف اور ورلڈ بینک کے دباؤ میں آئے بغیر پاکستان کے عام آدمی کی بہتری کے لیے اقد امات کیے جائیں۔ انہوں نے مزید کہا کہ ہم نے حکومت پر واضح کیا کہ آباد کے ممبران اور تا جر برادری نے ہمیشہ پاکستان کی بہتری کے لیے خد مات انجام دی ہیں۔ جس کی مثال ۱۹۹۰ میں قرض باتار و ملک سنوار واسیم ہے جس کا مقصد کھول تو ٹر نا تھا۔

اس کے علاوہ ۱۹۹۷ میں نیشنل ڈیبٹ پروگرام کے تحت پاکستان کے قرضوں کو کم کرنے کے لیے تاجروں نے اہم کردارادا کیا تھا۔ہم نے حکومت سے مطالبہ کیا ہے کہ جولوگ کا فیصد ٹیکس نہیں دے سکتے ان کے لیے ایمنیسٹی کا اعلان کیا جائے جس سے ملک کا قرضہ اتارا جاسکتا ہے ۔ اسکے بعد منعقدہ اجلاس میں 9 ممبرشپ کے کیس بھی منظور کیئے گئے۔

چیئر مین محمد حنیف گو ہرنے کہا کہ جیسا کہ تمام ممبران جانے ہیں کہ آباد ۱۲ اگست ہیئر مین محمد حنیف گو ہرنے کہا کہ جیسا کہ تمام ممبران جانچ جارہا ہے، لہذا متم مران سے گزارش ہے کہ وہ نمائش کے انعقاد تک پابندی کے ساتھ شام ۵ بجے تا کشام ممبران سے گزارش ہے کہ وہ نمائش کے انعقاد تک پابندی کے ساتھ شام ۵ بجاتا کہ شام تک آباد ہاؤس میں اپنی موجودگی بھینی بنا ئیں ، انھوں نے ممبران سے گزارش کی کہ نمائش کے حوالے سے وہ اپنی ذمے داریاں نبھا ئیں ۔ انھوں نے شرکاء کو بتایا کہ نمائش کے حوالے سے وہ اپنی ذمے داریاں نبھا کیں ۔ انھوں نے شرکاء کو بتایا کہ نمائش کے لیے مختلف کمیٹیاں تھکیل دی گئیں ہیں جو نمائش کے دوران ایسپوسینٹر کراچی میں موجود رہیں گی ۔ ان کمیٹیوں میں ا؛ بینر زانسٹالیشن کمیٹی ۲؛ ونر ارینا کمیٹی سام ہیں ۔ سینئر وائس ارینا کمیٹی سام ہیں ۔ سینئر وائس چیئر مین عارف یوسف جوانے سی ای سی اور آرای سی کمیٹیوں کے ممبران سے گزارش کی کہوہ وزارینا میں ڈیوٹیاں دینے کے لیے اپنی خدمات پیش کریں۔

چیئر مین حنیف گوہر نے ممبران کوئیکس کے بارے میں معلومات فراہم کرتے ہوئے نئیکسٹیبل کوسراہااور کہا کہ جیسے ہی انھیں ٹیکسٹیبل موصول ہوگا ہوانھیں تمام ممبران میں تقسیم کریں گے۔ سینئر واکس چیئر میں عارف جیوا نے شرکا کو بتایا کہ حکومت نے گزشتہ اا برسول سے پراپرٹی ٹیکس میں اضافہ نہیں کیا اب حکومت نے فیصلہ کیا ہے کہ وہ پراپرٹی ٹیکس میں مرحلہ واراضافہ کرے گی جس کے تحت پہلے سال پراپرٹی کی فروخت پرٹیکس میں مرحلہ واراضافہ کرے گی جس کے تحت پہلے سال پراپرٹی کی فروخت پرٹیکس میں مرحلہ واراضافہ کرے گی جس کے تحت پہلے سال پراپرٹی کی فروخت پرٹیکس میں 10 فیصد اضافہ کیا جائے گا۔

عارف جیوا نے بتایا کہ 40 لاکھ روپے تک کی جائیداد پر ود ہولڈنگ ٹیکس لاگونہیں ہوگا۔انھوں نے مزید بتایا کہ الف بی آر کے ایک سینئر افسر نے انھیں یقین دلایا ہے کہ پراپرٹی کی قیمتوں کانعین شفاف طریقے سے کیا جائے گا۔عارف جیوا نے کہا کہ اسٹامپ ڈیوٹی کا تعلق صوبوں اسٹامپ ڈیوٹی کا تعلق صوبوں سے ہے،ایف بی آر کے دائرہ کار میں نہیں آتی اسٹامپ ڈیوٹی کا تعلق صوبوں سے ہے،ایف بی آر صرف ود ہولڈنگ ٹیکس ہی وصول کرتا ہے۔



شبير ٹائلز اينڈ سرامس اور آياد كے درميان معابدے يروستخط كراچي (برنس رپورژ) شبير ناكزايند سراكس كميندژ اور ايسوى ايش آف بلدرز ايند زيولبرز آف ياكستان (آباد)نے یادداشت پروسخط کے ال حس کامقصد ملی تغیر ورقی میں بہتر کردار ادا کرنا ہے، شبر ٹائلز کے برنس بیڈ مرتضیٰ لائن اور چیئر مین آباد حنیف گوہر نے معاہدے پر وسخط کے معاہدے کے تحت شبیر ٹاکٹر آباد کے ممبران کو رعایتی زخول پر پروڈکش فراہم کرے گا اور ان کی طلب ترجیحی بنیادوں پر پوری کرے گاجید آبادشبیر ٹائلز کو نے خریداروں کی نشاعری کرنے، برنس روابط بڑھانے اور تع آرور دلانے میں مدورے گا۔







ATURDAY-SUNDAY, AUGUST 13-14, 2016 |

BUSINESS RECORDER

Karachi, Saturday 13 August 2016, 9 Ziquad 1437

Work on K-4 to be inaugurated on Aug 14: Governor

RECORDER REPORT

KARACH!: Governor Sindh
Dr. Ishrat-ul-Ebad Khan has
said that work on K-4, a mega
water project for Karachi, will
be inaugurated on August 14.

He was speaking at 2nd
Abad International Expo-2016
at Expo Centre where over 200
local and 16 foreign companies
and 30 foreign delegations
were participating.

Gest housing was available in
Malir Development Authority
(MDA) and Lyari
Cooperation of Abad.

Governore said that in the past
the construction industry was
for compensation of Abad.

Governore said that in the past
the construction industry was
for compensation of Abad.

Governore said that in the past
the construction industry was
for compensation of Abad.

Governore said that in the past
the country desperately needed
the country despera



KARACHI: Speaker Sindh Assembly Agha Siraj Durrani cutting a ribbon to inaugurate a 3-day international fair being organised by Association of Builders and Developers (ABAD) at Expo Centre, here

Real estate needs govt support: ex-chairman ABAD

DAWN SATURDAY AUGUST 13, 2016

Builders expect business activities worth Rs600bln

Expo 2014.
Gohar said total 206 excepted to generate Rs600 billions on the services at the part of the services of the government.

He said Governor Sindh Driessa, relation of Builders and developers is expected to generate Rs600 billion with the corganization of Builders and pro-growth measures of the government.

Hars All Mithani, convener at ABAD is add builders and developers (ABAD) is districted with the part of the international Expo 2016 between August 12 and 14 ABAD is districted with the event.

"ABAD Expo 2014.

ABAD said the issue has aminably been resolved. The collector values of properties in the part of the international while the part of the international expo 2016 between August 12 and 14 ABAD is all Mithani, convener at ABAD is all Mithani, convener at ABAD Expo 2014 generational Expo 2016 between August 12 and 14 ABAD is all Mithani, convener at ABAD Expo 2016 between August 12 and 14 ABAD is all Mithani, convener at ABAD Expo 2016 between August 12 and 14 ABAD is all Mithani, convener at ABAD Expo 2016 between August 12 and 14 ABAD is all Mithani, convener at ABAD Expo 2016 between August 12 and 14 ABAD is all Mithani, convener at ABAD Expo 2016 between August 12 and 14 ABAD Expo 2016 between August 12 and 14 ABAD Expo 2016 between August 12 and 14 ABAD Expo 2016 between August 2 and 15 Island ABAD Expo 2016 between August 2 and 15 Island Expo 2016 between

Ebad stresses low-cost housing units for poor

By Our Staff Reporter

KARACHI: Sindh Gover-nor Dr Ishrat-ul-Ebad Khan has said that the government can build low-cost residen-tial units with the coopera-tion of builders to provide affordable housing to lower strata of society. Talking to media on the

strata of society.

Talking to media on the occasion of opening of the three-day International Expo being organised by the Association of Builders and Developers (ABAD) on Association of Builders and Developers (ABAD) on Friday, the governor said the construction industry was badly hit dué to poor secu-rity situation in Karachi but now the sector is thriving after the peace has been restored to the city.

BUSINESS RECORDER Karachi, Wednesday 10 August 2016, 6 Ziquad 1437

Valuation mechanism

Property registration comes to a halt across country: ABAD

KARACHI: The new property valuation mechanism introduced by the federal government has totally halted property registration activities all over Pakistam causing frustrativities and property causes of revenue to the government.

Senior Vice Chairman of Association of Builders of Pakistam (ABAD) Arif Yousuf Jeews aid that the property registration has come to a total halt throughout the country due to do with stamp duty, continued to the registration where the same duty according to property valuation none for time throughout the country due to do with stamp duty, because the registration of Revenue (FBR) instead of DC rates.

All Registrars, throughout the country, are rejecting those property cases presented on forming law as and when it is forming law as and when it is demand the property cases presented on friend that the property cases presented on friend that the government is the property cases presented on the property valuation to the country. He demanded of the property valuation to the properties that the property valuation to the properties that the property valuation to the property valuation to the property valuation to the properties of the property valuation to the property valuati

The Nation

Rajwana invites ABAD to work with Punjab govt

OUR STAFF REPORTER
KARACH
Lauding role of the Association of Builders and Developers of Pakistan And Modern city.

Lauding role of the Association of Builders and Developers of Pakistan And Whole county.

Raffugue Rajwana has said that the role of construction industry in the development of Pakistan is very important. He also offered to work with the ASAD on low-cost housing for lower strata of the society in Punjab.

Addressing a meeting held at the ASAD on low-cost housing for lower strata of the society in Punjab.

Addressing a meeting held at the ASAD of monday, the Punjab bowers with the ASAD for construction for construction affordable housing for people from a difference of the provide roofs to people as its mame. He told that the ASAD is work with the ASAD for constructing affordable housing for people from a difference of the provide roofs to people as its mame. He told that the ASAD is work with the ASAD for constructing affordable housing for people from a developers is very rimportant for the development of the country.

He injuted ASAD office-bearers to read that the role of construction sector is contributing construction of the country.

He told that the ASAD is working all over pakistan and whole country and whole country and whole country and whole recombined the praised the proper construction of for construction for constructing affordable housing for people from a developers is very important. ASAD office-bearers to read that the ASAD is ready to read that the ASAD is ready



ABAD embarks on 'Shukriya Pakistan' campaign





SBCA raises betterment charges by 1,000pc

'The increase has been notified without consulting the stakeholders'





Builders slam SECP bill on construction sector





تخفظات دورنه بويختو كاروبار بيرون ممالك منتقل كردينكي عارف جيوا

ك-عارف جوانع بدكاكة بادن جي جي الميراتي شيد پريكس كى خالف ديس كريك مم اليراتي صعت پرائض يكس لاكوكرن كى تجوير اے بھے اس مے وفاقی وزیر خزانہ نے بھی برایا صعت کی تبای اورس مانے کی منتقی کی ذے دار حکومت ہوگی۔

كراجي (اعاف رپورز) تخطات دورنه نديك كَتْ فِي كتان كاللذر داور دُي ليرزاينا ہونے پر پاکتان کے بلارز اور ڈیولرز نے اپنا کرمایہ بیرون کمالک مقل کرتے پر جود موما میں کا موروز دورا کا کا کار کاروبار میرون کمالک مقل کرنے کی وشکی دے کے عارف جورانے ہر بدگیا کہ آباد نے بھی بھی دی۔ تعمیلات کے مطابق ایسوی ایٹن آف بلدرد ایند دیولرز کے سیتر باب چیزین عارف يوسف جيوانے سيكور في اليكي كيش آف يا كتان اوراسيك بينك آف يا كتان كي جانب و ع كا ب كراى يكر فرفيط ع ياكتان كى البول في كما كر مند عل د كما كما والميراني عيشت تاه موجائ كى - انحول في حكومت كو متنبركيا ب كدا گر تغيراتي منعت كے تخفظات دور

ایند دی لیرز (آباد) کر پرست الله من الویکرشتانی اس امر پر افسون کا اظهار کرتے ہوئے کیا کہ متعلقہ اس مار كومتر وكوديا ب كري المو لد عارتي بلدياتي أشيري اطار عشر كافرار ريم ي رق ي الم جين كرت وك كها كدايك بزار ألزك پاث يرافزا اسر بجرى ترقى اور ديگر بلدياتى سولتوں ك عدو کروڑرو بے وصول کرتے ہیں لیکن ا فرااسر پحری ترقی اور بلدیاتی سمولتوں کی فراہمی کے کیے مجھے بھی نہیں کیا جارہا۔ پیٹرن انچیف آباہ فيخانى نے كماكم باكتان من ١٨٠ كود بائثي يوشى ك كى كاسامناب جن ييس بيدرولا كوكى طلب كو يورا کیاجارہاہے، لبذارہائی یوش کی کی کو پوراکرنے۔ لي مرف كير المز له عارون كا تقير على قابل عمل و

را چی (اسٹاف رپورٹر) ایسوی ایشن آف بلڈرز أ سال پیدا کرتی بین ان کا کہنا تھا کہ پاکستان کے اربوں دوپ وسول کردے بیں لیکن شمر شمول میں ارائنی کی قیموں میں تیزی کے ساتھ اضافہ اسٹر کچر کی خراب صور تعال جوں کی توں ہے، م بورباب،اکی صورتحال س رہائی کولتوں کی کی بورا (وہ مے کبال خرج کے جارے ہیں، افول نے کے لیے کیر المز لافاروں کی تیروت کی اہم مرورت ب- ان خيالات كا اظهار انحول نے كير المرز لدعاروں کی اہمیت اور مسائل کے حوالے نے ایک عاورز پر محافیوں کو بریافنگ دیتے ہوئے كيا الحول في كباكيشمرول من بال كي قيتول مي ای تیزی سافد ہرہا کوموسط طبقے کے لیے پائ خریدنااورال پراپ خاندان کے لیے گر تقیر كرنااختاتي مشكل موكيا ب،اين صورتحال ين متوسط 生三十月十月十月十月十月十十日



ہے تقبیراتی شعبوں میں 6 ہے 7 ہزارار کا کاروبار کیاجا تاہے، قیمتوں کے قبین کا مقصد کا لے دھن کومعاشی دھارے میں

وفاقی بجٹ کےسلسلے میں آباد کواعتاد میں لیاجائے مجبران لینڈار یو نیو،25 ارب کائیس مدف یورا کریں گے، قائم مقام چیئر مین آباد

کرا ہی (برنس رپورٹر) فیڈرل بورڈ آف رپونند کے 📗 کوقیمراتی شعبے کے لیے تحق میکس کی تجویز چیش کا ہے لیکن 🖹 قیمتوں کے قیمی صورتعال کے باعث گزشتہ تین ابن بي آد كي قانون كونظر الدار كرا مكن فيس الالهم الرك ما في تقير اتى صنعت كى سركرميان جام موكر روسكي



الف في أركى جانب عبائيدادكي قيتول كينون ش ب الإداريزيش بارشول كوالمتادش المكتى بتوقوى المبلى عن ال قانون كوتيد بل كيا جاسكا ب كالدوش كوليس فيك روز ناسدد ياكرا بي ، بغند 17 متبر 2016 طلاا الرايك بلدرايك كروزيكس اداكرتا بيتو ييول كوقالوني الله ك لي اس 4 كور روي على وينا ووكا - أبول کے ساجد الله صدیقی اور ڈسٹرکٹ رجسٹرار سندھ فلام عیال 🖁 بیٹن کریں والیف فی آ رکار دیاری سرگرمیوں میں رکا دے قبیل شريك تقدرصت الله خان وزير نے واضح كيا كدوفا في بجث لينا جا جا بلك اس كي شوايش ب كه كاروباري سركريوں كوفروغ

ممران لينذر يونو ياليسي رحت الله خان وزيرت كهاب ك ضابطاليان يان كين توايف في آر ماركيث كى اس قيمون ك مطابق لانے کے لیے تیار ہے۔ انہوں نے یہ بات آباد اس الانے کے لیے علی اوا شدہ عکس سے زیادہ وہ وہا جاہے، ہاؤی شن آباد کے میران کے ساتھ منعقدہ اجلاس میں کی۔ اجلاس مي ايديش والريكر جزل ايس في ي اعدا فاعتصور مهاس الرفى وكر بيف مشورة الرفضل محدار عبد الفيد في الركار ال المران حكما كدوا الطيف من إين المال المواري ك المسلط من اليوى ايش آف بلدر زايد و الوليرز كواحماد مل الله مرصت الله وزير في جائداد كي تعين من غير ليتني لیاجانگان نیلات کا افہار رہت اللہ وزیر نے کہا کہ رنگل مور تھال کے تاثر کو مستو دکرتے ہوئے کہا کہ مرف محیثل اسٹیت اور جیرونی شعبوں میں گے۔ جہزار ارب دو پے کا میں میں میں اضافہ کیا گیاہے جود صرار ایسے لی آر سے میا کاروبارکیاجاتاہے، انہوں نے واضح کیا کہ جائداد کی قیمتوں کروہ جارے کے مطابق شار ہوگا قبل از س آباد کے قائم مقام کے تعین کا مقصد کالے دھن کو معیشت کے مرکزی وھارے جیئر مین محمد عارف پیسف جیوائے اسیے خطاب میں کہا کہ ين لانا ب- انبول يدوشاحت يمي كدايف في آركو يتوفي علم المذرة اورة بوليرزيا قاعدكى فيكس ادكرت ريس كاورة باد ے کہ آئی بری رقم کو یک جیش قام لکس نیٹ میں الیا کی جانب سے 25 ارب روی لیکس کا بدف بررا کیا جائے گا ی بی وقت علی اقدام اشایا جائے گا۔ آباد نے ایف بی آر پر آباد کے سرپرست اللی من من شخانی نے آبا کہ جائیداد کی







کبادنے معاثی ترتی کیلتے ہراول دستے کا کردارادا کیا'عارف یوسف

كها كدايسوى ايش آف بلذرز ايند ويويلير زياكتان میشد ملک کی معافی ترتی کے لئے براول دیے کا کرداراد كياب-قائم مقام چرين آبادن كياك مائدادكي كانذى كاروائيال صرف بيل فصد بورى بين اورده بحى ارجنت بنيادون پر حيكن تمام صوبوں يس تامال مجاز

ايد ويوليرد باكتان (آباد) كا قام مقام جيزين مارف باسف جوائے عکومت سے پرارٹی و طیوائٹن ، فائل کیکس رجیم ، کیونل کین لیس ایڈ واٹس اخریکس اور لیس المرجشف معتق وجزيق القران كووافع بدايات ماری کرنے کا مطالب کیا ہے تاکہ پرایٹی رجو یش کے مطالب کیا ہے تاکہ مقام چی میں آباد عارف ہوے جیوائے مبدے کا جارج سنبالنے کے بعد سی افوات کفتگورتے ہوئے کیا کہ حکومت کی جانب سے جائیداد کی ویلورائیش کے فیلیشن پائل دوآمدنہ سے



ABAD for educating registration officers about valuation

By Our Staff Reporter

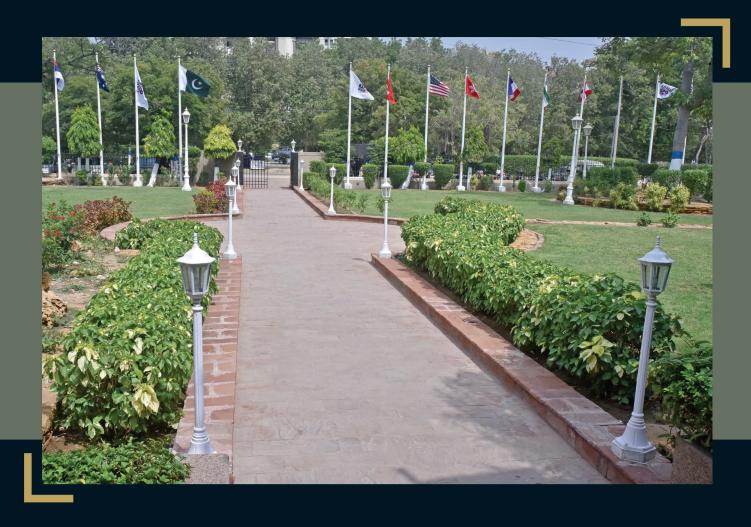
KARACHI: The Association of Builders and Developers of Pekistan (ABAD) on Tuesday urged the government to issue clear instructions regarding valuation of property, final tax regime (FTR). Capital Gain Tax (CGT), Advance Income Tax and tax adjustment to concerned Registration Officers so that registration of properties could be resumed. In a statement, Acting Chairman ABAD, Arif Yousuf Jeewa said in the absence of clear instructions, work on registration and transfer of properties, sale deeds, etc have come to almost halt as only 20 per cent transactions are being carried out by the concerned Registration Officers on adjourned basis throughout the country.

concerned Registration Othicers on adjourned basis throughout the country.

The government should take immediate steps to gistration Officers regarding property at taxes so that builders and developers their construction projects which were to non-registration of properties.

D statement further added the association arrange seminar or workshop for education of the construction of th

stration Officers regarding property val-axation in collaboration with the govern-and other stakeholders.





Association of Builders And Developers of Pakistan

ABAD HOUSE: ST-1/d, Block-16, Gulistan-e-Jauhar, Karachi-75290, Pakistan.

UAN: 111-11-ABAD(2223) **Fax:** (+92-21) 34613648

Email: info@abad.com.pk abadsecretariat@yahoo.com

URL: www.abad.com.pk