

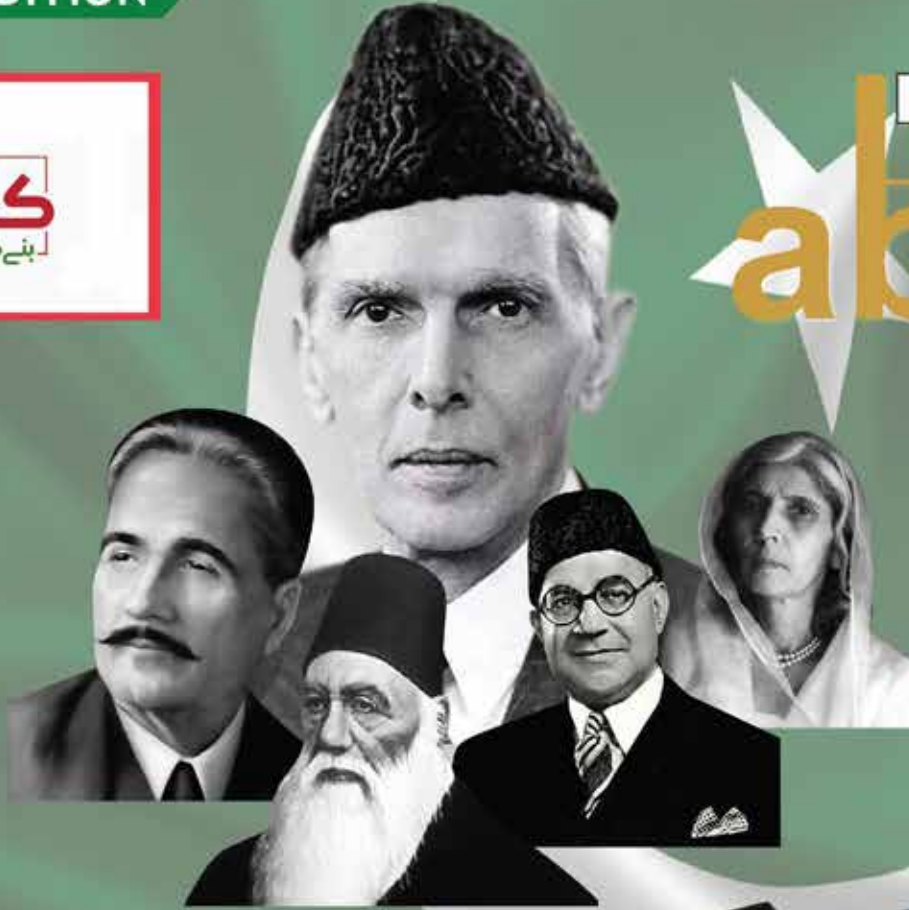
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SHELTER

A Publication of Association of Builders & Developers of Pakistan
SPECIAL EDITION

14 اگست
کشمیر
بنے گا پاکستان

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- ABAD delegation meets PM Mr. Imran Khan
- Illegal constructions: A burgeoning menace
- An insight into Asset Declaration Ordinance

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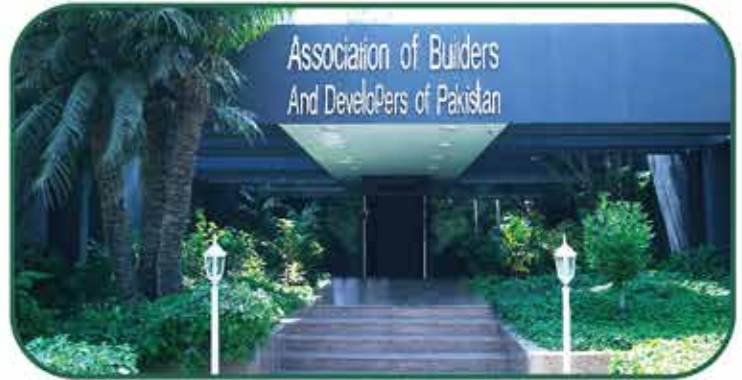
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Association of Builders And
Developers of Pakistan
Since 1972



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Shelter is published by the management of Association of Builders and Developers of Pakistan (ABAD).

However, views expressed in this magazine may not be necessarily those of ABAD. We encourage our readers to send us their suggestions and write-ups.

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Editorial

"It is a significant time for us as one nation to test ourselves with the kind of decision making abilities we possess."

Energy and water crisis, foreign debts, unemployment, falling exports, deteriorating industrial growth, low tax collection, less expenditure on social sector, trust deficit between government and public; you will be surprised that today I have taken off with all the negative aspects prevailing in Pakistan. No, with due respect, it is all about how you look at the scenario. To me, these are the challenges for upcoming government and leadership. Where there is challenge, there is opportunity and where there is opportunity there is a room to prove your worth.

Here, as a nation, we have to decide that how are we going to tackle these challenges. First we have to understand and accept that no alien force will come to our rescue. This is our country and we, the Pakistanis have to face and fight all the challenges on our own.

We have to start from somewhere; as it is said that a journey of a thousand miles begins with a single step. In democratic societies, the journey of growth starts with the selection of right leadership through elections. We are provided with yet another amazing opportunity to select better leadership for next five long years. It is a significant time for us as one nation to test ourselves with the kind of decision making abilities we possess; for it is the right time to act thoughtfully, and prove to be a rationally decisive nation.

Since the second government has completed its term, it is currently imperative to go through the history and look closely at the past performances of each candidate, so as to make the analysis and comparison more vivid. The above mentioned challenges should also be taken into consideration for a better understanding of selecting a worthy leader.

Pakistan is a country of people who are known to be sentimental, and even more sentimental in terms of selecting the government either. By now, we are fully aware of not repeating the same mistake twice, and treating this sensitive matter of electing a righteous government with vision. Playing our roles in the betterment of Pakistan by taking part in the process of casting vote, and choosing the right person is the need of the hour. If we do so, we might fail as a nation and consequently, will be left with no reason to complain ahead.

In order to spot change, we first need to bring it in our credos. Let us begin.

Engr. Zaheer Qadri
Convener, Shelter Publication Sub Committee
Managing Director Usman & Company

Co-convener's note

As we all know there is a dire requirement of houses across the country in view of growing population, but, the shortfall has mainly affected the low-income segment as owning a house is becoming out of reach for them. The Association of Builders and Developers (ABAD) envision eradicating this problem for facilitation of the public in general.



With concerted efforts of our members, the ABAD surmounted various challenges with top among them was pressing the Karachi Water and Sewerage Board (KW&SB) to issue NOCs for projects, which was otherwise halted for long. Similarly we held several meetings with the Sindh Building Control Authority (SBCA) this year to make sure their bye-laws were amended which had become the need of the hour.

The delegations of ABAD held several meetings with government ministers, high-ups of civic agencies and regulatory authorities to put forth issues faced by the builders community and sought earliest resolution to those problems.

It is a high time the government must also wholly support the construction sector as it is the industry that provides employment to skilled and non-skilled workers of the country in a large number.

Engr Kaleem Uz Zaman
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Vice Chairman ABAD



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Chairman (NR) ABAD



ABAD PROFILE

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

The principal aims and objectives of ABAD include.

- Unifying builders and developers for their collective good.
- Promoting housing industry in the country.
- Providing assistance to the Government in formulating its housing policies and plans.
- Coordinating between ABAD members, the Government and other agencies.
- Dealing with problems faced by its members in the execution of their projects.
- Organized research.
- Resolving the issues and other complaints between builders and allottees.
- Awareness and training program to promote the science and art of building.
- Working actively for eradication of unethical business practices from housing and developing field.

Exploring the prospects of large-scale projects in the public sector and then acting as a consortium of ABAD members to secure and execute the projects.

Association of Builders Developers of Pakistan

Today, ABAD has in its fold more than 1000 leading construction companies of the country. Most of its members' offices are equipped with up-to-date systems of designing, cost control, project management and latest civil engineering techniques to minimize the cost of construction.

The association operates on democratic lines with election of One Chairman, Senior Vice Chairman, Vice Chairman, Regional Chairman and Managing Committees and One Chairman from each of its two regions i.e., Southern Region and Northern Region for a full term of year. The elected office bearers for the term 2018-2019 are Mr. Mohammed Hassan Bakshi, Chairman ABAD, Mr. Muhammad Anwar Dawood, Senior Vice Chairman, Mr. Abdul Kareem Adhia Vice Chairman, Mr Ibrahim S. Habib Chairman Southern Region ABAD, Mr. Khizar Ayub Izhar, Chairman Northern Region ABAD and Mr. Raheel Iqbal, Vice Chairman of Sub-Region Hyderabad (South Region) ABAD.

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

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



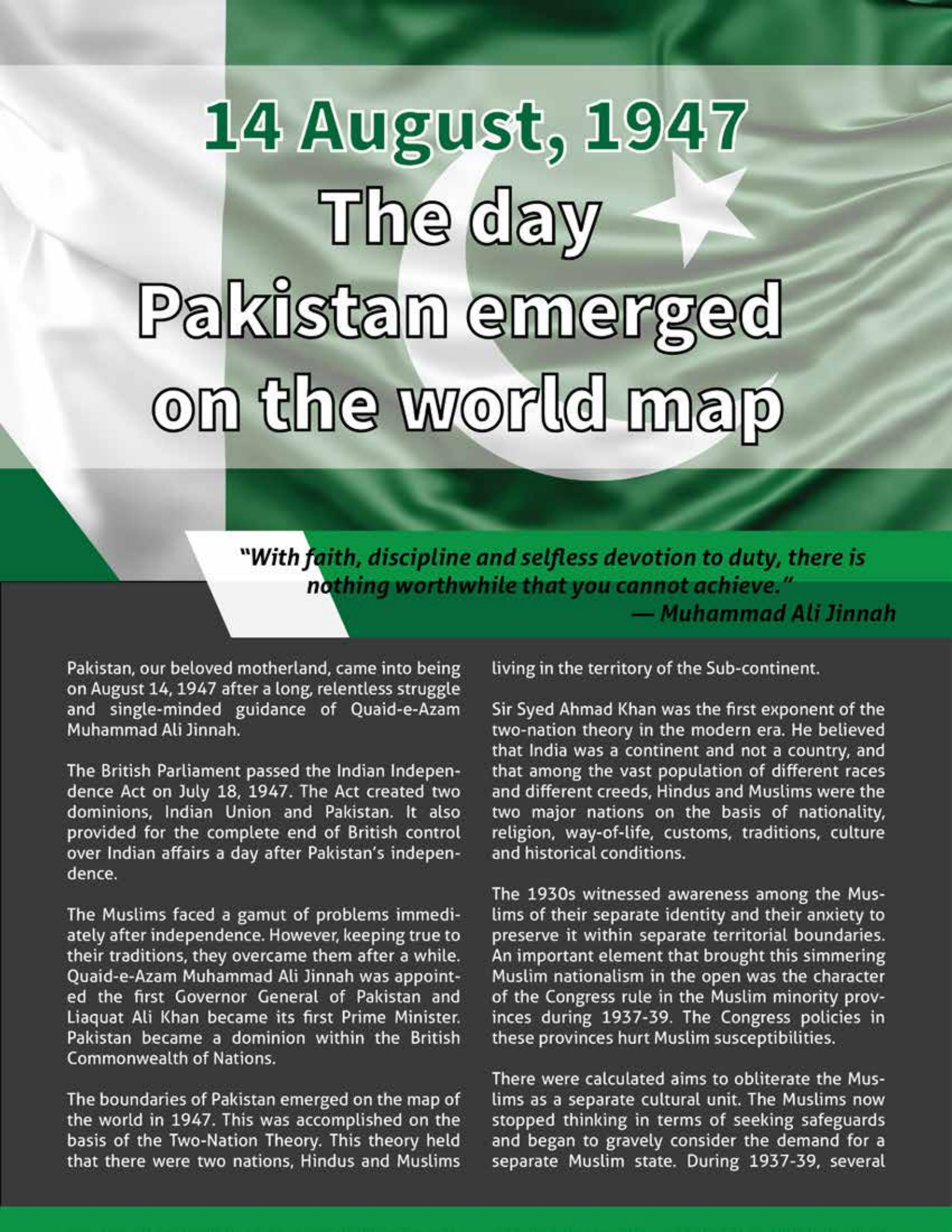
Anwar Dawood
Senior Vice Chairman ABAD



Ibrahim S. Habib
Chairman (SR) ABAD



Raheel Iqbal
Vice Chairman Hyderabad
Sub-Region ABAD



14 August, 1947

The day

Pakistan emerged on the world map

"With faith, discipline and selfless devotion to duty, there is nothing worthwhile that you cannot achieve."

— Muhammad Ali Jinnah

Pakistan, our beloved motherland, came into being on August 14, 1947 after a long, relentless struggle and single-minded guidance of Quaid-e-Azam Muhammad Ali Jinnah.

The British Parliament passed the Indian Independence Act on July 18, 1947. The Act created two dominions, Indian Union and Pakistan. It also provided for the complete end of British control over Indian affairs a day after Pakistan's independence.

The Muslims faced a gamut of problems immediately after independence. However, keeping true to their traditions, they overcame them after a while. Quaid-e-Azam Muhammad Ali Jinnah was appointed the first Governor General of Pakistan and Liaquat Ali Khan became its first Prime Minister. Pakistan became a dominion within the British Commonwealth of Nations.

The boundaries of Pakistan emerged on the map of the world in 1947. This was accomplished on the basis of the Two-Nation Theory. This theory held that there were two nations, Hindus and Muslims

living in the territory of the Sub-continent.

Sir Syed Ahmad Khan was the first exponent of the two-nation theory in the modern era. He believed that India was a continent and not a country, and that among the vast population of different races and different creeds, Hindus and Muslims were the two major nations on the basis of nationality, religion, way-of-life, customs, traditions, culture and historical conditions.

The 1930s witnessed awareness among the Muslims of their separate identity and their anxiety to preserve it within separate territorial boundaries. An important element that brought this simmering Muslim nationalism in the open was the character of the Congress rule in the Muslim minority provinces during 1937-39. The Congress policies in these provinces hurt Muslim susceptibilities.

There were calculated aims to obliterate the Muslims as a separate cultural unit. The Muslims now stopped thinking in terms of seeking safeguards and began to gravely consider the demand for a separate Muslim state. During 1937-39, several



Muslim leaders and thinkers, inspired by Allama Iqbal's ideas, presented elaborate schemes for partitioning the subcontinent according to two-nation theory.

The All-India Muslim League soon took these schemes into consideration and finally, on March 23, 1940, the All-India Muslim League, in a resolution, at its historic Lahore Session, demanded a separate homeland for the Muslims in the Muslim majority regions of the subcontinent. The resolution was commonly referred to as the Pakistan Resolution. The Pakistan demand had a great appeal for the Muslims of every persuasion. It revived memories of their past greatness and promised future glory. They, therefore, responded to this demand immediately.

The British Government recognized the genuineness of the Pakistan demand indirectly in the proposals for the transfer of power after the Second World War which Sir Stafford Cripps brought to India in 1942. Both the Congress and the All-India Muslim League rejected these proposals for different reasons. The principles of secession of Muslim India as a separate Dominion was however, conceded in these proposals. After this failure, a prominent Congress leader, C. Rajgopalacharia, suggested a formula for a separate Muslim state in

the Working Committee of the Indian National Congress, which was rejected at the time, but later on, in 1944, formed the basis of the Jinnah-Gandhi talks.

The dream of Pakistan came true in the face of matchless struggle, loss of life and property, and the migration of millions of dazed and destitute men, women, and children.

The cost was heavy in terms of human suffering. But what the Muslims wanted and what they achieved was a homeland of their own. They now had the freedom to worship, practice their religious faith and develop their culture. Moreover, independence had opened up a bright future for the Muslims, who hoped for a better standard of living, economic development, prosperity and a fuller life.

The principal reason behind this demand was the maintenance of a separate identity of the Muslim nationhood.

Thus these historical, cultural, religious and social differences between the two nations accelerated the pace of political developments, finally leading to the division of British India into two separate, independent states, Pakistan and India, on August 14 & 15, 1947, respectively.

KASHMIR

India must liberate the valley in revolt



The Kashmir dispute is a lingering conflict between Pakistan and India, and it all started after India's forcible occupation of the State of Jammu and Kashmir in 1947.

India comes up with an unfounded claim that it had 'signed' a document – controversial one – with the then Maharaja of Kashmir to hold its occupation on the territory. The people of Kashmir and Pakistan do not accept the Indian claim.

The United Nations also does not consider Indian claim as legally valid: it recognizes Kashmir as a disputed territory. With the exception of India, the entire world community recognizes Kashmir as a disputed territory.

The 1948 United Nation's Resolution clearly states that accession of Jammu and Kashmir will be decided through plebiscite; however, India has remained consistent with use of force to dictate its unlawful occupation.

With each passing day, the bloodshed of the Kashmiris by the hands of Indian forces makes Kashmiri people more determined and resolute to attain their long-standing right of freedom from Indian forces.

Kashmir has majority Muslim population, and it not only enjoyed geographical proximity with Pakistan but also had essential economic linkages with the territories constituting Pakistan.

The current agitation in India-Held Kashmir is rooted in the struggle of the people for the exercise of the right of self-determination.

It is pertinent to mention here that for the first time since 1965, the UN Security Council (UNSC) held a meeting exclusively on occupied Jammu and Kashmir on August 16, 2019, nullifying India's claim that this was an internal matter.

"The UNSC members are concerned about the human rights situation there and they (want) the parties



concerned to refrain from taking any unilateral action that might further aggravate the tension there since the situation is already very tense and very dangerous," said China's UN Ambassador Zhang Jun.

Pakistan's Ambassador Maleeha Lodhi said the meeting brought the Kashmir dispute back to the world's most influential panel and also highlighted the atrocities Indian troops were committing in the occupied territory.

"The voice of the Kashmiri people resonated in the chambers of the world's highest diplomatic forum today," she said. "The whole world is discussing the occupied state. This is an international dispute."

After India revoked Occupied Kashmir's special status on Aug 5, 2019 and announced the bifurcation of the state into two Union Territories of J&K and Ladakh, Pakistan rightfully approached the UN Security Council against New Delhi's illegal action that also violated relevant UN resolutions.

Pakistan upholds the right of the people of Jammu and Kashmir to self-determination in accordance with the resolutions of the United Nations Security Council. The resolution of 1948 provides for the holding of a free and impartial plebiscite for the determination of the future of the state by the people of Jammu and Kashmir.

We support the legitimate stance of Kashmiris and will continue doing so until their decades-long struggle for freedom bears fruits.



ABAD delegation meets Prime Minister of Pakistan Mr. Imran Khan

*The PM assures to look into issues raised by the builders
and developers associated with ABAD*

The construction industry, in Pakistan and elsewhere in the world, is a pivotal sector to economic development as it is crucial for providing shelter, employment and infrastructure.

Construction activities across Pakistan have provided employment opportunities to a large no of unskilled and skilled people.

Locally, investment has also been boosted by government policies in different countries in terms of reduction in duties and taxes on building materials like steel and cement. However, builders and developers in Pakistan face impediments in execution of work in the face of cartelization, bye-laws related problems, and soaring construction cost.

In view of the aforementioned reasons, a delegation of the Association of Builders and Developers of Pakistan (ABAD) led by Chairman Mr. Muhammad Hassan Bakshi called on Honourable Prime Minister, Mr. Imran Khan, on July 10, 2019 at the Governor House, Karachi to discuss various issues faced by builders of the country.

In the meeting, Chairman ABAD, Mr. Muhammad Hassan Bakshi, urged the prime minister to rationalise valuation rates of property in Karachi, Hyderabad and Lahore. The prime minister agreed to look into the issue.

Mr. Bakshi also informed the premier about soaring cost of construction materials including steel bars and cement.

He informed the Prime Minister that steel was available in international market at \$468/ton (approximately Rs 75,000 /per ton), whereas, in the open market it was available at Rs 116,000/ton.

He said the cement was available in the local market for Rs 650/ bag (50 kg), whereas, the same cement was being exported to Afghanistan at Rs 450/bag (50 kg) by the same manufacturer.

The Chairman of ABAD urged Mr. Imran Khan to issue orders to the Competition Commission of Pakistan to conduct an enquiry against the



cartelisation in steel and cement sectors.

Mr. Hassan Bakshi also brought it into the notice of the premier that despite paying a higher price, the quality of product is also not up to the international standard. "This shall be inquired into as well in order to maintain the quality of construction as per the international standard," the ABAD delegation said.

The Chairman requested the Prime Minister that Cantonment bye-laws should be updated as per the requirement of the growth of the city.

The ABAD Chairman also appealed to the Prime Minister to allow builders to sell their units to overseas Pakistanis in US dollars and sale proceeds would be credited through banking channels. "Dollars earned by builders can be used for importing steel and other construction materials without paying duties by the builders and developers," he added.

He requested the PM that Pakistanis buying first built-up property up to price of Rs10 million shall be exempted from wealth reconciliation.

The Chairman of ABAD had requested to provide Rs200 billion package to Karachi for infrastructure improvement. The prime minister also agreed to look into the matter.

Later, Chairman Mr. Hassan Bakshi invited the Prime Minister of Pakistan, Mr. Imran Khan, to be the chief guest at ABAD Annual Awards Ceremony.

The PM accepted the invitation given by the ABAD.



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Interview

By: Shelter team

JUNAID A. TALOO

‘Embrace new ideas to become a success-story’

Mr. Junaid Ashraf Taloo is a well-known figure in the construction industry of Pakistan. Mr. Junaid has served Association of Builders & Developers of Pakistan (ABAD) as Chairman for the term 2014-15. Mr. Junaid is one of those who brought about progressive reforms in the construction sector and helped reshaping the industry as well as ABAD.

Mr. Junaid is a well known builder having an experience of more than 35 years in construction industry. He is the CEO of M/s Taloo Group. In the past, he has served as Executive Committee Members of FPCCI. He has an experience of working with various sub-committees of ABAD, looking after the affairs like Federal Budget Taxes, FBR & Valuation Table, Registration & Taxation, SBCA, as well as Revenue and Land Matters and De-freezing of Land by BOR.

He is very well versed with the affairs of construction business.

ABAD: Kindly tell us about the Taloo Goup?

Mr Junaid Taloo: “The Taloo Group is the name of both philosophy and presentation. We are proud to have grown up as a construction company, thriving over 20 years by aggressively pursuing the most interesting and challenging construction projects - large and small - and by guaranteeing results where others would back away.”

“This taste for adventure and profound aversion to boredom is one of the things that set us on a unique path. A second is that the people who work here truly trust each other and believe in very open and mutual accountability.

In most of the larger building companies depend on systems and policies as the backbone of their management. At Taloo Builders & Developers, we rely on our people, and we give them the freedom to think hard about the needs of our clients, and all the authority they need to deliver this success in an atmosphere of mutual respect and trust. Of course we sometimes fail, but then we learn, and then we get right back at it.

Finally, this place is a house of entrepreneurial activities. We constantly embrace new ideas, and every year we create several new business ventures around terrific new opportunities, and around the person who took the initiative. We don't know where this philosophy will lead us - into the future. Just as long as we can continue to attract the most dynamic people, and give immediate personalized service to our clients, the experience should be very rewarding for everyone, and that's all we care about. We will see where we are when we get there.

ABAD: What measures can give a forward thrust to construction industry in Pakistan?

Mr Junaid: Construction is an important sector that contributes greatly in the economic growth of a nation. The construction industry is an



investment-led sector where government shows high interest. The government contracts with construction industry to develop infrastructure related to health, transport as well as education sector.

The construction industry is in a developing stage in Pakistan. There is an urgent need to eliminate bottlenecks such as corrupt practices in the industry, carry out extensive computerization of land ownership records for greater transparency, improve land regulation and building control, standardize and implement building laws across the board and impart latest skills to students for the future of the industry.

ABAD: What's your take on the housing finance sector?

Mr. Junaid: The housing finance market is among the most important in the economy. It accounts for a sizeable



access to land and buildings. It forms the backbone of the urban economy being a fixed factor market; hence an efficient real estate market is most important for a well-functioning urban environment.

He explained that an efficient construction industry is one that

Unless lower middle-class people get access to home loans, there will continue to be a problem with the construction of new properties for this lower-tier segment. It is a vicious circle; people can't get home loans so they can't even buy low-cost affordable houses and demand remains low for cheaper housing

“

“PAKISTAN IS A LAND OF OPPORTUNITIES BUT AS A NATION HAVE YET TO EXPLORE MOST OF THEM. WE SHOULD STAY OPTIMISTIC AND INDULGE IN HARD WORK TO MAKE OUR NATION STRONG. BRING IN HONEST AND COMPETENT LEADERSHIP AGAINST ALL ODDS THROUGH POLLS AND STAY ON TRACK TO PROGRESS AND PROSPERITY.”

portion of the production activity of a country, through its backward linkages to land markets, building materials, tools, durable goods and labor markets. During the last few years, favorable developments in the economy have facilitated the offering of housing finance by financial institutions. The increasing scope of finance for housing in Pakistan has led many local and foreign banks to be engaged in house financing activities.

ABAD: What steps can help enhance efficiency of the construction sector?

Mr. Junaid Taloo: Construction industry is crucial for promoting commerce and industry, growth and employment, and poverty reduction. The liberalization of the Pakistani economy has increased business opportunities and migration of the labor force to urban localities.

The construction industry is the market that encompasses all transactions which involve dealings in rights or

encourages quick development and transaction of land, provides reasonable access to all income groups, environmentally sound and the system governing the land markets should be integrated with other laws and regulations governing land, such as planning, taxation and provision of public infrastructure and services.

ABAD: How the government can help low-income segments to avail housing schemes?

Mr. Junaid Taloo: One of the main bottlenecks is the underdeveloped mortgage sector — which is just 0.5 percent of GDP. With a more accessible home loan market, many more Pakistani people could find the capital for their first-time home. The main problem lies in the housing-finance to GDP ratio which in Pakistan is one of the lowest in the world at just one percent compared to the seven percent in India.

schemes in the pipeline.

ABAD: What is your source of inspiration?

Mr. Junaid Taloo: There may be several inspirations to people. But mine is Muhammad Ali Jinnah — because as a leader he took decisions and made them work; I must say Steve jobs as an innovator and Muhammad Ali as the relentless fighter are men of principles who have greatly impressed me.

ABAD: Share your success recipe succinctly.

Mr. Junaid Taloo: I would just stick to one phrase: Make your passion your profession.

ABAD: Any message of optimism to the younger generation?

Mr. Junaid Taloo: Don't lose hope and "keep trying". Be innovative, get started, and don't stop.

Interview ASIF SUMSUM

Interviewer: Faizan-ur-Rehman Siddiqui



Profile:

Mr. Asif Sumsum is renowned name of the construction industry, especially in Karachi. Mr. Sumsum has served as Chairman Southern Region ABAD in the term 2015-16. Mr. Sumsum is a figure that brings progressive reforms in construction industry and reshaped industry and as well as ABAD.

Mr. Sumsum has experience of working with sub-committees of ABAD, as Convener of Law and Order as well as Revenue and



ABAD: What is the secret of the success of Sumsum Group?

Mr. Sumsum: The only way of success of Sumsum Group is just because of the prayers of my parents and Alhamdulillah, when anyone talk about the construction of Pakistan especially in Karachi, the name of Sumsum Group comes to mind just because of honesty, real commitment and standardization of living and we have few builders and developers who have a good reputation in maintaining quality, standard, and timeline in their projects. Sumsum Group is one of them maintaining itself according to international standards and successfully implemented the ideas in order to achieve its goals. While the start of any big projects, I always keep one thing in mind that my own children may live in such flats so that they feel comfortable to live in this house. Sumsum Group does not compromise on the quality in our projects. This is the main secret behind the success of Sumsum Group.

ABAD: How should one decide whether one is more suitable to be an entrepreneur or for a job and what are the basic traits of an Entrepreneur?

Mr. Sumsum: Devotion, sincerity and hard work are the key

elements of becoming an Entrepreneur. It will take time to be on the top of the mountain as its all the hard work that helps to make it to the top. Furthermore, I believe in devotion, hard work and spirit of sacrifice for achieving long term success.

ABAD: Advancement of science and technology has changed the face and pace of construction sector around the world. Do you think that construction sector of Pakistan has aligned itself with innovation?

Mr. Sumsum: Technology has positively influenced almost every sector, so as construction. New machinery, construction style and biggest of all time saving technologies have entirely changed the look and feel of this sector. Now the projects of years are being completed in months or within weeks even. As CPEC is bringing a lot of infrastructural development and Pakistan has become very much well mechanized. Due to CPEC, many companies are coming to Pakistan who are well equipped with usage of latest technology and modern machinery. This surely will change the scenario of this sector in Pakistan. The most satisfying moment for me is that Pakistan is willing to accept this

The main area that he worked more is law & order, and liaison with law enforcement agencies. He has also been elected in Central Executive Committee and Regional Executive Committee of ABAD many a times. He is very well versed with the affairs of construction business as well. Mr. Sumsum is a well-known builder & developer having experience of more than 25 years in the construction industry. Mr. Sumsum is Chairman of M/s Sumsum Group has several prestigious housing projects to his credit such as Sumsum Homes, Sumsum Towers and Sumsum Grand, which are his recent creations.

Mr. Sumsum was also elected as member of managing committee of Karachi Chamber of Commerce Industry – KCCI for the term of 2018-19 and served as Chairman of Committee for Housing Industry as well.



change.

ABAD: What obstacles did you face in initiating your business and how did you overcome them?

Mr. Sumsum: The values are deteriorating. The word honesty has become a fashion, when you experience it you get to know that it does not exist in this society. To me, it is a global phenomenon; every individual has a different mindset. Same here in Pakistan when somebody wants to do business honestly or wants to bring investment, he has to face a viscous set of practices and behaviors. I think we need to focus on moral values because noble values are transformed into worthy practices. As per my thought, it is more of an ethical issue rather political.

ABAD: Kindly tell us about the taxation issues being faced by the Construction Industry in Pakistan:

Mr. Sumsum: The Construction Industry is playing a key role in the economic development of the country. Construction industry is facing problems due to imposition of heavy taxes and it has urged the government to rationalize them to facilitate the growth of business activities.

The construction Industry is providing jobs to millions of people, while more than hundred allied industries dependent on it, therefore, the taxes on steel, cement, coal and other commodities should be reconsidered. The government increased the federal excise duty on cement and regularity duty on coal in the last recent two budgets, which is set to damage the construction sector. That decision increased the construction cost of residential and commercial properties.

ABAD: Do you think our youth underestimate themselves?

Mr. Sumsum: It's not only youth that underestimate themselves, but community leaders underestimate them as well. Our community leaders must realize the vital importance of youth and view them as valuable resources, rather than spoiled youngsters. In fact, youth is the stage of life during which individuals are most enthusiastic, energetic, creative, open to learning, and physically strong. It is in the best interest of our country as well to re-evaluate the strength and value of our youth, contemplate the substantial contributions they can make, and do our best to prepare them for success, service, and leadership.



Interview

By: Shelter team

GOHAR EJAZ

A renowned builder from Lahore (Northern Region)

"Optimism is the only way forward"

Mr. Gohar Ejaz is a renowned industrialist and builder. He is the son of Senator Sheikh Ejaz Ahmed (late). He is a qualified business graduate and one of the resourceful figures in Pakistan. Mr. Ejaz is the Chief Executive of "Ejaz Group of Companies" which consists of Ejaz Spinning Mills Limited and Ejaz Textile Mills Limited.

He is also the Chief Executive of "The Lake City Holdings (PVT) Limited" a 2000 acre resort / residential project, planned at 13 km on the outskirts of Lahore, with an 18-hole PGA golf course & 8000 luxury bungalows/villas, also featuring Sinuous Lakes, Landscape Architecture, Parks and Pavilions, Civic Amenities and Shopping Malls.

Mr. Ejaz was elected unopposed as Chairman, All Pakistan Textile Mills Association (APTMA) for the term 2010-11. His achievements were notable as a Chairman of APTMA. He has also been elected as a member of Regional Executive Committee of ABAD many a times. He is very well versed with the affairs of construction business as well.

Mr. Gohar Ejaz has been a vocal and fearless voice of the industry, utterly motivated by the patriotic desire to contribute to national progress.

Q: How do you see the current economic situation of Pakistan?

A: There are many opportunities that are accompanied with many challenges. There is no doubt that the situation is very difficult, businessmen and investors have stopped their investments due to current circumstances. This has led to a shortfall in revenue and employment. Every year 2.4 million youth enters the system, and provide them with employment on part of the government is a huge challenge.

"I feel that this is going to last for another six months or a year. The surge of dollar is one important factor and the other big reason is the interest rate which is 14 percent, this is why people are scared of making investments. Once we are done with the IMF programme, we will be moving in the right direction.

Mr. Aziz further says: "We have the right man at the top who wants to deliver for Pakistan. This has happened after a long time, while another issue that I would like to point out is bureaucracy; for the last 25-30 years they have been associated with the same two (PPP and PML-N) political parties and have become aligned with them and



A Glimpse of a project built by Ejaz Group of Companies

their interests, as a result they now have very rigid mindsets.

"To change the above mindsets, I always proposed to the PM that you will have to shuffle the ones that have been serving as OSD (Officer's on Special Duty) for the last five years."

He also suggested that the PM must bring people from the private sector to take these positions like they have done with Shabbar Zaidi, which is a very good move. He believes that the business community is very happy as Mr. Zaidi knows psyche of traders as well as the government's requirements.

Mr. Gauhar Aziz shared that officers above the 21st Grade do not want Mr. Shabbar Zaidi to stay. He said this process should now end and "we have to think out of the box. This country has immense potential."

Q: What are the key challenges and opportunities within construction sector?

A: We have no bank financing within our sector. The bank does not provide financing in our sector because there are no foreclosure laws; and that needs to be improved. Approval needs to be digitalized like the rest of the world; if the approvals take more than two years, the financial costs rise significantly and resultantly it adds to the cost.

A land bank needs to be created; I have worked with a lot of courage and also wrote a letter to the Honourable Chief Justice of Pakistan, in which I have requested him to create a special bench tasked with resolving issues pertaining to construction and land matter within an estimated period of 30 days. The delays give opportunities to lawyers to demand an extra ordinary amount that now only the very rich people can afford or people who have illegal form of wealth; while a common man has this provision out of their reach.

There are good and bad people in every form of trade; and if we work lawfully, opportunists will have no room to operate. Today people know it will take 20 years for a court to rule on a certain case. We have proposed that there should be proper registration of property acquired through actual transactions.

Q: What are the ingredients of happiness and success in your view?

A: There can be no real happiness without inner contentment, and success is the outcome of passion for what you do.

Q: What makes the youth so important in our society?

A: In a society different strata and groups of people live; such as young, old, rich and poor; the most important and significant proxy of a society which plays a decisive role is the youth and fresh generation of that society. They can change the future of the society with their well being and courageous behavior.

Youth is responsible to build the nation, to make the society good and noble. Youth can improve the community and culture of society. If youth understands their responsibility, a large number of crimes may reduce within one day.

Q: What is causing growing pessimism among youth nowadays?

A: In the light of my interaction with Pakistani youth, I have found that there is too much of pessimism and negativity in them. They are always found lame excuses and complaining that they have no opportunities in Pakistan. As matter of facts, Pakistan is a land of opportunities for those who are really exploring and benefiting from these opportunities. My message for youth is that should have a positive and optimistic approach towards life.



PAKISTAN'S ECONOMY – AT A GLANCE

What's done and what needs to be done

By: Engr. Zaheer Qadri

The current economic condition of Pakistan is no less than a serious challenge to the sitting government, yet there is a light of hope on the other side of this darkest long tunnel which means that these adverse conditions are not irreparable or irreversible. We need to be very much focused towards opportunities at hand and let the storm of repayments due this year be settled. These re-payments are against unplanned aggressive loans taken by previous regimes with an aim to contain inflation, avoid devaluation, control interest rates and balance non-developmental expenditures, and it rebounded on the policy makers in the end.

The incumbent government is facing denigration for bringing inflation to double digits, as well as causing devaluation of Pak Rupee and increasing discount rates. Some experts are of the opinion that the current economic down-turn is a result of pre election claim that reaching out to the International Monetary Fund (IMF) will be suicidal, but people at the helm did the otherwise. It is debatable whether to hold the newly-installed government

responsible for its economic policies knowing the fact that torrent of economic problems have been lingering on for years and not just sprang up in the last few months. Overestimation of foreign remittance, lack of massive recovery from accountability as yet, and last but not the least, reports of non-achievement of the 100-day plan formulated the public opinion.

According to available statistics, current inflation has been recorded highest of the last five years. While, GDP growth rate slowed down and according to Asian Development Bank (ADB) forecast, it will end up to around 3.9% in the ongoing fiscal year. Massive devaluation took place in the current financial year when the Rupee lost its value against Dollar by a considerable margin. The interest rate phenomenon is also one of the important factors that jolted the business activities. The State Bank of Pakistan has increased discount rate in view of rising inflation. This resultantly increased financial cost of industries having credit bites with banks to meet their working capital exigencies. But it doesn't all end here.

The last regime acquired external loans of almost \$35 billion. By taking such huge loans, they tried to control parity between the rupee and the dollar on artificial grounds. Imports were increased multiple times to that of exports and Pakistan had become a country lucrative for imports due to artificially controlled currency. Another gaffe on part of the same regime was its decision to encourage import of consumable items which it had been manufacturing as well. The local industries, which can be checked through quality control, could have resulted in producing quality products and in return could have saved foreign exchange. But due to imports, those industries lost their business ground. Cheaper and superior quality consumable items and lower dollar rate translated into decrease in inflation numbers resulted in lower discount rates. Non development expenditures, just for cosmetic surgery of economy to get results in shorter run, like launching a metro train, had consumed billions of dollars which otherwise could have spent on other important projects for repayment against these loans in the longer run.

The economic situation and its impact on construction sector

The construction industry boosts demand for local raw material, provides employment and generates tax revenue. But, investment in construction has been discouraged by increasing duties on raw materials.

The construction industry has the potential to help the economy at a macro level by providing daily wagers with employment. These people constitute a major chunk of the workforce and support related industries, such as cement, steel and paint. The promised Naya Pakistan Housing Scheme can provide blue-collar workers with low-cost housing.

But on another front, the construction industry will likely be adversely affected by the budget. The government has raised the excise duty on cement from 1.5pc to 2pc per kilogram. A 17pc tax has been imposed on the sale of steel.

The Current Account Deficit (CAD) and Trade Deficit figures under present regime show that the government has controlled two fundamentals of the economic system. The current account deficit plunged by 59% in February 2019 compared to January in the same financial year. The current government inherited a massive CAD standing at \$18.9 billion in FY-18 which has been the cause of dwindling reserves. However, since commencement of 2019 there has been persistent decrease in CAD as it fell by 47pc month in February.

During the eight months of financial year 2018-19, CAD fell to \$8.844 billion, down 22.5pc, from 11.421 in same period last year, while the Asian Development Bank also predicted that CAD is expected to ease in FY 2019-20 equivalent of 5pc of GDP which will narrow further to 3pc in the next financial year with easing macroeconomic pressures on the external accounts. According to this theory, when CAD narrows to some particular level it will bring economic activities of Pakistan near to real values according to the law of demand and supply.

Increase in direct taxation is a key to control fiscal deficit rather than increasing general sales Tax (GST) rate and spreading it out to more products whether it is consumable item, medicine or utility bills. This will control inflatory Pressure on general public without effecting tax collection. Implementation of direct taxation is not an easy task and the last government failed to increase tax revenues for the same reason. They should have taken some serious and effective measures to significantly broaden the direct tax base by bringing non taxpaying individuals into the tax net. Those who are liable to pay taxes should be made to pay taxes rather than those who are not supposed to bear this cumbersome tax burden. In UK, the direct taxes (income tax, national insurance contributions, property tax corporation tax etc) constitute more than 60% of the country's tax revenue whereas it is around 12 percent in Pakistan.

ILLEGAL CONSTRUCTIONS

Time to wipe out this menace

By: Azhar Khan

Construction of unauthorized structures is a menace tarnishing the provincial capital of Sindh, as well as impeding execution of legal construction activities. Corruption and bureaucratic red tape are one of the key factors promoting this illegal business in Karachi, and the problem is not relenting.

Slums are springing up and various constructions are being erected without no objection certificate coupled with inaction of the authorities to tackle the menace is a major source behind compounding the danger.

Elements who undertake construction of illegal buildings are wholly responsible for putting investors and property buyers at risk of financial and physical damage. Such structures are mostly built by violating the municipal codes and safety norms, and also involve the use of poor construction materials, resulting in building being left in a poor condition.

Damaging effects of illegal portions

Expanding population leads to more housing needs and more pressure on a city's infrastructure and resources. This situation is taken advantage of by unscrupulous elements who lure people in search of a roof over their head, later, leaving them to face the consequences of buying into or living in an illegal portion.

Karachi, the city bursting at the seams, has seen sizeable increase in illegal portions in the last few years by some builders with no recognition and their illegal business eventually tarnishes the image of legitimate builders who have been working in the metropolis and the province for many years.

People fall prey to luring by builders into buying portions that have no legal standing, hence buyers become the ultimate sufferers.

There are several areas like North Karachi, Delhi Colony, Punjab Colony, New Karachi rife with illegal portions. The Sindh Building Control Authority has allowed ground plus two floors for residential buildings, but builders erect more floors in connivance with government officials to evade legal channels to get their maps, NOCs and completion forms approved, thus inflicting loss to the national economy.

How to stop this menace?

Awareness at the consumer level is one way to mitigate the damaging effects of illegal construction. Some practical steps which can save buyers from purchasing an unauthorised property include:

Ensuring that the property has a clear title and all permissions have been sought; Requesting a bar chart of the various stages of construction, from the builder; Buying plots which are registered under the city municipality and avoiding investing in plots with no approach road, and last but not the least; the government institutions such as the SBICA should be sincere enough to galvanize into action whenever they are informed about illegal constructions in any part of the city.

Even if the structures are regularised, municipalities find it challenging to provide water, sewage facilities and roads due to the haphazard construction of illegal structures.

The Association of Builders and Developers of Pakistan (ABAD) has raised its voice against illegal constructions because such activities have been negatively affecting the municipal policies and master plans, as well as damaging the infrastructure of Karachi.

The ABAD has demanded the government time and again to demolish all constructions which were



ILLEGAL



LEGAL





illegal and done without a NOC in Karachi and called for stern action against contractors involved in illegal construction and building activities along with all government officials complicit in such scenarios.

It must be noted here that Karachi hosts more than 50 per cent katchi Abadis (slums) which pose challenge to the Sindh Building Control Authority (SBCA) and Master Plan Department. It is an undeniable fact that these slums are products of negligence by the relevant departments and authorities responsible for providing basic facilities to the people of the city.

Illegal construction and increasing crimes

It's a proven fact that illegal constructions beget crimes due to illegitimate slums springing up and hence preventing entry of law enforcement agencies into those areas. The elements who illegally set up slums and build such structures create hegemony in the area and virtually make it a no-go zone for LEAs. Such happenings lead to obstacles for legitimate builders to carry out construction activities.

It is often seen that criminals also take shelter in such illegal slums and localities thus posing a serious risk for security of people in general.

The implications of SBCA order

The Honourable Supreme Court of Pakistan on January 22, 2019 directed city authorities to demolish unlawful constructions across Karachi.

While hearing a case pertaining to illegal constructions in the megalopolis at the Supreme Court's Karachi registry, the bench also barred the Sindh Building Control Authority from issuing no-objection certificates (NoCs) for the construction of commercial buildings unless the projects are approved by the Environmental Protection Agency as well.

But, in implementation of the court orders the SBCA stepped ahead and slapped a blanket ban on constructions, dealing the legal and illegal business with the same fist.

Such steps on part of the SBCA fuel ire among several builders and developers who are doing the legal business and immensely contributing to the economy.

The government must scrutinize performance of key institutions like the SBCA tasked with approving building plans and NOCs to streamline affairs for a better economy.



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Seminar At **ABAD** *House*

Asset *Declaration* Ordinance

Experts brief ABAD members about the Asset Declaration Ordinance and urge them to avail the scheme for their own good



Guests: Maqsood Jehangir (Commissioner Income Tax); Kashif Hafeez (Additional Commissioner Income Tax); Faisal Rauf Memon (Commissioner Income Tax); Abdul Qadir Memon (President Tax Bar Association)

A seminar was organised at the ABAD House on June 23, 2019 (Sunday) for awareness among members of the Association of Builders and Developers of Pakistan (ABAD) regarding Asset Declaration Ordinance, 2019 as declared by the Government of Pakistan.

President Tax Bar Association Mr. Abdul Qadir Memon graced the occasion as Chief Guest, while other guests who took part in the symposium were: Mr Maqsood Jehangir, Commissioner Income Tax; Mr. Kashif Hafeez, Additional Commissioner Income Tax; and Mr. Faisal Rauf Memon, Commissioner Income Tax.

Mr. Muhammad Hassan Bakshi, Chairman ABAD, along with Senior Vice Chairman ABAD Mr. Anwar Dawood; Vice Chairman ABAD, Mr. Abdul Kareem Adhia and Chairman Southern Region

ABAD, Mr. Ibrahim S. Habib, welcomed the distinguished guests for sparing their valuable time especially on Sunday to attend the meeting.

A large number of members of ABAD including CEC/ REC representatives attended the seminar. The session was presided over by Chairman ABAD.

The Chairman informed the members of ABAD that Government of Pakistan had recently announced Asset Declaration Ordinance 2019 in order to facilitate the tax payers and the persons who had undeclared or Benami Assets & further the Government promulgated Benami Transactions (Prohibition) Act. 2017 which has now become applicable after the release of Benami Transactions (Prohibition) Rules 2019 which is effective from February, 2019 and added that it is an

excellent opportunity to avoid any inconvenience in future and thanked the Income Tax officials for an interactive session with the Members of ABAD.

Mr. Maqsood Jehangir, Commissioner Income Tax, thanked the Chairman ABAD for arrangement of interactive session with the respected members of ABAD and added that Government of Pakistan has issued Notification on May 25, 2019 regarding the Assets Declaration vide SRO 578(I) 2019 and need your participation in this scheme and you have well aware the advantage and disadvantage of the Amnesty Scheme and added that Assets Declaration Ordinance, 2019 is primarily for the purpose of declaration of undisclosed assets as reflected in the tax year, 2018.

He said income up to the tax year, 2018



will be reflected either as undisclosed asset or undisclosed expenditure, while any income subsequent to tax year, 2018 is not covered under the scheme.

The official went on to explain that any undisclosed assets can be declared except any proceeds or assets that are involved in or derived from the commission of a criminal offence; gold and precious stones; bearers prize bonds; Bearer securities, shares, certificates, bonds or any other bearer assets; any undisclosed asset/undisclosed expenditures on which proceedings are pending in High Court or Supreme Court; cash in hand (Local or Foreign) except that which is deposited in the bank account in the manner laid down in the scheme.

The Chairman Income Tax Commissioner informed that ABAD is very important stake holder. He added that in the year, 2002 new rules were introduced and we have reservations against cash transaction and reminded that self assistance scheme was also introduced at that time and the power is given to self but due to lack of interest the scheme was failed and added that defense is our important sector whereas, school and hospital expenditure is required. He urged participants to take part in the scheme and further informed that we have 80% to 90% of the individuals and state has given a chance and avail this opportunities.

To a question from a member of ABAD regarding the last date of declaration,

the Commissioner Income Tax replied that last date of declaration was 30th June, 2019 however, the Federal Government has right to extend the date of Amnesty Scheme & further replied that declaration be made without payment of tax, declaration and taxes.

He said in case if no payment was made by the 30th June, 2019 then default surcharge shall be charged for payments made after the 30th June,

2019 and added that taxes can be paid in installment and added that any member of ABAD can approach our office for any assistance in this regards.

Later, shields were presented to Mr. Abdul Qadir Memon, President Tax Bar Association and Maqsood Jahangir, Commissioner, Income Tax for gracing the occasion with their presence.

The meeting concluded with a note of thanks from the Chair.



ABAD Delegation meets Sindh Minister for Environment and Climate Change Mr. Taimur Talpur

ABAD members briefed Minister about delay in approval of cases pending with SEPA for more than two years



Mr. Farigh Nadeem, ABAD Convener for Environment Protection, stated that there was hardly any source of environmental pollution in residential projects because an apartment or a house just has washrooms and kitchens, and it's not a hazard to environment owing to proper drainage system. He urged the SEPA to issue NOCs at the earliest of the pending cases.

In his remarks, Minister Mr. Taimur Talpur admitted that the cases should be heard on priority and assured resolution of the problem faced by the members of ABAD. He asked the Director General SEPA to share a deadline to decide all those cases. The DG of the environment protection agency, endorsing a suggestion from ABAD chairman, said that each case should be decided within a week. He also mentioned that a period of 30 days will be required to review bye-laws and make necessary amendments to fix lacunas in the existing law.

The honourable minister assured the ABAD delegation that problems related to bye-laws will be addressed in 30 days.

Mr. Hassan Bakshi suggested Mr. Talpur to induct a member of ABAD in their committee tasked with reviewing bye-laws so as to incorporate proposal of businessmen and entrepreneurs right away.

The Chairman invited the honourable minister to visit ABAD House. Mr. Talpur replied in affirmative and confirmed to hold a meeting at the latter's office on August 6.

The meeting ended with a note of thanks by the Chairman of ABAD.

A delegation of Association of Builders and Developers of Pakistan (ABAD) led by Chairman Mr Hassan Bakshi held a meeting with Honourable Sindh Minister for Environment, Climate Change and Coastal Development, Mr. Taimur Talpur at SEPA office in Korangi at 2:00pm on July 4, 2019 to discuss the matter of pending cases with the provincial Environment Protection Agency.

The members of ABAD who attended the meeting included Mr. Abdul Kareem Adhia, Vice Chairman ABAD; Mr Farigh Nadeem, Convener Environment Protection; Mr. Rizwan Adhia, Convener Sub-Committee SBCA; and Mr. Ali Taufeeq, Convener ABAD International Expo Committee.

Mr. Hassan Bakshi initiated the discussion by highlighting the cases pending with the Sindh Environmental Protection Agency (SEPA) for last two and a half years. He remarked that the cases for SEPA approval were still pending and not being processed despite completion of all formalities.

Mr. Bakhshi underlined that some 25 cases were pending for about 30 months while more than 100 cases are in the pipeline to be forwarded to SEPA. He added that there were no

obstacle from the court that may hamper approval of those cases from SEPA, but the environment authority was not pursuing it.

Proposing amendments in SEPA rules, Mr. Hassan Bakshi suggested the Minister to conduct public hearings of projects up to 500,000 square foot, and those exceeding this limit should be sent for environmental impact assessment. While projects from 200,000 to 400,000 sq. ft should be approved through SEPA's internal inspection. The Chairman added that the projects below 100,000 sq. ft must be exempted from NOC.

He also requested the Minister to review the law and amend it to consider only habitable floors in a building while exempting parking floors.

The Chairman of ABAD stated that builders and developers who are legitimately doing their business were facing several obstacles due to bureaucratic bottlenecks like the one of pending approvals with SEPA.

In pursuance of the agenda of the meeting, the ABAD Chairman requested the honourable minister to provide a deadline for settlement of the cases.



ADDITIONAL IGP SINDH DR. AMIR AHMED SHEIKH VISITS ABAD HOUSE

The AIG assured to resolve complaints of builders and developers



The Additional Inspector General of Police Sindh, Dr. Amir Ahmed Sheikh, visited the ABAD House on June 20, 2019 (Thursday), to discuss complaints shared by builders and developers of ABAD and take measures to resolve them.

The senior police officer paid a visit to the ABAD House in continuation of previous meeting between the two sides on May 29, 2019.

The Chairman of Association of Builders and Developers (ABAD) Mr. Hassan Bakshi led the team of ABAD comprising all office bearers, CEC/REC members, Convener and Co-convener. They thanked the Additional IG Dr. Amir Ahmed Sheikh for visiting the ABAD House. The meeting was chaired by Mr. Hassan Bakshi.

The visiting delegation consisted of DIG East Zone Karachi, Amir Farooqui; SSP District East Ghulam Azfar Mahaesar; SSP District Malir Syed Irfan Ali Bahadur; DIG South Karachi Sharjeel Karim Kharal; and SSP District South Sheeraz Nazeer.

Addressing the meeting with members at ABAD House, Additional IGP Sindh said that a peaceful and conducive environment in the city is vital for attracting investment.

“We are trying to make police people-friendly so that people could trust the law enforcers.”

Dr. Amir Ahmed Sheikh

He underlined that the metropolis was considered as a dangerous city of the world before 2013 and businessmen were shifting their ventures to other countries but members of ABAD bravely faced the worst situation and worked for the development of Karachi and played their role for establishing peace in the city.

Dr. Amir Ahmed Sheikh, Additional IGP, further briefed the House that He underlined that Karachi was the most taxpaying city but it was not getting in accordance with its contribution to national exchequer. He said that police department was working on online registration of FIR and law would soon be enacted in this regard.

Meanwhile, Mr. Amir Sheikh, had assured during his visit to ABAD House that land-related issues of the members of the association would be resolved on priority after they



” **ABAD stands with the Police Department for establishing peace in Karachi**
Chairman ABAD “

[members] lodge complaint about it.

The Chairman of ABAD Mr. Hassan Bakshi paid tribute to Sindh Police personnel for their sacrifices in establishing peace in Karachi and said that Sindh police have busted organized gangs of extortionists and land mafia.

Extending hand for support to Police Department, Mr. Bakshi said that ABAD will stand with the department for peace in Karachi – financial hub of the country.

The Chairman suggested to establish committees at police-station level to solve problems of people on fast-track basis and said that members of ABAD and other civilians should be included in these committees. He also drew attention of Additional IGP towards sell of drugs in educational institutions of the city and said that drug mafias were busy in destroying our young generation and the police should take stern action against those involved in this crime.

The meeting concluded with consent from both sides to collaborate on resolving aforementioned highlighted issues.

The previous meeting between the ABAD delegation and AIG Sindh was held at the latter's office on May 29, 2019.

The ABAD delegation was led by Mr. Hassan Bakshi; while Mr. Abdul Karim, Adhia Vice Chairman ABAD; and other office bearers of the association accompanied the delegation.

During the meeting, Mr. Asif Sumsum, had complained against Mr. Malik Arshad. He further added that the group led by Mr. Arshad was continuously asking for monetary help. Meanwhile, the Convener of Law & Order had also shared that an extortionist is threatening the fellow member for withdrawal of suit against him, and the case belongs to vicinity of Sachal Police Station. Dr. Amir Ahmed Shaikh responded that the police would definitely look into this matter and he also issued directives to the relevant DIG to intervene and investigate the matter immediately.

After listening to the concerns by the delegation of ABAD, Dr. Amir Shaikh Additional Inspector General of Sindh Police ordered issuance of a letter to the entire DIGs & SSPs offices along with FPCCI to assist Sindh Police for fighting against crimes in the entire province.

The AIG had further mentioned a point regarding renovation of 40 police stations which needed kind attention by the members



betterment of national economy.

He had also assured South DIG, in a meeting, his whole-hearted support to police department. "We are striving to make this city and the country sound in term of economy," he stated.

ABAD Chairman said that businessmen want to serve the country but a conducive business environment was the need of the hour.



of ABAD. Mr. Hassan Bakshi responded that ABAD was creating a mechanism to initiate the work on priority. In December 2018, ABAD Chairman Mr. Hassan Bakshi had proposed a housing society for family members of martyred policemen and offered to build houses on no profit no loss basis as the social responsibility of ABAD. ABAD chairman had praised police department for supporting and assisting members of ABAD in carrying out their business in safe and secure environment. He said that members of ABAD were working day and night for the





Meeting of ABAD delegation with Mayor Karachi Mr. Waseem Akhtar

Members of ABAD highlighted KMC-related issues during the meeting and the Mayor assured to look into all the problems.

A delegation of the Association of Builders and Developers (ABAD) led by Mr. Anwar Dawood, Senior Vice Chairman ABAD, visited the office of Mayor Karachi, Mr. Waseem Akhtar, at KMC-Building on May 2, 2019 (Thursday). The meeting was arranged to discuss the issues pertaining to the members of ABAD. Mayor Karachi Waseem Akhtar chaired the meeting.



ABAD's Vice Chairman initiated the discussion by highlighting concerns of the members. He said that ABAD will stand by the KMC for seeking remuneration of charges to KMC against separated voucher for Karachi Water and Sewerage Board (KWSB). Mr. Waseem Akhtar responded that the main issue is with commercialization and betterment charges which are not remunerated by the authorities to the KMC.



Mr. Raheel Rinch, Convener KMC, while discussing one of the agenda points, said ABAD has already approved rehabilitation of a Hospital approved by CEC/REC in 2018 but still looking for valuable input from competent authorities to proceed accordingly. He said ABAD can support the kidney center by donating the equipment required for treatment of the affectees.

Mr. Waseem Akhtar, Mayor Karachi, responded, "We would be grateful to ABAD announcing provision of equipment for kidney center and further asked Mr. Sheikh Kamal to obtain complete report to provide an adequate solution to the members of ABAD." Mr. Shakeel Kamal responded that he would surely

look into the matter to provide the proper solution after receiving the documents.

Mr. Rinch further raised a complaint of Haji Islam Siddiqui, senior member of ABAD, facing incessant issues for possession of plot purchased through KMC auction.

Rehabilitation of old Heritage Buildings in old areas of Karachi was another point on the agenda of the meeting and Mr. Anwar Dawood elaborated that ABAD can provide a solution to rehabilitate old buildings owned by the KMC. Mr. Raheel Rinch added that any building of Heritage façade must be maintained by uplifting the face of the building and Mr. Waseem Akhtar responded that he couldn't allow rehabilitating heritage buildings as

it would be considered as illegal construction.

At the end of the meeting, Mr. Anwar Dawood suggested Mayor Karachi to conduct a joint survey regarding encroachment on the entry points of Garden East, Patel Para, Lasbella, Guru Mandir & Soldier Bazar Surroundings.

Mr. Waseem Akhtar asked Mr. Bashir Siddiqui to conduct a joint survey to plan a thorough anti-encroachment drive on recommendation of the members of ABAD.

At the end of the meeting, Mr. Anwar Dawood invited Mayor Karachi, Mr. Waseem Akhtar to visit ABAD and the mayor responded in affirmative to invitation of the visit.

ABAD delegation meets

Director General SBCA

Mr. Zafar Ahsan

The delegation discussed SBCA order over conversion of plots, sought formation of review committee on the matter and demanded stringent action against illegal constructions.

A delegation of Association of Builders and Developers of Pakistan (ABAD) led by Chairman Mr. Muhammad Hassan Bakshi, on July 5 (Friday) visited the office of Sindh Building Control Authority at Civic Center at 3.30pm for holding a meeting with Director General SBCA Mr. Zafar Ahsan to discuss various matters pertaining to the building control authority.

The visiting delegation of ABAD consisted of Mr. Mohsin Sheikhan, former chairman ABAD; Mr. Abdul Kareem Adhia, Vice Chairman ABAD; Mr. Rizwan Adhia, Convener SBCA; Mr. Hanif Gohar and other senior office bearers.

Opening the discussion, Chairman ABAD Mr. Hassan Bakshi highlighted the problems faced by builders due to SBCA notification issued on January 24, 2019 – two days after the Supreme Court order, regarding ban on conversion of land and change of land use.

The chairman highlighted that the SBCA order encompassed revocation of licenses/NOCs of all regularized buildings and constructions which was not even stated in the Supreme Court order on Jan 22, 2019. Mr. Bakshi said all legal constructions had come to a halt in the city after SBCA order of Jan 24. He requested the building control authority to withdraw its notification.

Mr. Mohsin Sheikhan, former chairman ABAD, proposed that the SBCA should have 18 members from ABAD for 18 towns of Karachi so they could give their valuable input over irregularities in respec-



tive towns in order to streamline the problem. He said the cost of construction was growing rapidly; hence this problem of builders should be addressed.

Mr. Hassan Bakshi reiterated his point that SBCA should withdraw its blanket ban on conversion of plots. He said builders were suffering for more than five months in executing their legal work due to January order of the SBCA.

The chairman of ABAD also suggested formation of a broad-based committee to review bye-laws of the SBCA.

DG SBCA agreed to the suggestion mooted by Chairman ABAD and announced formation of the review committee of about five to six members comprising Director Master Plan, Director Town Planning, Director Finance of the Master Plan Department, and a member of ABAD. The committee will be tasked with reviewing all pending matters related to ABAD as well as bye-laws hindering legal constructions.

Regarding one-window approval for public sale projects, Chairman ABAD stated that these projects lead to employment and revenue generation, therefore he requested the SBCA chairman to assign their best team to look into this matter. He also urged the SBCA director general to form another review committee on this particular issue.

The SBCA director informed the meeting participants that from now onwards a four-member team of the building control authority officials including an architect, engineer and vigilance officer will be assigned to give an approval for new constructions in their respective zones. If they [SBCA officers] commit any negligence in this regard, they will be penalized accordingly.

After formation of a review committee by the DG SBCA on matters related to builders associated with ABAD, the meeting ended on a note of thanks from both the sides.



ABAD expresses interest to equip Lahore with high-rises

ABAD delegation meets LDA Vice Chairman, exchange views on building high-rises in the Punjab capital

A delegation of the Association of Builders and Developers of Pakistan (ABAD) met the Vice-Chairman of Lahore Development Authority (LDA), Mr. S.M. Imran at his office in Lahore on May 2, 2019 to discuss various matters, especially construction of high-rises in the provincial capital of Punjab.

The meeting began with exchange of views regarding construction activities in two capitals of Sindh and Punjab, respectively.

The delegation of ABAD discussed with LDA Vice Chairman the significance of high-rises. The ABAD team noted that Lahore doesn't have the culture of building high-rises due to lack of interest among people in such structures.

The ABAD members also asked the LDA high-up and Punjab's public and private sectors to encourage such projects in the provincial capital.

LDA Vice-Chairman SM Imran appreciated the delegation of ABAD for showing interest in equipping Lahore with high-rises along the lines of Prime Minister Imran Khan's vision of vertical growth of the city.

It is pertinent to mention here that Lahore has no high rise structures as in Karachi, as the only tallest building that exists in the metropolis is the 17-storey Arfa Karim Tower. Various floors of high-rises have yet to see their buyers.

Recently, a leading home appliances company has announced constructing a 45-storey building in Johar

statement.

As the government wants Lahore's growth vertically, it is introducing various amendments to rules and regulations to facilitate and encourage the construction of highrise. For the last six months, extensive exercises to stop horizontal growth of the city have been done by the LDA's strategic policy unit, vice-chairman office and town and metropolitan planning wings.



Town's Finance & Trade Centre.

"We've told the delegation that high-rises should not be limited to residential units alone; instead, such buildings could be of hotels, offices, malls, entertainment units etc. We've also assured them of full support as per laws, like we may allot them plots on reasonable prices through open auctions and other legal ways. The delegation agreed and they will assess the success of their intended projects," the top LDA official later said in a

The meeting was informed by an LDA official that it was necessary to stop horizontal growth gradually if we wanted to promote high-rise culture in Lahore. "At present, 40 per cent of the plots in several housing schemes are vacant. The LDA wants to first get them occupied and side by side controlling growth in horizontal way."

LDA's water engineering specialist Riaz Hussain briefed the ABAD delegation about LDA building rules, designated sites for highrises, opportunities, challenges, policy and planning framework etc,

The meeting concluded after both the sides agreed on building high-rises in Lahore for vertical growth of the metropolis. Later, the visiting delegation paid an inspection visit to sites suitable for high-rises.

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JOINT MEETING OF & CENTRAL EXECUTIVE COMMITTEE REGIONAL EXECUTIVE COMMITTEE

The meeting discussed SBCA-related matters, asset declaration ordinance, as well as informed members about ABAD's delegation meeting with Prime Minister Mr. Imran Khan



A meeting of the Central Executive Committee (CEC) and Regional Executive Committee (REC) of Association of Builders and Developers of Pakistan (ABAD) was held at the ABAD House on July 12 (Friday) with Chairman ABAD, Mr. Muhammad Hassan Bakshi, in the chair.

At the outset of the meeting, the Chairman presented new membership cases for approval and they were unanimously endorsed by the House. Mr. Hassan Bakshi informed the meeting about provisional memberships and said such approvals would be given in extreme conditions.

The Chairman informed the members that anyone looking to avail

asset declaration scheme should access the portal as it had started working after a brief glitch. He said the government had opened access to 19,000 cases out of total 25,000, while remaining cases were under review by the authority.

Regarding fair market values of immovable properties, a member said such rates should be reconsidered to make it convenient for builders. Mr. Hassan Bakshi sought all those suggestions in writing for consideration.

The Chairman also presented a schedule of ABAD elections. He informed that polling will be conducted on September 25, while oath-taking will take place on

September 29.

Honorary membership to former DGs

In pursuance of agenda points of the meeting, Chairman Mr. Hassan Bakshi proposed to the House about granting honorary membership of ABAD to retiring directors of Sindh Building Control Authority and Cantonment Board to honour their service(s). After consent from the members, the Chairman said rules will soon be enacted to materialize this proposal.

Retrieving 'extracted' amount

A member at the meeting also drew attention towards former



ing action against cartelization against specific groups involved in manufacturing cement and steel. The Chairman said the PM listened to the demands of the builders association and agreed to look into the issues.

Expected meeting with CM Sindh

The ABAD Chairman also highlighted that Chief Minister Sindh Syed Murad Ali Shah has consented to hold a meeting with representatives of builders and developers in order to review and resolve their problems.

Mr. Hassan Bakshi said a committee had been formed comprising all relevant stakeholders to review bye-laws of the SBCA and within next three to four months, the committee may come up with solution that will be favourable for Karachi.

The Chairman also conveyed to the

DGs who had unlawfully extracted amount from the builders; in response, the Chairman of ABAD said the association would approach the SBCA to retrieve the amount, and in case of lack of response, a press conference will be held to highlight the issue.

Investment in Punjab

The Chairman also apprised that a high-level delegation from Punjab comprising Chief Minister Punjab Mr. Usman Buzdar, Vice Chairman of the Lahore Development Authority (LDA), Punjab's Housing Task Force Chairman and other high-ups were coming to Karachi in the third week of July. "We will hold a meeting with them and submit our proposals for investment in Punjab as this initiative will boost the economy and also

create healthy competition among investors," said the Chairman ABAD.

ABAD meeting with Prime Minister

Mr. Hassan Bakshi also informed the members about ABAD's delegation meeting Prime Minister Mr. Imran Khan on July 10 in Karachi and stated that builders submitted their concerns and proposals before the premier including seek-



members that Director General National Accountability Bureau of Sindh had met him and they exchanged views about pending cases of builders related to housing schemes being built in Malir. He said if any member had their cases unresolved, they could submit their files for processing.

Donation for Army Shuhuda

Mr. Hassan Bakshi, Chairman ABAD, said we are also mulling to donate an amount to the Army Shuhuda (martyrs) as it is noble and charitable cause. The participants agreed to the proposal with desk-thumping.

Issue of land grabbing

Highlighting another issue, a member at the meeting sought input from the House about tackling the menace of land grabbing. To which, the Chairman of ABAD said the Additional Inspector General of Sindh, Mr. Amir Sheikh, had assured during his visit to ABAD House that land-related issues of the members of the association would be resolved on priority after they [members] lodge complaint about it.

Later in the meeting, Secretary General of ABAD, Mr. Ehteshamullah Mallick, forwarded three names to the Chairman ABAD for constitution of election commission for ABAD elections. The names included Mr. Anwar Dawood, who will be the Chief Election Commission, while other two members were Mr. Zakariya Karim, and Mr. Mumtaz Karim. The Chairman put up the names before the House and they were approved.

The meeting concluded with a note of thanks from the Chair.

Previous CEC-REC meeting

In the previous meeting of the CEC, REC on May 23, 2019, the House, with permission of Chairman Mr. Muhammad Hassan Bakshi, had



approved one million rupees for Hyderabad Sub-region unanimously to meet the legal expenses.

The Chairman ABAD had advised all members to entertain complaints of clients and suggested attending all meetings of the complaint redressal committee to avoid difficulties in the renewal of the membership. After exchanging views on the matter, the House unanimously approved all membership cases.

During the meeting, the accounts for the month of March and April 2019 were also presented and later approved by the House.

The Chairman had also briefed the House about ABAD delegation's meeting with Honorable Minister for Housing of Punjab, Mr. Mian Mehmood-ur-Rasheed, and the Lahore Development Authority's Vice Chairman. He said the Punjab minister had invited all the builders and developers of ABAD to invest in Punjab where the provincial government would provide all facilities through one window system to ensure the ease of doing business. He had advised all mem-

bers to declare their property as being valid taxpayers and should avail the benefits.

One of the members had raised a point to discuss the order of Supreme Court of Pakistan with regard to the Sindh Building Control Authority. He elaborated that ABAD had suggested the SBCA to revisit the order of the apex court and added that association of builders and developers will always support demolishing illegally-constructed buildings in the country.

Expressing concerns over problems faced by ABAD, Mr. Ibrahim S. Habib, Chairman Southern Region, had said the authority will start conducting meetings on individual basis to consult on the SBCA matter. The members of the House showed their unanimity to send legal notice to SBCA to press the authority and asked it to review the case. Mr. Hassan Bakshi highlighted that ABAD plans to send a letter seeking review of the matter on part of the building control authority. The chairman had suggested the House to arrange another meeting with top SBCA officials to resolve this matter.

SCHEDULE FOR ABAD ELECTIONS 2019-2020

FOR CENTRAL AND REGIONAL / ZONAL EXECUTIVE COMMITTEES (SOUTHERN AND NORTHERN REGIONS) AS PER SECTION 14 OF TRADE ORGANIZATION RULES, 2013, MINISTRY OF COMMERCE, GOVERNMENT OF PAKISTAN, ISLAMABAD

Srl #	Description	Election Schedules			
		Day	Month	Date	Year
01	Issuance and display of Election Notice, Scheduled and Provision of Eligible Voter List	Friday	July	12	2019
02	Last date for receiving changes of names of Authorized Representatives, if any, in the entries of Preliminary List of Voters	Tuesday	July	16	2019
03	Display of Provisional list of all members eligible to Vote	Saturday	July	20	2019
04	Last date for receiving objections, if any, to the entries in the Voters' List	Saturday	July	27	2019
05	Intimation of action taken by the Secretary General on the Objections, if any, received from the Members	Thursday	August	01	2019
06	Last date of receiving Appeal to Election Commission by any Member aggrieved by the decision of the Secretary General	Monday	August	05	2019
07	Intimation of the decisions of Election Commission on the Appeal.	Thursday	August	08	2019
08	Intimation of decision of Regulator on the Appeal by any Member aggrieved by the decision of Election Commission	Thursday	August	22	2019
09	Display of Final List of Voters and issuance of Nomination Forms if no Appeal is filed before Regulator	Saturday	August	24	2019
10	Last Date for receiving Nomination Papers	Thursday	August	29	2019
11	Display of the List of Candidates	Friday	August	30	2019
12	Last date of receiving Objections, if any, to the Nomination of Candidates	Saturday	August	31	2019
13	Decision of Election Commission on the Objections to Nomination of Candidates	Tuesday	September	03	2019
14	Decision of Regulator on the Appeal by any Candidate aggrieved by the decision of Election Commission	Monday	September	16	2019
15	Last Date of Withdrawal	Wednesday	September	18	2019
16	Display of Final List of Candidates	Thursday	September	19	2019
17	Polling for the Election of Members of Executive Committee from 10.00 A.M to 04.00 P.M	Wednesday	September	25	2019
18	Election of Office Bearers	Saturday	September	28	2019
19	Meeting of newly elected Executive Committees and Nomination of Two Women Members	Saturday	September	28	2019
			AT 01.00 P.M		

TALK

SHOW

AT
**ABAD
House**



“HOW TO PROMOTE REGULATED HOUSING INDUSTRY IN PAKISTAN”

Guests: DG SBCA, Mr. Zafar Ahsan and Chief Engineer KWSB, Mr. Abdul Qadir

A talk show was organized at ABAD House on July 6, 2019 in coordination with Aaj TV titled 'How to promote regulated housing industry in Pakistan' aimed to discussing issues faced by builders and developers.

The panelists who attended the symposium included Mr. Muhammad Hassan Bakshi, Chairman Association of Builders and Developers of Pakistan (ABAD); Mr. Kareem Adhia, Vice Chairman ABAD; Mr. Arif Yousuf Jeewa, former chairman ABAD; Mr. Junaid Talu.

Director General of Sindh Building Control Authority (DG SBCA) Mr. Zafar Ahsan and Chief Engineer Karachi Water and Sewerage Board (KWSB) Mr. Abdul Qadir graced the occasion as guests to answer the queries

of builders. The programme was moderated by television anchor Mr. Rizwan Jaffar.

Opening the discussion, Mr. Hassan Bakshi discussed the issues faced by builders in the wake of SBCA notification dated Jan 24, 2019 regarding blanket ban on conversion of plots. He requested the SBCA to review its order and revoke it as it was in contravention of the original order verdict released on Jan 22, 2019.

Responding to the suggestion, DG SBCA Mr. Zafar Ahsan stated that there were issues in interpretation in the court orders at the end of building control authority. He said a review committee has been formed to resolve the issue.

Mr. Hassan Bakshi said provision

of basic facilities was the responsibility of the departments and it was their mismanagement if they lack in doing their job.

He underlined that private sector stepped in after failure of the government.

Mr. Abdul Kareem Adhia, Vice Chairman ABAD, said builders were meant to construct buildings while government departments had task at hand to

the chief engineer of the water board highlighted that their department was often not allowed to perform road-cutting to repair leakages, hence it delays the work.

The participants pointed out that the problem could be fixed if there was intent.

DG SBCA, in his reply, said lack of coordination between key departments adds to woes and ultimately it springs up problems.



do examination of structures. He said it was failure of authorities if they falter in their responsibilities.

Former Chairman ABAD, Mr. Junaid Talu, highlighted that the relevant government departments collect several charges from builders under different heads, hence the constructors should be given break-down of their money spent by SBCA and KWSB. "We should know about spending of our money," he asked.

Responding to a question about leakage in KWSB supply lines,

The Chairman of ABAD said cost of cement and iron has increased manifold, thus throwing builders in a fix. He said three to four manufacturers have created their monopoly who decides rates. The chairman urged the government to neutralize the elements causing such volatile situation in the market.

The discussion was wrapped up after participants hoped the problems faced by builders will be addressed on priority by the government and its connected departments.



Safety rules in construction industry of Pakistan - *A need of the hour*

By: Engr Kaleem-uz-Zaman



Pakistan is a developing country and currently enjoys a relatively strong growth in construction work. Unfortunately, Pakistan's construction industry suffers from poor safety and health conditions. The framework of the existing occupational and health conditions is fragmented and inadequately enforced, making construction sites more hazardous. It may even be argued that relevant regulations are outdated and irrelevant in day-to-day construction operations.

Past research studies have presented the analysis of the construction safety situation in Pakistan, but a detailed improvement system has never been proposed.

Safety in the construction industry has always been a major issue. Though much improvement in construction safety has been achieved, the industry still continues to lag behind most other industries with regard to safety.

Like many developing countries of the world, Pakistan at present does not have comprehensive occupational health and

safety laws. The number of injuries and illnesses is probably very high in Pakistan because thousands of workers are routinely exposed to hazardous work in construction industry. However, there is no reliable data on occupational safety and health injuries and illnesses because a majority of accidents are not reported to the regulatory agencies. The regulatory agencies neither have an effective enforcement policy nor strict requirements for reporting injuries and illness at work places. Another reason of such incidents is the careless behaviour of workers towards safety measures and rules.

Train Workers on First Aid

In the construction industry, you're required to have at least one qualified first aid officer per 25 workers. On top of that, it's best to train your workers on basic first aid in case of an emergency. First aid kits and equipment must also be provided and placed in easily accessible areas in the construction site.

Entry and exit points

Construction sites must also have separate entry and exit points for vehicle access and



heavy machinery to ensure safety at high-traffic areas in the construction site.

Provide training in an easy format

It is essential to offer training to workers in an easy-to-understand format. Workers will be more engaged if they can understand the training you're offering. Whether you're offering training to address certain violations or on construction site safety procedures for a new construction project, you should deliver training in an accessible and flexible model.

What researches say about safety of workers?

Previous research has shown that improving the accuracy in the recording of incidents (or accidents) is one way in which the safety management system could be improved. Without a robust safety management system it is impossible to provide a safe working environment for employees.

Minimize and manage risk

Due to the nature of working at construction sites, it's hard to eliminate all safety risks. While enforcing good practices in construction sites may help prevent safety issues, it's always best to minimize and manage risks in construction sites. This can be done by regularly conducting safety audits

and having in place protocols to report, evaluate and address potential hazards.

What should be done?

In order to improve health and safety systems, developing countries should look at systems in place in developed countries. In these countries the situation is quite the opposite, and therefore they can be used as a guide as to what can be achieved in the health and safety area of the construction industry in developing countries.

Though a lot of preventive measures have been implemented and enforced to ensure the safety of labourers in the developing countries, there is still much more that needs to be done in this area to reduce the chances of any unfortunate situations arising.

Pakistan is a developing country that is currently enjoying relatively strong growth in construction activities. Unfortunately, the enforcement of safety regulations is not widespread within Pakistan. The integration of safety and health measures into a total management system, within the construction sector in Pakistan, could contribute significantly to the cost efficiency, quality assurance and environmental protection of the company and its employees.

CPEC to support Pakistan's construction *industry growth in next decade*

By: Engr. Kaleem-uz-Zaman

The China-Pakistan Economic Corridor (CPEC) is being seen as the game-changer for region with Pakistan as the epicenter of development. The billion-dollar investment project by China is expected to alter the geopolitical and strategic landscape of Asia and has enormous potential to reshape the economic outlook of regional states.

It is expected that the CPEC will continue to support growth of Pakistan's construction industry in the coming years, aided by China's sustained push on project implementation, as well as warming bilateral relationship between the two countries.

Chinese involvement in the Pakistani construction market will provide a positive upside in terms of timeliness and execution, and will continue to boost to growth of the construction industry in the near future.

Despite significant media and political scrutiny of CPEC, this progress on projects underscores Beijing's improving track record in project implementation and its commitment to infrastructure development in Pakistan.

Since the inception of CPEC, projects have shown good progress in terms of execution; a total of



3,240MW of capacity had been added to the Pakistan's national grid, accounting for more than 11% of the total installed capacity in the country.

In December 2018, reports relating to the Pakistani government's debt to China had been circulating in the media, with this amount purportedly to be in the region of USD 40bn.

Pakistan's Ministry of Planning, Development and Reform and the Embassy of China in Pakistan have since released statements clarifying the total value of the aforementioned 22 early harvest CPEC projects completed and under construction to be around USD18.9bn, of which around USD6bn of loans, representing 32% of total value, were provided by the Chinese government and will be repaid over 20-25 years from 2021 at an interest rate



provide more comfort for potential investors to Pakistan's construction industry.

Furthermore, this improved transparency will aid Pakistan's efforts in the renegotiation an IMF bailout deal, which if secured, could provide its ailing economy with much needed economic relief.

In the meantime, we maintain the real growth rate of Pakistan's construction industry to average at 8.9% over the next 5 years.

The economic growth forecasts will be adjusted in view positive ripple effects across the economy, including the construction industry, once IMF bailout takes effect.

of around 2%.

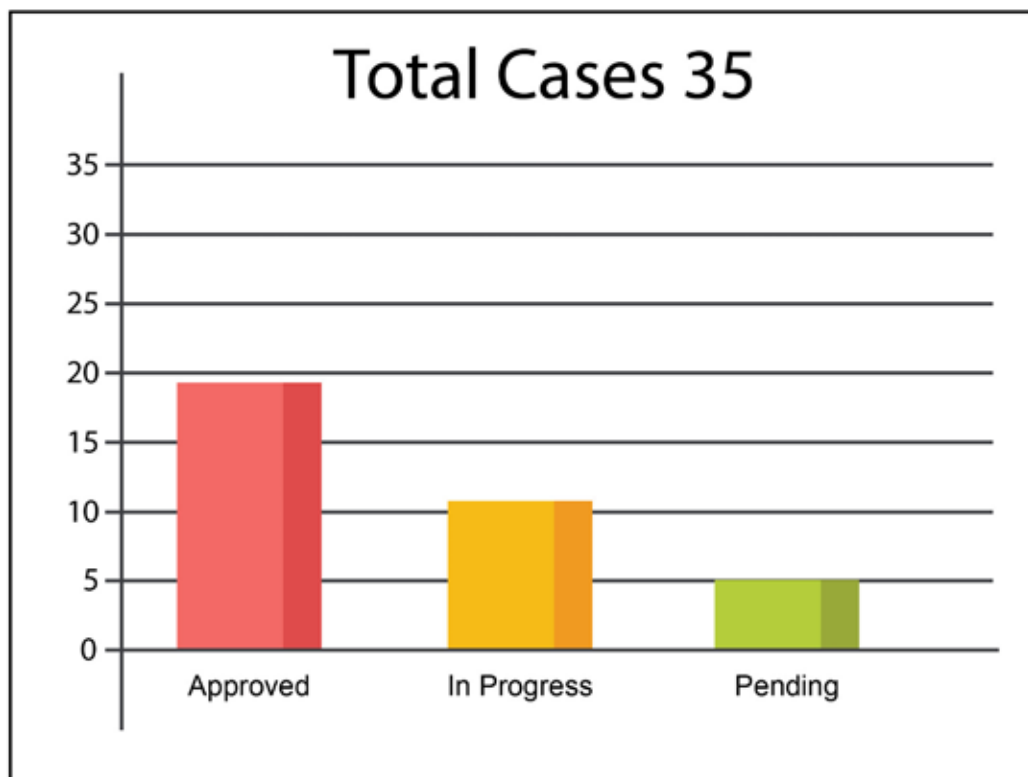
From these statements, we note an improvement in terms of transparency of CPEC projects, with China also providing a breakdown of the type of financing and the estimated investment for each CPEC project.

We believe such a move is a welcoming sign for Pakistan's construction industry as calls for a greater level of transparency over CPEC projects are now being addressed by authorities. This would in turn



Meeting of K-Electric Sub-Committee

The members discussed progress of cases pending with the K-Electric



The Association of Builders and Developers of Pakistan (ABAD) received a total of 35 cases from its members for new connections from the K-Electric between October 1, 2018 and July 26, 2019.

According to the statistical update of the total 35 cases; 19 of them were approved, 11 are in process and five are pending at the end of power utility.

Total cases: 35
Approved: 19
In-process: 11
Pending: 5

In order to hash out this matter as well as other issues, a meeting

of the K-electric Sub-Committee of Association of Builders and Developers of Pakistan was also held at ABAD House on April 6, 2019.

The meeting was attended by Mr. Anwar Dawood; Senior Vice Chairman of ABAD; Mr. Abdul Karim Adhia, Vice Chairman of ABAD; and other office bearers, CEC/REC and prominent members of ABAD. Mr. Anwar Dawood chaired the meeting.

Mr. Anwar Dawood asked one of the ABAD members, Mr. Ayub Siddiqui, to share the agenda before the House that will be discussed with K-electric management during

their visit to ABAD House.

The agenda included granting easy access to the members of ABAD through one window solution, provision of meters as well as other issues. Mr. Danish Bin Rauf said it is the total responsibility of the K-Electric to provide 11000KV wire rather than charging consumers for it.

The Senior Vice Chairman of ABAD advised the House that all points, discussed in the meeting, should be added in the next agenda for discussion during upcoming meeting with the CEO K-Electric.

The meeting concluded with a note of thanks from the Chair.

Meeting of SBCA Sub-Committee

The members discussed progress of cases of builders pending with the SBCA



A meeting of SBCA Sub-Committee of the Association Builders and Developers of Pakistan (ABAD) was held at the ABAD House on July 11 at 4.30pm to discuss progress of cases of builders pending with the Sindh Building Control Authority.

The meeting was presided by Chairman of ABAD, Mr Muhammad Hassan Bakshi.

Initiating the discussion, Mr. Bakshi briefed the participants about ABAD delegation's meeting with Director General SBCA, Mr. Zafar Ahsan, on July 5. He recalled that the SBCA chief had assured to resolve issues faced by members of ABAD and formed a review committee in this regard to take up pending cases.

The Chairman asked a team member about progress of the SBCA review committee. To which, he was informed that SBCA officers had not yet begun their work.

Mr. Bakshi responded that SBCA had apprised ABAD office-bearers that work by the review committee had been kicked off informally.

Mr. Anwar Dawood, Senior Vice Chairman ABAD, cited his insiders in the SBCA as saying that building control authority officers had some internal disagreements and they were currently not working on our cases.

The Chairman of ABAD said: "We will approach their Director General if there is any impediment in the cases." He said the ABAD would straightaway ask the SBCA head to expedite the process.

Mr. Altaf Hussain, convener KWSB, sought explanation about legal position of their cases.

Senior Vice Chairman ABAD, Mr. Anwar Dawood, replied that the SBCA was doing away with its responsibility. He informed that the court had summoned a review report from SBCA on Jan 22, but the latter did not submit it.

Mr. Altaf Gohar said we should resolve differences with the SBCA. He was of the view that new Director General of the SBCA was taking ABAD's suggestions positively.

"We will try to get all cases cleared that have been pending with the building control authority," remarked the ABAD Chairman.

Mr. Hanif Memon said builders face harassment by the officials of Sindh Environment Protection Agency (SEPA) who blackmail constructors on false pretext of environmental violations in projects.

Mr. Hassan Bakshi said ABAD delegation had a meeting with Sindh Minister for Environment, Climate Change and Coastal Development, Mr. Taimur Talpur in this regard and he had assured to resolve all grievances of builders and developers.

The Chairman of ABAD said a decision of tribunal court should be challenged in order to remove obstacles faced by builders. The court decision had ordered that obtaining No Objection Certificate (NOC) over environmental impact assessment was mandatory for constructors.

The Chairman said there were contradictions in laws of the SBCA, SEPA and Cantonment Board and their NOC requirements create obstacle in completion of projects. "We will challenge contradiction in laws of these authorities before the court of law," he added.

The meeting concluded with a resolve that problems of the ABAD members will be addressed by the relevant authorities in time.

ABAD's KWSB Sub-Committee progress

Members express concern over constant delay in issuance of challans, NOCs by the KWSB



Legitimate constructions in Karachi are often faced with unexpected obstacles owing to neglect at the end of relevant regulatory authorities. Builders face impediments in completion of projects when authorities like Karachi Water and Sewerage Board (KWSB) turn a deaf ear to requests forwarded by builders seeking no objection certificate (NOC) for their projects.

The reason behind the delay in the issuance of No Objection Certificate and New Water Connections, as demanded by the competent authority of SBCA for the Allottee, the uncertainty was triggered right after the past Managing Director Mr. Khalid Mehmood Shaikh left the Charge in November 2018 from KW&SB. Most the ABAD's Members Files in KWSB were misplaced. But

due to continuous efforts of the Office Bearers & the KWSB-Sub-Committee of ABAD played a vital Role, especially Convener - Syed Altaf Hussain are appreciated by the office Bearers and the Members of ABAD.

After the Appointment of New Managing Director – Engineer Asad Ullah Khan in February' 2018. The Convener with continuous follow-up and intermittent visits at the MD-Secretariat and the Head Office of KW&SB, then majority of the files were retrieved and mostly were resubmitted before KW&SB, accordingly the same were being issued with Challans and then the NOC's were issued.

Total cases (between October 1, 2018 and August 19, 2019): 281

Resolved (With Incomplete Documents): 78%

Pending Cases: 15%

In-process: 7%

In order to hash out this matter, a meeting of the KWSB Sub-Committee of ABAD was held at the ABAD House on April 23, 2019 to discuss delay in issuance of challans, NOCs as well as other issues faced by the members of the Association. The Association of Builders and Developers (ABAD) forwarded about 275 cases of members for approval of NOCs to KWSB between October 2018 and August 2019. Of the total cases, the ratio of cases approved stood at 78%, while 15% and 7% (due to Incomplete Documents Submission & Change of Land), respectively.



Chairman ABAD, Mr. Muhammad Hassan Bakshi, chaired the meeting, while other members who took part in the meeting included Mr. Anwar Dawood, Senior Vice Chairman ABAD; Mr. Abdul Kareem Adhia, Vice Chairman; Mr. Ibrahim S. Habib, Chairman Southern Region; and Syed Altaf Hussain, Convener of KWSB Sub-Committee of ABAD. Initiating the meeting, the Chairman asked all members to share their issues pertaining to the KWSB in the House so it could be discussed with relevant authorities for resolution. All members put up their problems before the Sub-Committee. Chairman ABAD asked Syed Altaf Hussain, Convener of KWSB Sub-Committee, to discuss relevant issues with the water board officials.

Mr. Anwar Dawood, Senior Vice Chairman of ABAD told the meeting that if any member files an application with the water board seeking Issuance of Challan or NOC, it was then mandatory on part of the KWSB to issue the same without any delay. The Chairman advised all members to contact only office bearers of ABAD and refrain from sending irrelevant persons to the

Water Board office for their cases. Mr. Bakshi also asked members to avoid offering anything in order to obtain challans & NOCs from KWSB officials.

Mr. Hassan Bakshi stated that all cases of the members of ABAD must be forwarded through ABAD Secretariat and further advised to ensure complete compliance on the matter. Chairman ABAD also said that the New Water connections should be granted for the projects with completion and also to those projects whose possession has also been given to the allottee.

Convener KWSB-Sub-Committee after listening to the concerns shared by the members of ABAD replied that as far as delay is concerned we are really in constant follow-up with the KWSB and are meeting with the Officials at MD-Secretariat along with KWSB Head office. Furthermore he informed the house that the members were duly conveyed from ABAD Secretariat in a timely manner but the members were not responding in a prompt manner due to same, the members suffers delay.

Brief on KW&SB new water connections cases:

According to the intermittent Follow-up meetings with the KWSB Officials, the Convener KWSB Syed Altaf Hussain responded that the New Water Connections approval is expected in the Month of June'2019 then it will be pursued accordingly. The connection will be allowed only upto the Diameter Size of 18" inches with revised schedule of charges by the KWSB.

The New Water Connections were allowed in the month of June' 2019 and it was dually informed to the Office bearers and the Members of ABAD through a Circular Dated ABAD/19-109/EM-1429 by 11th June 2019 along with Pre-Requirement Checklist Documents to be submitted with Secretariat as to look after the cases accordingly. The members were duly informed to buy the two separate forms stamped from City Court Registry along with Judicial Stamp paper.

The points were well take-up in the meeting, and the meeting concluded with a note of thanks by the Chairman.

Meeting of FBR Sub-Committee

Members discussed Asset Declaration Scheme and Federal Budget 2019-20



A meeting of the FBR Sub-committee of ABAD was held on June 15, 2019 (Saturday) and presided over by Mr. Hassan Bakshi, Chairman Association of Builders and Developers, at the ABAD House. The meeting was attended by Convener FBR Sub-Committee, Mr. Noman Tabani, office bearers, CEC/REC members and other Sub-committee members.

The meeting was arranged to discuss the Federal Budget for the year 2019-20 announced by the Federal Government of Pakistan.

Mr. Hassan Bakshi briefed the House, saying that the Capital Tax was to be paid for three to five years and, for open plot it had to

be paid up to 10 years but now the federal budget has recommended capital tax to be on slab basis and every transaction must be done through legal financial channels.

The Chairman further informed the House that if the tax return was not submitted within 40 days, then the assessment will be performed the very next day and the NTN number will be issued to the respective nominee or the subject owner.

Most of the members raised the points before the House regarding tax rates and sub-lease. Mr. Khursheed Alam also inquired about rate that will be charged saying most of our projects are under completion.

Mr. Abdul Kareem Adhia, Vice Chairman ABAD, suggested that the ratio in annual raise must remain the same. Mr. Noman Tabani shared that if the assessment value differs from FBR current value, then it must be evaluated on 35% on the DC Value and the tax rate must be reconsidered from constructed and non-constructed projects.

At the end of the meeting, Mr. Hassan Bakshi requested all members to submit their recommendations for consideration.

The chairman of ABAD thanked all participants for ensuring their presence in the meeting.

Meeting of Hyderabad sub-region members

The members of Hyderabad region sought release of one million rupees for legal expenses and the Chairman okayed it.

A meeting of a delegation of Hyderabad sub-region members with the Association of Builders and Developers of Pakistan (ABAD) was held at ABAD House, Karachi, on April 29, 2019 (Monday), to discuss issues pertaining to builders in Hyderabad. The meeting was chaired by Mr. Hassan Bakshi, Chairman ABAD; and attended by Mr. Anwar Dawood, Senior Vice Chairman ABAD as well as other members of the Association.



Mr. Farooq Shaikhani from Hyderabad Sub-Region told the House that they urgently need funds of Rs. one million to meet expenses for legal issues which were approved by CEC/REC meeting held on February 16, 2018 while Mr. Kashif from Hyderabad also drew attention towards order of the Supreme Court-mandated water commission and expressed desire to approach against the SBCA to get the issue resolved.

Mr. Hassan Bakshi, Chairman ABAD responded and suggested that: "We should approach Justice Amir Hani Muslim, former chief of Water Commission, to discuss the issue and find a way-out." In response to query of Hyderabad's delegation regarding conversion of plots, the Chairman of ABAD said that we have already discussed

the matter with DG SBCA and also forwarded a letter senior advocate for legal opinion and a letter to Honorable Chief Justice of Supreme Court of Pakistan requesting him to establish a special bench for land & construction issues to avoid long delays in disposal of cases.

In response to Mr. Farooq Shaikhani's query for grant of funds to purchase furniture, the Chairman asked him to submit an application in this regard, adding it will further be discussed with the CEC and REC for subsequent approval.

Mr. Zulfiqar Farooqui from Hyderabad discussed the issue about town planning, and said that no work has been made in this regard. Mr. Hassan Bakshi replied that ABAD will arrange a meeting with DG SBCA to discuss

this matter.

Mr. Farooq Shaikhani informed the House that twenty two builders from Sukkur intended to get membership of ABAD and said a meeting in this regard has been planned. He also requested to arrange a CEC-REC meeting at Hyderabad Sub-Region.

The Chairman said we intend to hold a meeting with the builders of Sukkur and further accepted the proposal of holding the meeting of CEC/REC at Hyderabad Sub-Region'. He also endorsed the suggestion of inaugural of ABAD's Sub-Region Office from Honorable Minister for Sindh local bodies.

The meeting concluded with a note of thanks from the Chair.

ABAD delegation meets SSGC high-ups

The members discussed progress of pending cases with sui gas departments

The Association of Builders and Developers of Pakistan (ABAD) aims to resolve issues faced by its members regarding civic authorities and regulatory bodies tasked with regulating construction projects. In this connection, the ABAD received requests from members 31 requests between October 1, 2018 and June 30, 2019 for new Sui Southern Gas Company (SSGC) connections.

The management of ABAD rigorously pursued the cases and forwarded them to authorities concerned for consideration and approval. Of the total 31 cases forwarded, 18 of them were approved by the SSGC, while 10 are in the process and three are in the pending.

The delegations of ABAD have held meetings with the top brass of the SSGC to discuss the issue of pending cases and other related matters.

On April 25, 2019, a delegation of ABAD led by Mr. Muhammad Hassan Bakshi, Chairman of ABAD, had visited the Acting Managing Director SSGC, Muhammad Waseem at his office at Civic Center, Karachi.

Mr. Hassan Bakshi initiated the discussion with an introduction of ABAD delegation. He appreciated the SSGC for providing valuable support to ABAD members.

Mr. Mustafa Sheikhani, Convener SSGC, stated: "Our fellow members remunerated complete challans for projects but the cases are still kept on pending in finance department." Citing his personal experience, he said the behavior of the finance

department was really embarrassing as certain officers do not even communicate in a polite manner."

Mr. Anwar Dawood, Senior Vice Chairman of ABAD, stated that builders and developers were unable to complete the projects without utility connection and added that the members of ABAD were facing extreme delay in supplies for projects for many years. He further requested MD SSGC to initiate the process of supplies of material without any delay.

In response, Mr. Kamran Nagi (SSGC) replied that all the mentioned projects are under consideration but one-inch regulators couldn't be arranged due to their shortage, hence hampering pace of the project.

The Chairman of ABAD highlighted that members are facing the same issue of delay in approvals for provision of gas connections to the allottees. He suggested re-drafting of the issuance of tenders accordingly. Mr. Anwar Dawood endorsed the viewpoint, saying that 'if it is allowed we can directly participate in the tenders to create healthy competition and immediate provision of utilities to the consumers concerned'.

Meanwhile, the team of ABAD held another meeting with Senior Manager Distribution SSGC, Mr. Kamran Nagi, at his office on May 2, 2019 (Thursday) to discuss other lingering issues.

The delegation was led by Mr.

Mustafa Sheikhani, Convener SSGC.

Mr. Mustafa Sheikhani initiated the discussion by raising concerns of the members of ABAD. He highlighted non-availability of material on part of the SSGC and pointed out that the issue has created serious problems for the builders.

Mr. Kamran Nagi highlighted that shortage of material was one of the major obstacles.

He further stated the SSGC will definitely look into this matter proportionately in terms of supplies for all projects on priority basis and this procedure will take a maximum of four weeks in installing and commissioning the projects.

Mr. Kamran Nagi stated that provision of utilities to the consumer was the main responsibility of SSGC. He agreed that adherence to the policies of Public Procurement Regulatory Authority (PPRA) was also their priority. He further added: "We have complete understanding of all concerns shared by Mr. Mustafa Sheikhani and but the issue is directly related to the finance department and we have to explain them in order to overcome grievances of the allottees/consumers. We have to consult it inter-departmentally to draw appropriate solution for the members of ABAD without any delay," he added.

At the end of the meeting, Mr. Mustafa Sheikhani thanked the SSGC's Senior Manager Distribution for his support to the members of ABAD.

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Green Building Material

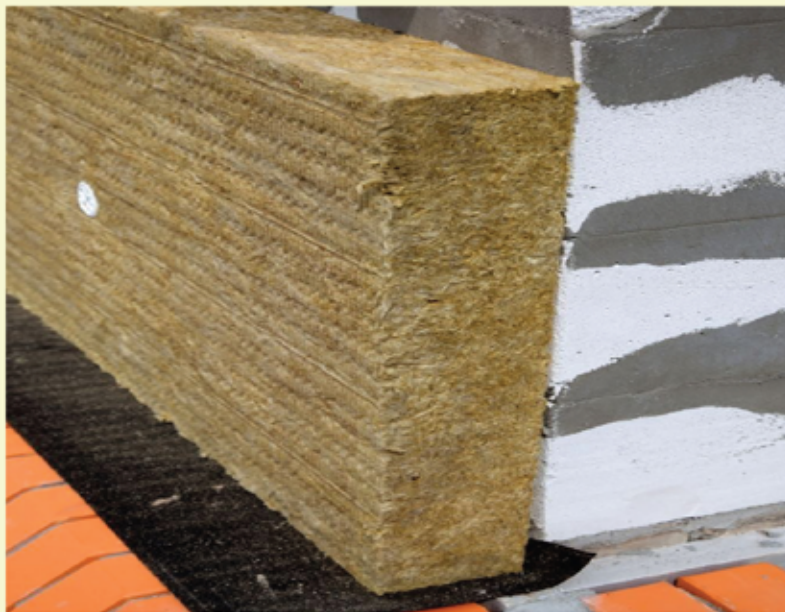


An innovative way forward

Builders across the country are realizing the importance of using green building materials and techniques. While traditional construction materials such as concrete have been used for many years, they result in fossil fuel depletion and greenhouse gas emissions.

To protect the environment and reduce construction costs, there are several environmentally friendly materials you can use. These techniques and materials reduce the emission of greenhouse gases, increase construction efficiency, and save on time and costs. Here are six green building techniques and materials to consider.

1. Wool Bricks



Traditional bricks have been used for many years in residential and commercial structures. However, these often lead to greenhouse gas emissions during kiln firing.

A more environmentally friendly alternative

exists in the form of wool bricks. Wool bricks are bricks that have a layer of wool and a natural polymer. These additives make the brick stronger and less prone to releasing greenhouse gases. Wool bricks are also more resistant to cold weather and reduce energy consumption during winter.

2. Grasscrete

Grasscrete is a form of concrete that is infused with blades of grass. In between the concrete pores are pieces of grass that improve drainage, durability and absorption.



Grasscrete can be used on parking lots, driveways, and footpaths to improve drainage.

It's also effective in absorbing storm waters without damaging the concrete surface. Most importantly, the grass in grasscrete acts as a natural biological filter (to eliminate pollutants).

3. Waste Management on the Construction Site

As well as green building materials, there are also techniques that minimize waste and reduce greenhouse gas emissions on construction sites. One of these techniques is construction waste management.

Construction companies are minimizing how much waste they generate by recycling and using better waste disposal methods. For example,



concrete can be recycled on the worksite by crushing and installing it as a foundation material. Crushed concrete is often used to stabilize parking lots, buildings, walls and floors.

Even smaller builders are upping their game in the sustainability stakes; residential specialists like The Sociable Weaver are carving a path as eco-building experts.

For waste that can't be recycled, using better waste disposal techniques often results in less material ending up in landfills. Many waste disposal companies now use advanced waste hauling and sorting techniques to make waste management easier. Better waste sorting systems also allow contractors to use a single bin when dumping their construction waste.

4. Prefabrication Techniques

Prefabrication and modular construction is also another effective green building technique. When a structure is built within a controlled environment, the materials needed are accurately measured in advance, resulting in less waste and more efficient structures. Building materials can also be selected more accurately and tested for structural integrity.



Prefabricated buildings allow contractors to plan for every aspect of the structure. For example, sheet metal for HVAC ductwork can be measured and cut, while the quantity of wood for floors can also be estimated in a timely manner. The end result is a prefabricated structure that is durable and energy efficient.

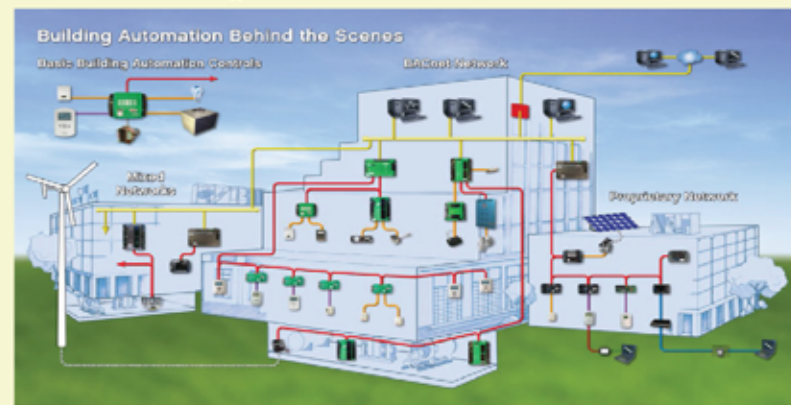
5. Straw Bale

Straw bale is a green building material made from straw. It is naturally occurring and can be used to design walls and other similar surfaces. Straw bale is a suitable green alternative to concrete, stone and plaster. It also provides excellent insulation for both hot and cold weather conditions.

Because straw bale is rapidly renewable, builders don't have to worry about greenhouse gas emissions or degrading environmental resources.

6. Automated Building Systems

Advancements in construction technology have also given rise to green building techniques. By using the internet of things (IoT sensors), builders have access to device data that enables them to save on energy consumption. For example, different components in a building can be fitted with sensors that record temperature, pressure, humidity and CO2 levels in real time. These sensors can then be placed on the HVAC systems, lighting systems, doors and windows of buildings.



After taking relevant readings, the sensors will transmit signals that allow your HVAC system to supply hot and cold air as necessary. They can also enable you to save on electricity consumption by turning off lights when no one is using them. IoT sensors form part of automated building systems and building information modeling. These technologies are key to reducing building operational costs and achieving sustainability.

In line with using green building materials and techniques, you need software that allows you to save time and money. To see how you can reduce waste and cut costs with powerful estimating software, get a free trial of Cubit today.

Polymer Modified Cementitious Waterproofing Systems



Polymer Modified Cementitious Waterproofing System has an excellent track record and success rate all over the world. All waterproof measures must be part of a construction process and must interact totally to be completely effective in preventing the ingress of water.

We live in a world where despite the advancements in technology and the easy accessibility of advanced construction materials, structures are still left unprotected. Seepage, leaking roofs, weakening of RCC structures due to ground water is still commonplace. In Pakistan, such instances are not just commonplace, they are the norm. Critical steps must be taken and at the right time to avoid these problems using cutting edge technology so that the life of our structures can be prolonged. One such technology is the Polymer Modified Cementitious Waterproofing system.

Slurries

Water is a vital resource, but also a construction material's greatest enemy, since rain, ground water and surface water can cause rapid and extensive damage to buildings. The solution lies in water-repellent construction materials with sealing properties such as Polymer Modified Cementitious Waterproofing slurries.

Water, in liquid or in vapour form, is the most destructive weathering element for buildings constructed of materials such as concrete, masonry, and natural stone. Waterproofing techniques therefore must preserve a structure's integrity,

functionality and usefulness for the whole of its life. To eliminate all possible causes of water intrusion, the exterior walls, the roof and the basement of a building must be completely covered with waterproof material. All waterproof measures must be part of a whole system and must interact totally to be completely effective in preventing the ingress of water.

Should one component of the system fail or not interact fully with all other parts, leakage can occur. Possible damage, deterioration and unnecessary repairs to building facades can be avoided by controlling groundwater, rainwater and surface water, as well as the transport of humidity in the form of water vapour.

Polymer Modified Cementitious Waterproofing slurries are one of the easiest and surest ways of waterproofing masonry structures. They offer numerous advantages and very few disadvantages when compared to other types of waterproofing systems. They are easy to use, non-toxic, heat resistant, provide a monolithic, fully bound, joint-free surface and can easily be applied to substrates with complex surface shapes. A major advantage is that they can be allied to wet or damp surfaces.



As polymeric binder, dispersible polymer powders have proved their value. Dispersible polymer powders are thermoplastic, plasticizer-free polymers derived primarily from vinyl acetate and ethylene. When water is added, these spray-dried dispersions "redisperse," while retaining all the properties and functions typical of a liquid polymer dispersion. As the mortar sets, flexible polymer bridges are formed between the brittle mineral constituents of the mortar, producing a polymer film that acts as an organic binder. This greatly improves the mortar's adhesion to a wide range of substrates and increases the system's flexibility.

Admixtures

Necessity is the mother of invention. Slurries are an excellent way to provide waterproofing to any and all surfaces, facades or structures. While they are effective and efficient at handling water permeability from the surface, they can do little about the ground water present deep underground. Polymer Modified Cementitious Waterproofing Admixtures. These Polymer Modified Cementitious Waterproofing Admixtures provide complete integral water proofing from side to side, and end to end. They negate the concept of positive side or negative side waterproofing; rather the entire

structure becomes completely waterproof.

Their advantage lies inherently in their cost to benefit ratio and the simplicity and ease of use that they provide along with exceptional durability and effectiveness. All that is required is for the admixture to be added in a predetermined quantity to the concrete just before it is poured and while it is being mixed. The curing process of the concrete remains unchanged and some Polymer Modified Cementitious Waterproofing Admixtures actually end up supplying additional strength to the structure. For complete effectiveness, water quantity added to the concrete needs to be kept to a minimal. Most manufactures recommend keeping water ratio between 0.4 to 0.6.

Polymer Modified Cementitious Waterproofing System has an excellent track record and success rate all over the world. It is up to us, the builders, the architects, the developers and the end users to use it for our benefit. We must strive for quality structures which are durable and last a lifetime. As the value of these structures increase over time, so will the value of our brand. Not only will the application of this technology promote the Pakistani companies manufacturing it, the entire allied industry, the developer and the end user stand to gain the most.

ABAD

Welcomes New Members

WAHEED ALI BUILDERS & DEVELOPERS

M/s. Waheed Ali Builders & Developers is a new member in ABAD registered in 2019. Its proprietorship firm in the name of Mr. Waheed Ali Mallah and Mr. Faheem Ahmed Mallah is Manager.

ABAD wishes them a great future ahead.



Mr. Waheed Ali
Mallah



Mr. Faheem
Ahmed Mallah

AIR BUILDERS & DEVELOPERS

M/s. AIR Builders & Developers is a new member in ABAD registered in 2019. Its proprietorship firm in the name of Mr. M. Hussain Memon and Mr. M. Imran Memon is Manager.

ABAD wishes them a great future ahead.



Mr. M. Hussain
Memon



Mr. M. Imran
Memon

BIN SADIQ BUILDERS PVT LTD.

M/s. Bin Sadiq Builders Pvt. Ltd is a Private Limited firm. Their principal representatives are Mr. Amjad Hussain and Mr. Sajid Mehmood

ABAD wishes them a great future ahead.



Mr. Amjad Hussain



Mr. Sajid
Mehmood

AL-ZAIB BUILDERS & DEVELOPERS

M/s Al-Zaib Builders & Developers is a new member in ABAD registered in 2019. Its proprietorship firm in the name of Mr. Abdul Samad and Mr. Umair is Manager.

ABAD wishes them a great future ahead.



Mr. Abdul Samad



Mr. Umair

REGAL BUILDERS & DEVELOPERS

M/s. Regal Builders & Developers is a new member in ABAD registered in 2019. Its proprietorship firm in the name of Mr. Syed Muhammad Atif Meraj and Mr. Syed Muhammad Muzaif Meraj is Director.

ABAD wishes them a great future ahead.



**Mr. Syed M. Atif
Meraj**



**Mr. Syed M. Muzaif
Meraj**

ROOMI BUILDERS & DEVELOPERS

M/s. Roomi Builders & Developers is a partnership firm. Mr. Muhammad Tahir, Mr. Fahim Iqbal and Mr. Shoaib Anis are partners.

ABAD wishes them a great future ahead.



**Mr. Muhammad
Tahir**



Mr. Shoaib Anis

DAWN TOWN BUILDERS PVT LTD.

M/s. Dawn Town Builders is a partnership firm. Mr. Salim Habib Godil, Mr. M. Shoaib, Mr. M. Sharif Paracha, Mr. Ahsan ur Rehman and Mr. Muhammad Abid Iqbal are partners.

ABAD wishes them a great future ahead.



Mr. Amjad Hussain



**Mr. Sajid
Mehmood**

WASS ENTERPRISES

M/s WASS Enterprises is a partnership firm. Mr. Salim Habib Godil, Mr. M. Naveed, Mr. M. Shoaib, Ms. Riffat Ehsan, Mr. M. Sharif Paracha, Mr. Rahim Wakeel and Mr. Fahad Wakeel are partners.

ABAD wishes them a great future ahead.



Mr. Sharif Paracha



Mr. Fahad Wakeel

ESTATE 1.COM BUILDING DEVELOPERS

M/s Estate 1.Com Building Developers is a partnership firm. Mr. Sheikh Abdul Basit, Ms. Tauseef Rizwan, Ms. Sadia Abdul Basit and Mr. Rizwan ur Rehman.

ABAD wishes them a great future ahead.



**Mr. Rizwan ur
Rehman**



**Mr. Sheikh Abdul
Basit**

K. U BUILDERS & DEVELOPERS

M/s. K.U Builders & Developers is a partnership firm and Mr. Muhammad Ahmed, Mr. Abdullah Bin Hanif and Mr. Muhammad Ali are partners.

ABAD wishes them a great future ahead.



**Mr. Muhammad
Ahmed**



Mr. Muhammad Ali

MEDICAM TOWER BUILDERS & DEVELOPERS

M/s. Medicam Tower Builders & Developers is a partnership firm. Mr. Khalid Ahmed Nanitalwalla, Mr. Muhammad Hanif Gohar are partners.

ABAD wishes them a great future ahead.



**Mr. Khalid Ahmed
Nanitalwalla**

MEDICAM ICON BUILDERS & DEVELOPERS

M/s. Medicam Icon Builders & Developers is a partnership firm. Mr. Salman Khalil Nanitalwalla and Mr. Muhammad Hanif Gohar are partners.

ABAD wishes them a great future ahead.



**Mr. Salman Khalil
Nanitalwalla**

G & W ASSOCIATES

M/s G & W Associates is a partnership firm. Mr. Saleem Habib Godil, Mr. Ehsan ur Rehman, Mr. Muhammad Shoaib, Mr. Muhammad Ali, Mr. Zubair Ahmed and Ms. Zoha Fatima Wakeel are partners.

ABAD wishes them a great future ahead.



Mr. Zubair Ahmed



**Mr. Muhammad
Shoaib**

DYNACON BUILDERS & DEVELOPERS

M/s. Dynacon Builders & Developers is a new member in ABAD registered in 2019. Its proprietorship firm in the name of Mr. Aaqib Zafar and Mr. Muhammad Ayub Baloch is Manager.

ABAD wishes them a great future ahead.



Mr. Aaqib Zafar



Mr. Ayub Baloch



**Mr. Muhammad
Essam Rehmani**



Mr. Fozia Almas

ESSAM REHMANI COMPANY PVT. LTD.

M/s. Essam Rehmani Company Pvt. Ltd. is a partnership firm and Mr. Muhammad Essam Rehmani, Mr. Fozia Almas and Mr. Rahmeen Iftikhar are partners.

ABAD wishes them a great future ahead.



Mr. M. Sana Ul Haq



Mr. Faisal Alvi

HAQSONS ASSOCIATES

M/s. Haqsons Associates is a new member in ABAD registered in 2019. Its proprietorship firm in the name of Mr. Muhammad Sana ul Haq and Mr Faisal Alvi is Manager.

ABAD wishes them a great future ahead.



Mr. Yasmin Bano



Mr. Abdul Wakeel

MEHRUNNISA GROUP OF COMPANIES

M/s. Mehrunnisa Group of Companies is a new member in ABAD registered in 2019. Its proprietorship firm in the name of Mr.Yasmin Bano and Mr. Abdul Wakeel is Manager,

ABAD wishes them a great future ahead.



**Mr. Muhammad Hani
Anis Ahmedani**

TAIBAH CONSTRUCTION GROUP

M/s. Taibah Construction Group is a new member in ABAD registered in 2019. Its proprietorship firm in the name of Dr. Muhammad Hani Anis Ahmedani

ABAD wishes them a great future ahead.



**Mr. Saleem
Swaleh**



**Mr. Humayon
Saleem**

SAMAMA STAR CONSTRUCTION COMPANY

M/s. Samama Star Construction Company is a partnership firm and Mr. M. Saleem Swaleh, Mr. Muhammad Abdullah, Mrs. Kamon Bibi and Mrs. Farzana Wasiq

ABAD wishes them a great future ahead.

کے لیے کہ وہ ان کے لیے ایک نیا عالم بنا دے۔



CONDOLENCE

"To Allah we belong and to Him we shall return... They are those on whom (descend) blessings and mercy from their Lord, and they are the ones who receive guidance." (Qur'an; 2:155)

The Association of Builders and Developers of Pakistan (ABAD) extends its most heartfelt condolence on the loss of your loved ones. Words can't express how saddened we are to hear of your loss. Please know that our thoughts and prayers are with you during this tragic time.

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ABAD's family