

SHELTER

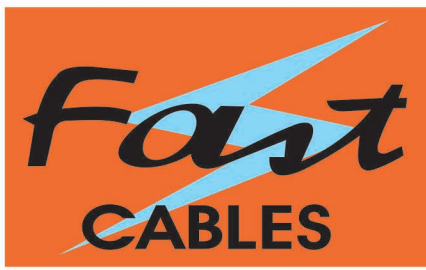
A Publication of Association of Builders & Developers of Pakistan

**COVID-19 IMPLICATIONS FOR
THE CONSTRUCTION INDUSTRY**

**WORLD BANK DELEGATION
VISITS ABAD HOUSE**

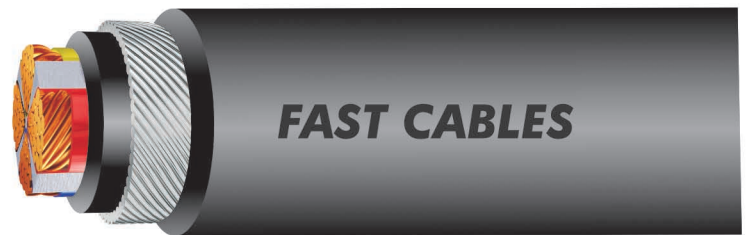
**PM pledges all-out facilities
for the construction industry**


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Engr. Zaheer Qadri

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CONVENER'S REPORT

The problems after the pandemic

The world has seen unprecedented times in the wake of coronavirus pandemic and its crippling impact on economies – even the established and booming economies like the United States and China also succumbed to the COVID-19.

The Pakistan was also no exception as it's also hit by the widespread virus, thus affecting the already-struggling economy. However, it was commendable that the government of Pakistan realized in time the necessary measures to sustain the economy by announcing incentive package for the construction industry.

We are also aware that the construction sector is among the two major avenues of job creation, mainly for unskilled workers and also granting of an industry status to the construction sector was something that was due for long.

Even on the global front, construction matters more than ever. From building hospitals in just a few days to donating life-saving equipment, the construction industry has played a

critical role in responding to the crisis and in the recovery. The industry represents 13 percent of global GDP, and unlocking currently constrained labor availability could help drive recovery while addressing our most pressing construction-related needs.

Soon after the pandemic, the industry has also suffered: construction sites in many countries have shut down. And most sites that are open have faced disrupted supply chains and operational restrictions. Such disruption has been reflected in financial indexes, and we have that in Pakistan as well.

As the famous saying goes, “better late than ever”, the incentives given to the construction industry in Pakistan will likely have positive results and most of the problems – if not all – will be addressed and issues streamlined in near future.

Engr. Zaheer Qadri
Convener
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Engr. Kaleem-uz-Zaman

Co-convener
Shelter & Publication
Sub-Committee

CO-CONVENER'S REPORT

The way forward

Pakistan's construction industry is one of the industries that have immense contribution in creation of jobs and development of the economy and the role of the Association of Builders and Developers of Pakistan (ABAD) in keeping all reputed constructors under one platform has been integral for decades.

The construction sector, which has deservedly been given status of the industry by the government, brave different challenges from time to time and the ABAD continuously strive to ensure resolution of issues of all legitimate builders and developers part of the association.

ABAD not just promotes housing industry in the country, but it also provides assistance to the Government in formulating its housing policies and plans, co-coordinates between ABAD members, the Government and other agencies, deals with problems faced by its members in the execution of their projects and conducts organized research to help construction industry grow as per international standards.

This is one of the core reasons the Association has now more than 1,000 members in its fold and the number keeps increasing because of constructive measures taken by the Association for the industry and those who are integral part of it.

We hope this vital industry will continue to help economy steer out of crisis in difficult times with ABAD remaining unflinching to assist government in formulating housing policies and plans.

Engr. Kaleem-uz-Zaman
Co-Convener
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Message from the CHAIRMAN



Mr. Mohsin Sheikhani
Chairman ABAD

‘The road to success is always under construction’ – this famous saying gives a good enlightenment that consistency in hard work and positive approach could do wonders for us. Same is the case with construction industry of Pakistan which frequently braves bumpy rides but never ceases to serve the economy.

Our construction industry is mired in different problems for decades and its all-out resolution has never been a case in our scenario, but concerted efforts of stake holders concerned with the help of government functionaries help provide some respite.

The outbreak of novel coronavirus changed modus operandi of every business across the globe and the vital construction sector was no exception. The COVID-19 outbreak is causing major economic disruption with more severe impacts expected than what had to be dealt with after the global financial crisis in 2008, as it hits households, businesses, financial institutions and markets at the same time. Countries with a high degree of openness, less fiscal capacities and a strong dependency on heavily affected sectors, e.g. tourism, have suffered the most.

The economic drawbacks caused by the virus have impacted many parts of the world. Imminent insolvency of stakeholders along entire supply chains cannot be excluded. This situation is cause for anxiety, uncertainty and turmoil across all sectors.

In Pakistan, the timely measure taken by the government with announcement of incentive package for the construction industry reflects realization of vitality of this industry that is among key factors driving the economy.

The package granted to the construction industry, irrespective of the circumstances it was given in, deserves appreciation for the government and it was also a longstanding demand of the Association of Builders and Developers of Pakistan (ABAD) because more than 70 allied industries depend on the construction sector. The move virtually brought the construction industry on its feet.

ABAD also looks forward to the government to announce uniformed policy for approval of building plans throughout Pakistan so builders and developers can start construction as early as possible.

A BRIEF ABOUT ABAD

The Association of Builders & Developers of Pakistan (ABAD) is a national level representative organization of builders and developers, formed in the year 1972 with the aim and objective of unifying and streamlining the construction activities of private sector.

ABAD is registered under the Companies Ordinance, 1984 with Registration No. KAR No. 4967 of 1977-78 and licensed under Trade Organizations Ordinance, 2007 and it's affiliated with the Federation of Pakistan Chamber of commerce and Industry (FPCCI).

Today, ABAD has in its fold more than 1,000 leading construction companies of the country. Most of its members' offices are equipped with up-to-date systems of designing, cost control, project management and latest civil engineering techniques to minimize the cost of construction. The association operates on democratic lines with election of One Chairman, Senior Vice Chairman, Vice Chairman and Managing Committees and One Chairman from each of its two regions i.e., Southern Region and Northern Region for a full term of year. The Chairman & Sr. Vice Chairman is elected among Full / Ordinary members and the Vice Chairman from Associate Members and One Chairman each from its two respective.

The Elected Office Bearers for the term 2019-20 are Mr. Mohsin Abu Bakar Sheikhani, Chairman; Mr. Muhammad Sohail Warrind, Senior Vice Chairman; Mr. Abdul Rehman, Vice Chairman; Mr. Muhammad Ali Ratadia, Chairman Southern Region; Engr. Akbar Sheikh, Chairman Northern Region (Lahore) and Mr. Moosa Memon, Vice Chairman Hyderabad Sub-Region.

As a representative organization of the country's builders and developers, ABAD has made a valuable contribution in the formulation of National

Housing Policy and Sindh building Control Ordinance. It has also played a leading role in securing and increase in the House building Finance Corporation component of housing loans as well as the allocation to HBFC in the Federal Budget.

In the provincial capital of Sindh, ABAD has played a pivotal role in procurement of land for its members and also for the issuance of no objection to them by Karachi Development Authority. Other major achievements of ABAD include increasing the covered area of flats, fixation of the selling price of housing units, inclusion of a provision of escalation, simplification of the procedure for the permission to mortgage and registration of leases, increase in the period of completion and streamlining of documentation procedures regularly. Although there is a pressing requirement for houses in the city yet on account of non-availability of infrastructure and other amenities, some schemes cannot be developed due to scarcity, efforts to remove these bottlenecks are continuing on all possible levels.

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.
- Co-coordinating between ABAD members, the Government and other agencies.
- Dealing with problems faced by its members in the execution of their projects.
- Organized research.
- Awareness and training program to promote the science and art of building.
- Working actively for eradication of unethical business practices from the housing and development 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.

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.

ELECTION SCHEDULE FOR THE YEAR 2020-2021

CENTRAL AND REGIONAL/ZONALEXECUTIVE COMMITTEE (SOUTHERN & NORTHERN REGIONS/ZONES) AS PER SECTION 14 SUB CLAUSE II OF THE TRADE ORGANIZATION ACT-2013

Srl#	Description	Election Schedules			
		Day	Month	Date	Year
01	Issuance and display of Election Notice, Scheduled and Provision of Eligible Voter List	Saturday	July	11	2020
02	Last date for receiving changes of names of Authorized representatives, if any, in the entries of preliminary list of Voters	Tuesday	July	14	2020
03	Display of Provisional list of all members eligible to Vote	Monday	July	20	2020
04	Last date for receiving objections, if any, to the entries in the list of voters	Monday	July	27	2020
05	Intimation of action taken by the Secretary General on the objections, if any, received from the members	Thursday	August	06	2020
06	Last date of receiving appeal to Election Commission by any member aggrieved by the decision of the Secretary General	Saturday	August	08	2020
07	Intimation of the decisions of Election Commission on the appeal by any member aggrieved by the decision of Secretary General	Tuesday	August	11	2020
08	Intimation decisions of Regulator on the appeal by any member aggrieved by the decision of Election Commission	Thursday	August	20	2020
09	Display of Final list of voters and issuance of Nomination Forms if no appeal is filed by Regulator	Saturday	August	22	2020
10	Last date for receiving Nomination Papers	Thursday	August	27	2020
11	Display of the list of candidates	Monday	August	31	2020
12	Last date of receiving objections, if any, to the nomination of candidates	Tuesday	September	01	2020
13	Decision of Election Commission on the objections to the nomination of Candidates	Thursday	September	03	2020
14	Decision of Regulator on the appeal by any candidate aggrieved by the decision of Election Commission	Saturday	September	12	2020
15	Last date of withdrawal	Monday	September	14	2020
16	Display of final list of candidates	Tuesday	September	15	2020
17	Polling for the elections of the members of Executive Committee from 10.00 A.M to 04.00 P.M	Tuesday	September	22	2020
18	Election of Office Bearers	Saturday	September	26	2020
19	Meeting of newly elected Executive and nomination of 2 women members	Saturday	September	26	2020
			AT 01.00 P.M		
20	Oath Taking Ceremony	Saturday	September	26	2020
			AT 02.00 P.M		
21	Annual General Meeting	Saturday	September	26	2020
			AT 02.30 P.M		

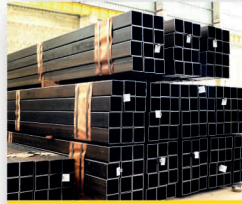


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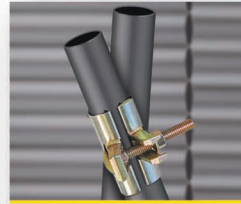
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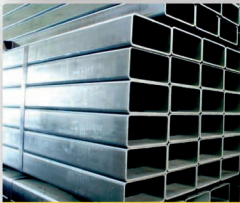
**IIL HOLLOW
STRUCTURAL SECTIONS**



**IIL SCAFFOLDING
PIPES**



**IIL FIREFIGHTING
PIPES**



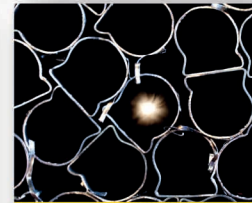
**IIL PRE-GALVANIZED
TUBES**



**IIL API LINE
PIPES**



**IIL COLD ROLLED
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HOW PAKISTAN DEFIED ALL ODDS TO EMERGE ON THE WORLD MAP

On August 14 1947, Pakistan – an independent sovereign country emerged on the world map, as a result of the hard-slogging efforts of Muslims of the Indo-Pak Subcontinent.

The All-India Muslim League first voiced the demand for a Muslim homeland based on India's northwestern and northeastern provinces in March 1940. Seven years later at the moment of British decolonization in the subcontinent, Pakistan emerged on the map of the world.

Over a million people died in the violence that accompanied partition while another 14½ million moved both ways across frontiers demarcated along ostensibly religious lines.

Mohammad Ali Jinnah, the leader of the All-India Muslim League, tried resolving the problem by asserting in 1940 that Indian Muslims were not a minority but a nation, entitled to the principle of self-determination and for this reason he envisaged "Pakistan".

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.

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.

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



New political map of Pakistan

In a historic move, Pakistan issued a new political map of the country that clearly identifies occupied Kashmir as a "disputed territory" and states that the final status will be decided in line with the relevant United Nations Security Council (UNSC) resolutions.

The map rejects the illegal steps taken by India on August 5 last year, he said, adding that the federal cabinet and the country's political leadership had supported it.

homeland for the Muslims in the Muslim majority regions of the subcontinent. The resolution was commonly referred to as the Pakistan Resolution.

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.

Pakistan has seen many upsides and downsides in days after its inception, but with the blessings of the Almighty, unity among the nation, determination and steadfastness of the armed forces has protected the country from all evils.

Presenting the new map, Prime Minister Imran Khan maintained that the Kashmir issue could only be solved by following the UNSC resolutions which give the Kashmiri people the right to self-determination.

In the map, Jammu and Kashmir in its entirety, including Gilgit-Baltistan, has been shown in one distinct colour.

"This gives a clear message to the people of Kashmir, that the government of Pakistan was with them in the past and will stand with them in the future," the PM said in his message.





ABAD LEADS INDEPEDENCE DAY RALLY IN GWADAR

To celebrate the historical occasion of the Independence of Pakistan, a joint rally was taken out by the builders and developers from Gwadar and members of the Association of Builders and Developers of Pakistan (ABAD) working in the port city on the eve of Independence Day to mark the auspicious occasion with full national zeal.

Senior Vice Chairman ABAD, Mr. M. Sohail Warind, Chairman Southern Region, Mr. M. Ali Taufique and former chairman Mr. Junaid Ashraf Taloo were among those leading the rally.

The rally originated from Karachi and reached the port city of Gwadar the same day.

Director General Gwadar Development Authority, Mr. Shahzeb Khan Kakar, also addressed the rally as chief guest and hailed the

spirit and patriot fervor of the rally organizers for marking the occasion.

He said Gwadar had vast potential for development and several construction activities were underway in the port city. He said we have extensive plans for making Gwadar a smart city, and materialization of all such plans was being worked out.

Highlighting the potential of Gwadar, he said the city's per capita income could reach \$15,000 by 2050, which is far higher than the current \$1300 per capita income of the whole of Pakistan.

The rapidly progressing Gwadar has a vast scenic landscape, peaceful streets, spectacular architecture, good transport links and a safe environment that is a sign of any world-class city.





Covid-19 effects on Construction Industry

By: Engr. Zaheer Qadri

The coronavirus pandemic has hit the construction industry world over like it affected global economy and its carryover effects are still perceptible.

The real glimpse of the development of any country is demonstrated through its robust potential of constructional sector, which is

closely associated with industrial production and flourishing of business, commerce and trade activities.

In construction-industry, the site-owners, contractors and labourers are facing potentially significant challenges including, supply chain, workforce wages, and halt of the scheduled infrastructure projects, and these challenges only compounded after the coronavirus outbreak.

New essential social distancing measures have also come into focus as international governments revisit their approaches to minimise the spread of the virus.

The pandemic also brought varied challenges for the key industries to sustain and continue operations –but at the same time the COVID-19 triggered realization in the ruling quarter about imperativeness of the construction sector because of its sizeable contribution to the economy.

The pandemic has also rendered several daily wage earners workless, but with concession and the go-ahead for resumption of

work in this vital sector it breathed new life to the downtrodden segment connected to the industry.

The government announced unprecedented incentive package for the construction industry, offering unmatched yet deserving provisions to builders and developers and encouraging investors to inject money into this vital sector thus paving way for huge investment.

The relief

The incentive package has fulfilled the legitimate longstanding demand of builders and developers for fixed income tax and declaration of construction sector as an industry. With the declaration of the construction sector as an industry, the import of plants and machinery used in this sector would have the same incentives as enjoyed by other industries, which is welcoming.

According to the package, the fixed tax regime would be enforced where taxes are based on per square feet/yard, zero withholding tax on all material except cement and steel, exemption of tax on services and facility of 10 times credit on income and profit for which tax has been paid.

The tax ratio on low-cost housing units to be build Naya Pakistan Housing and Development Authority has been reduced by up to 90%. This regime would be applicable on projects initiated before December 31, 2020, and the current incomplete projects that are registered under this scheme.

The new projects would have to be registered on FBR's IRIS portal while existing projects would self-declare the percentage of completion and shall pay fixed tax for the remaining project under the new fixed tax scheme. The law states that dividends paid to shareholders would be exempted from taxes.

Under this package, provisions of Section 111 (unexplained income source) of the Income Tax Ordinance, 2001, will not be applicable on capital investments on land and cash if the cash investment is deposited in a new bank account on or before December 31, 2020, and if the investor has legal ownership title of the land at



the time of promulgation of this scheme.

One-time exemption on Capital Gains Tax has been granted for a residential house measuring 500 square yards or less and/or in case of a flat of 4,000 square feet or less.

Advance tax on sale of property has also been reduced from 10% to 5%. Through amendment in the Finance Act, 1989, exemption has been provided within the premises of Islamabad Capital Territory for capital value tax, as recently announced by Punjab and Khyber-Pakhtunkhwa.

The package also has a lot to offer to the construction industry, which will reflect on its growth in years to come.

The SOPs

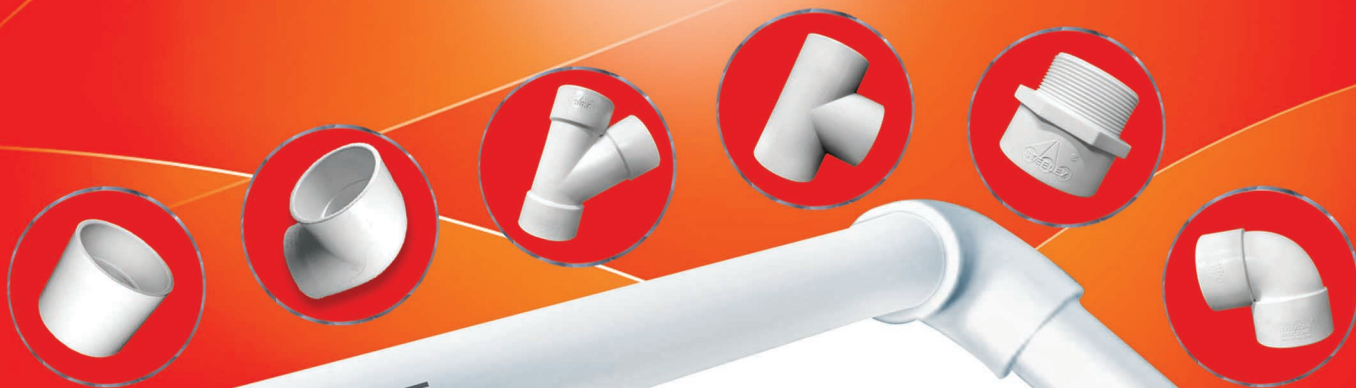
The government also prepared the standard operating procedures (SOPs) before lifting restrictions on the construction industry and its affiliated sectors in a bid to offset the economic and social impact of the coronavirus outbreak in the country.

The introduction of new SOPs kicked off a new and an important trend prompting all builders and developers to reshape their working mechanism and it will become a new yet useful norm from now onwards.

It's unquestionably that beyond development, the construction industry will certainly help generate employment opportunities for engineers, young graduates and daily wagers especially after government took measures for its facilitation.



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THE JOINT MEETING

CENTRAL EXECUTIVE COMMITTEE

&

REGIONAL EXECUTIVE COMMITTEE

The Chairman comprehensively briefed the House about the incentive package given to the construction industry and enlightened members about further steps being taken by ABAD for their facilitation.



ABAD office bearers address the joint CEC and REC meeting

The Central Executive Committee (CEC) of the Association of Builders and Developers of Pakistan (ABAD) is a body mandated with decision-making powers and it is represented by senior and prominent members led by the sitting office-bearers to thrash out matters of important interest.

Similarly the Regional Executive Committee (REC) [southern and northern regions] of the Association looks after regional matters to hammer them out.

The CEC and REC meetings are held at least once a month, or twice, to take a consensual decision on pending issues and devise a strategy on matters concerning the entire guild of builders and developers.

The meetings held between January and May conversed about different issues and took several key decisions including announcement of Sub-Committees of ABAD for the year 2019-20, approved Rs 1.5 million grant for Hyderabad sub-region, formulated strategy to



cope with problems faced by builders in the wake of demolition of buildings, and worked out mechanism to avail the incentive package announced by the government of Pakistan.

The joint meeting of the CEC and REC was held recently, presided over by Chairman Mr. Mohsin Sheikhani, to deliberate upon government plans for uplift of the construction industry, approve new membership cases and discuss other pertinent issues.

The meeting was also attended by Senior Vice Chairman, Mr. M. Sohail Warind, Vice Chairman, Mr. Abdul Rehman; former Chairmen Mr. Hanif Gohar, Mr. M. Hassan Bakshi, Mr. Junaid Ashraf Taloo; former Senior Vice Chairman Mr. Fayyaz Ilyas, and other prominent members of the Association. Briefing on incentive package

At the outset of the meeting, the Chairman stated it was commendable that collective efforts of members resulted in announcement of unprecedented package for the construction industry. He said it was also a reality that this package wouldn't have been materialized had

there been no corona pandemic.

The Chairman said many individuals [within the government circles] were displeased with the package because their practice to extract money on different pretexts has halted.

He called upon members to study the ordinance thoroughly and submit their queries, if any, in order to avail incentives offered.

Mr. Sheikhani said members must apply for approvals through ABAD and refrain from approaching the institutions individually as it will create complexity for other members.

He stated that he has also given suggestion [to the provincial authorities] for categorization of consultants. He said a 10-member body is also being formed which will be empowered to take action against any violation in projects.

The Chairman of ABAD said we couldn't yet get our industry approved and recognised from the assemblies because we've no lobbying there. "I believe construction industry will become three times bigger after all activities kick off in

the wake of this unmatched ordinance.”

Former chairman ABAD, Mr. Hassan Bakshi, commended the efforts made by the Chairman ABAD for resolution of several problems. He informed that provincial service tax had been declared zero in Punjab, Khyber Pakhtonkhwa and Islamabad Capital Territory. He said similar incentive should also be introduced in Sindh.

The former chairman Mr. Bakshi also proposed Mr. Mohsin Sheikhan to upload a document related to ‘Frequently Asked Questions (FAQs)’ on social media platforms of ABAD for facilitation of members.

Vice Chairman, Mr. Abdul Rehman, said a committee of three to four people could be formed to look into the issue. The Chairman said a committee of FBR was already in place and it’s working on the subject.

Former Chairman, Mr. Junaid Ashraf Taloo, stated that a few consultants could be identified and members shall be informed about it in case they need to seek any assistance.

Former Chairman, Mr. Hanif Gohar, said the



members should also share the details of number of housing units they were building in order to maintain a record of it.

Mr. Hassan Bakshi said ABAD must issue a letter to members, asking them to continue work at their sites if they absolutely follow the SOP. “This will work as a shield for members who have commenced operations on their site(s).”
New membership case(s)

Later, Mr. Muhammad Ayoob put up before the House five new membership cases and they were approved unanimously. He drew attention of the House towards one particular case whose company name was ‘Spectrum’ and he asked the meeting if such name could be approved as it doesn’t contain words like ‘builder or developer’ in its title.



The Chairman said it could be okayed if there’s no duplication of the name in our members log.

After a brief exchange of views, the House approved the case.

Following discussion of all agenda points, the meeting ended with a note of thanks from the chair.



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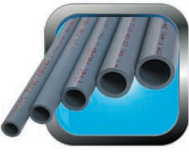


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ASTM F - 441/2

1/2" to 12"

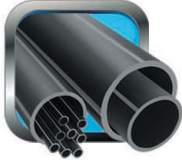


Electrical wiring.

PVC Conduit Pipe

BS - 6099

1/2" to 8"



Water supply and Drainage etc.

HDPE 100 Pipes

DIN - 8074 / 8075
20mm to 1600mm



Water supply etc.

UPVC Pressure Pipes

BS-3505 (P5-3051)

Class B, C, D, E 1/2" to 24"

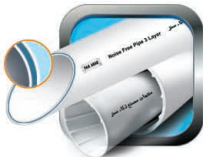


Gas Applications

AERIS PIPE

ASTM D - 2846 & F - 2618

3/8" to 4"



Sewage Pipe system.

Sukoon Pipe

50mm to 160mm



For all above pipes

Fittings

PVC/CPVC ASTM Sch. 40 & 80

F- 438 & 439 1/2" to 6"

HDPE: DIN 8074 / 5 20 to 630mm

3C's

Complete

Concrete

Compatible

SPIRO Pipe

SPIRAL WINDING TECHNOLOGY

Pak Arab Spiro pipes our latest piping technology which can be used for infrastructure like sewage, drainage, rain water, gravitational conduits and irrigation canals.



These **PVC Spiro pipes** can eliminate the challenges with conventional materials of RCC and give 50 years life as we already experienced the heavy rainfall has demolished infrastructure of the sewerage system. This pipe can be produced "On-Site manufacturing so no storage space, no extra transportation cost & no heavy equipments" are required. The pipe can be produced in sizes from 200 mm to 3000 mm diameter.



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LOW-COST HOUSING IN PAKISTAN

A SURMOUNTABLE CHALLENGE

By: Engr. Kaleem-uz-Zaman

The burgeoning population of Pakistan has rendered several people without access to decent and affordable housing. And it's a grim reality that around a quarter of country's population lives below the poverty line.

The last census, in 2017, documents a housing stock of 32.2 million, of which 39% is urban. The urban population is expected to grow by 2.3 million people per year over the next 20 years. This translates into the demand for 360,000 households, at 6.3 individuals per households.

The real picture

According to projections by the United Nations, more than half of Pakistan's projected 250 million citizens are expected to live in cities by 2030, compared to 36% now.

Similarly, on the global front, about 1.6 billion people live in inadequate housing, with most living in slums and informal settlements in cities.

In our context, housing has traditionally not been a part of urban planning, which had led to a piecemeal approach.

With increasing urbanisation and migration, housing has to be a critical part of urban planning. And its fallout could result in neglecting the needs of millions of vulnerable people, which seems to be the case now.

There is also little clarity on what constitutes

affordable housing for the average Pakistani household. Globally, housing is defined as affordable if a basic housing unit, which provides a minimum amount of personal space (anywhere from 250 to 500 square feet).

The scenario worldwide

The industrial revolution of the nineteenth century has paved way for modern municipal housing with the rapid growth in urban population.

India, according to a September 14, 2019 report, had announced it would provide Indians Rs100 billion, equivalent to US \$1.41 billion at that time, to boost affordable and middle income housing.

The Malaysian government under former Premier Dr Mahathir had announced in May 2019 that it was aiming to build up to 100,000 affordable homes by the end of the year.

In United Kingdom, the concept of social housing refers to low cost rented housing and low cost home ownership for people who may not be able to access the private market. It includes council housing and homes provided by housing associations. In this piece we'll be focusing on rented accommodation available in the social housing sector.

In Brazil, a social housing programme was launched in March 2009 with a budget of US \$18 billion to build one million homes.

In Hong Kong, public housing is one of the major

housing policies of the government. Nearly half of Hong Kong's 3.3 million population lives in public housing.

In Australia, public housing is provided by state departments, with funding dished out by both the state and federal government.

In Belgium, social housing accounts for approximately 6.5 per cent of the total Belgian housing market. This is much lower than neighbouring countries such as the Netherlands and France.

Are we treading the right track?

The incumbent government of Pakistan has an ambitious plan to build five million affordable homes within five years in Pakistan that will tap student architects and use local materials and new technologies to keep costs low. And the first step has been taken with a roadmap to initially build 100,000 houses with Rs 0.3 million subsidy for the eligible applicants.

The government, in its mission, has declared that it aims to make doing business easier, when all the housing stakeholders like developers, contractors, material suppliers, finance providers, law makers et al would be doing their part of business of providing houses to all, and we should do our level best to encourage all these stakeholders to do their parts with fullest missionary zeal.

But, at the same time, the pragmatism of affordability varies because an abode that is affordable for one person may not be affordable for another. Hence making sure the prevalence or merit and eradicating hurdles faced by the deserving applicants will also be another substantial challenge.

Over the past decade, the combined share of housing and construction in the country's GDP has been consistently higher than 9pc. The sector's gross overall fixed investment activity has even surpassed the same in the manufacturing sector.

ABAD's proposals

The Association of Builders and Developers of

Pakistan (ABAD) has been on the forefront in proposing to build low-cost houses to assist government in its plan to meet the growing need of housing.

ABAD also proposed to build 200,000 low-cost houses in Karachi and 200,000 for Islamabad and Lahore in the first phase of Naya Pakistan Housing Scheme.

"The construction package announced by Prime Minister Imran Khan is a historic one for the development of the national economy," Mr. Sheikhani says, adding "as the construction industry is considered the backbone of an economy all over the world."

ABAD has publicly offered its services to the government and it is hoped that the private sector led by ABAD will have an important role in building low-cost houses for the populace.

What's the way out?

A feasible way of channelising private investment in truly affordable housing lies in the government leasing out unused state land in urban and semi-urban areas along railway tracks, highways, motorways, etc for 100 years or more at nominal rentals to developers for constructing high-rises with two- to three-bed units. Such projects should be equipped with education, health and entertainment facilities along with commercial areas.

In Karachi, the government can designate various spots like Martin Quarters, Jacob Lines, Lines Areas and similar areas where multi-storey low cost houses can be built by razing current dilapidated and decrepit structures which also pose safety risk for lives of dwellers.

In developing countries the housing policies need to be flexible because the demand and affordability is different for different people.

Long-term mortgage contracts with less mark up and interest rates can revitalize the concept of housing affordability in Pakistan.



Country's top builders led by ABAD hold virtual meeting with PM Imran Khan



A meeting of the delegation of Association of Builders and Developers of Pakistan (ABAD) was held with the Prime Minister Mr. Imran Khan through video conferencing to discuss prospective construction projects for Karachi and other cities and exchange views with the premier about incentive package offered to the construction industry.

The meeting was attended by prominent builders and developers led by Chairman Southern Region of ABAD, Mr. M. Ali Taufique, while those took part in the audience included former chairmen ABAD, Mr. M. Hassan Bakshi, Mr. Arif Yousuf Jeewa; former senior vice chairman, Mr. Fayyaz Ilyas, and other prominent names of the industry. Chief secretaries of all provinces were also present in the meeting.

The meeting began with briefing to the Prime Minister regarding planned housing schemes and projects. The premier was informed that construction projects would be launched soon within four to five months to add 100,000 housing units and generate economic activity up to Rs1.3 trillion.

The builders and developers also expressed satisfaction over the support being provided by the government towards resolving their issues and

providing them enabling environment for undertaking greater activity in the construction sector. The ABAD delegation hailed the Prime Minister over streamlining of the no objection certificates' (NOCs) issuance process in reduced time frame, adding that the private banks' encouraging the builders and developers to avail credit portfolio reserved for the construction, house building, and development activities.

The Prime Minister Khan appreciated the State Bank governor for his proactive role in encouraging the private banks to extend the much-needed support to the construction sector. The builders and developers assured the prime minister that the present system would help expedite resolution of their issues and pending approvals to enable them undertake projects worth billions of rupees.

Mr. Imran Khan, while expressing satisfaction over the confidence of the builders' community, reiterated the government's commitment to extend maximum facilities to the construction sector. He observed that major cities served as engines of growth and offered huge opportunities to the builders and developers.

Increased construction activities would lead to wealth and job creation bringing economic stability and reducing the debt burden. He added that the construction sector and promotion of small and medium industry were among the government's priorities.

On the issues of providing utilities like electricity and gas for the new projects, the Prime Minister assured the builders of expeditious processing of the applications and directed the authorities to take strict action against officials involved in creating hurdles.

The Prime Minister said an online application, tracking and monitoring system was being introduced and one-window facilitation centres would further improve ease of doing business in the construction sector.



Hyderabad sub-region members assured of resolution of issues in no time

A delegation of the Hyderabad sub-region led by its Vice Chairman, Mr. Faisal Moosa Memon, visited ABAD House on Monday (June 8, 2020) to discuss issues pertaining to Hyderabad and devise a strategy to thrash them out.

The meeting was presided over by Chairman ABAD, Mr. Mohsin Sheikhan and also attended by former chairman Mr. Muhammad Hassan Bakshi.

The visiting delegation from Hyderabad comprised Mr. Kashif Sheikh, Mr. Farooq Sheikhan and another member.

The meeting was arranged to discuss a few lingering issues including immediate approval of completion plans of buildings constructed on converted plots; Approval of building plans on already converted plots; and revision of building standards for Hyderabad region in existing SBCA interim policy for Hyderabad.

Briefing the meeting at its commencement, Mr. Faisal Moosa Memon underlined the issues including those related to converted plots faced by builders and developers of Hyderabad.

He said the buyers of Hyderabad did not have the same worth as that of Karachi.

Mr. Mohsin Sheikhan said there were rules world over and they had to be abided by. He said things have also changed in Pakistan and opined that the builders must also shun violations in their projects to ward off prospective troubles.

Mr. Faisal Moosa Memon seconded the viewpoint of the Chairman and said builders in Hyderabad also didn't want to commit any violation, however, they also want their constructors and buyers to also have deserving benefit. "We want our buyer in a position to invest in projects rather than leaving them in a complex situation caused by lacunas in laws."

He said there should be a feasible mechanism so we could sell our projects to our clients.

He underlined that a buyer in Hyderabad couldn't



afford Rs 9000-10,000 per sq. ft. which needs to be reviewed.

Former chairman Mr. Hassan Bakshi said we have given proposal to the Sindh government requesting them revision in bye-laws of regulatory authorities and those changes should be at par with international standards.

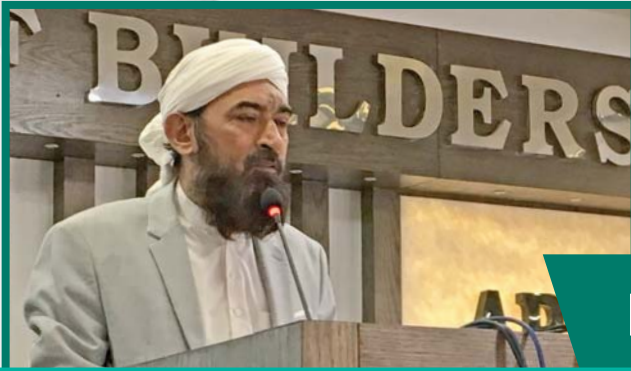
Mr. Kashif Sheikh from Hyderabad said we look to get reasonable ratio of up to 75% in footprint. The Chairman asked the delegation to form a committee for revision of building standards for Hyderabad region and forward a letter to ABAD with incorporation of their suggestions on the matter.

He said the letter will be discussed with the minister concerned and the pending issue would be hammered out afterwards.

He said several issues were in the pipeline for resolution and they will be resolved soon. He stated that talks were underway with the minister and DG SBCA and resolution of most of these issues was in sight.

He reiterated upon the delegation to press all fellow builders to avoid violation and think of steps to boost the national economy.

Since all the points were discussed, the meeting ended with a note of thanks from the chair.



Founder Saylani Welfare Trust,

Maulana Bashir Ahmed Farooqui,



visits ABAD House

Founder Saylani Welfare Trust Maulana Bashir Farooqui shares his thoughts during a meeting at ABAD House.

A delegation of Saylani Welfare Trust led by its founder and learned religious scholar, Maulana Bashir Ahmed Farooqui, visited ABAD House on Wednesday (March 11) to hold meeting with office-bearers and discuss problems faced by the construction industry of Pakistan.

The meeting was presided over by Chairman ABAD, Mr. Mohsin Sheikhan, and also attended by Senior Vice Chairman, Mr. M. Sohail Warind; Vice Chairman, Mr. Abdul Rehman; Chairman Southern Region, Mr. M. Ali Taufique, former Chairmen Mr. Hanif Gohar, Mr. Junaid Ashraf Talo, Mr. Anwar Gagai, Mr. Arif Yousuf Jeewa and a large number of journalists.

The session was moderated by Mr. Raheel Rinch. Addressing the meeting, Chairman ABAD Mr. Mohsin Sheikhan heaped praise on the Saylani Welfare Trust for its social welfare and charitable activities that is helping needy people all over Pakistan.

He said the Saylani Trust's initiative to impart IT education to youth of the country were also commendable.

Mr. Sheikhan said the construction industry was currently mired in serious problems, especially in

the wake of Supreme Court orders for demolition of buildings. "Multiple factors exist including institutional obstacles and corruption that are impeding growth of the construction sector," he remarked.

The Chairman underlined that Construction sector breathes life to 72 allied industries and gives employment to countless people. He said delayed approval of projects and other impediments have obstructed growth of the business.

He stated that illegal buildings were still thriving and it will do so until the government gives a supply line.

Action against illegal contractors sought

Mr. Sheikhan said those erecting illegal structures were not builders, they are thekedars (contractors) who works without legal obligations.

He informed that ABAD has a standard criterion to give a membership, with foremost condition among them is that an applicant must be a committed tax-payer.

The Chairman said demolition of buildings in Karachi has triggered confrontation between the public and reputed builders, which is a wrong precedent. “We can’t run our business if things continue to unfold this way.”

Speaking on the occasion, founder Saylani Welfare Trust (SWT) Maulana Bashir Ahmed Farooqui acknowledged that the construction industry was faced with unprecedented problems at present.

He said the state has the responsibility to provide food, shelter and employment to every citizen of the country. Maulana Farooqui said no state could take steps detrimental to the wellbeing of citizens.

He stated that we are looking forward to meet the Chief Justice and other luminaries to apprise them of current uncertain situation in order to prevent people [primarily the poor segment] from going towards committing suicide.

The SWT founder said he and his organisation firmly stands by ABAD and vowed to accompany a member of ABAD in high-profile meeting with decision-makers in the government. “Either it’s the Chief Justice, the Army Chief, the Prime Minister or the President, they all keep sympathy for the people, hence we will request them to take measures for welfare of the masses,” he added.

He said there was a law when construction above two floors was banned, but stakeholders concerned raised awareness about high-rises and



Chairman ABAD addresses the participants at the meeting.

ultimately the ban was lifted.

Maulana Farooqui extended all-out support to ABAD in its cause to prosper construction industry and provide employment to millions of people.

The Saylani Trust Adviser, Mr. Afzal Chamdia, thanked ABAD for arranging a useful meeting.

Later, a documentary was screened showing projects, welfare activities and educational ventures launched by Saylani Welfare Trust for the poor.



Founder Saylani Welfare Trust is being presented the memento of ABAD.

Vice Chairman ABAD, Mr. Abdul Rehman, gave a vote of thanks before the meeting ended.

At the end of the meeting, Maulana Farooqui offered special dua (prayer) for end to plights of the construction industry and overall wellbeing of the people of Pakistan.



WORLD BANK DELEGATION VISITS ABAD HOUSE

The members of ABAD apprised the World Bank team of obstacles existent in the financing for housing and suggested solutions to overcome it.



World Bank's Financial Sector Specialist, Mr. Marius Vismantas, talks to the members of ABAD during a meeting.

A delegation of the World Bank, led by Financial Sector Specialist Mr. Marius Vismantas associated with the World Bank Group, visited ABAD House on Monday (March 2) to discuss ways for optimizing development finance in Pakistan.

The visiting delegation also comprised economist Mr. Rafay Khan and Mr. Rami Mikko Ahmed Galal.

The meeting was presided over by Chairman Association of Builders and Developers of Pakistan (ABAD), Mr. Mohsin Sheikhan, and also attended by Senior Vice Chairman, Mr. M. Sohail Warind, Vice Chairman, Mr. Abdul Rehman; Chairman Southern Region, Mr. M. Ali Taufique, former Chairman Mr. M. Hassan

Bakshi and other senior members of the Association.

Vice Chairman Mr. Abdul Rehman welcomed the delegation on behalf of ABAD, followed by introduction from both the sides.

Mr. Marius Vismantas formally initiated the proceedings by highlighting that housing development is one of the key areas in anywhere in the world. He asked the ABAD members about gaps they see in financing for housing sector and how the flow of finance could be encouraged in the current market scenario.

Mr. Abdul Rehman said the concept of project financing from local institutions in Pakistan was

almost non-existent. He cited an example from Canada, saying investors in Canada could pick a site for development after fulfilling legal requirements and the government then chips in for financing as there is a provision for it.

Mr. Vismantas expressed surprise over absence of a mechanism for bank financing in the Pakistan housing sector.

Mr. Noman Tabani underlined that no instance has been seen till date regarding financing from any government institution for a housing project.

Mr. Abdul Rehman said even if we are doing a project costing \$20million, we have to self-finance it and manage resources for its completion. He said there was mortgage financing, but the overall issues related to project financing needs to be addressed.

He stated that one of the major reasons for delay in completion of projects was related to these issues.

The WB representative Mr. Vismantas asked how the builders manage finances for dedicated commercial projects like construction of a hotel. Mr. Abdul Rehman said such projects were totally financed from a capital owned by a builder/developer.

Mr. Noman Tabani highlighted that we want banks to be a secondary source when it came to financing of a project.

The Vice Chairman of ABAD said there were special financial packages for export sector, hence similar incentives should be designed for the construction industry as well.

A member of ABAD suggested that a long-term and thorough solution is that a financial institution should remain attached with a developer from day one of commencement of a project.

Mr. Marius Vismantas said land financing seems to be one the major issues at present. He opined that the government may finance social housing



or low-income housing schemes, but not the commercial projects.

Mr. Abdul Rehman said there were instances in the past when acquiring government land was banned by the apex court due to malpractices of a few individuals.

Chairman ABAD Mr. Mohsin Sheikhani said the government was responsible for title insurance. He said there were many problems like obstacles in approval of projects, NOCs and other related issues that hamper pace of construction activities.

Former Chairman, Mr. Hassan Bakshi, said we need to work hard for getting approvals and they were not time-bound and in most cases it takes more than 12 months.

Mr. Mehmood Tabbha said there was no sustainable policy, adding that change in policies ensue after change in the government. "Hence, everyone feels insecure in this connection," he stated. Mr. Abdul Rehman said we have enough potential to build mega projects and schemes, however, some underlying problems need to be addressed for better execution of plans.

Mr. Marius Vismantas said we have been working on housing finance and currently we are focused on financing for housing and there were issues of delivery, trust as well as legal matters.

After discussion on all pertinent points, the meeting ended with a note of thanks from Chairman ABAD.

DELEGATION OF VOICE OF OVERSEAS PAKISTANIS CALLS ON CHAIRMAN ABAD, MR. MOHSIN SHEIKHANI



Chairman ABAD Mr. Mohsin Sheikhani speaks to the delegation of Overseas Pakistanis at ABAD House.

A delegation of the Voice of Overseas Pakistanis (VOP) led by its President, Major Haroon Rashid, met the Chairman Association of Builders and Developers of Pakistan, Mr. Mohsin Sheikhani, at ABAD House on Saturday (March 7) to discuss with him problems faced by overseas Pakistanis in the wake of their huge investments in a residential construction project initiated by one of the magnates.

The visiting delegation comprised Mr. Salman Ahmed Ali Advocate, Mr. Muhammad Arif from Dubai, Mr. Razi-ur-Rehman (UAE) and Mr. Raheel Ashrafi from Dubai.

Major Haroon opened the discussion by highlighting the plights of the project allottees, especially those residing overseas. He said the people who've invested sizeable capital in those projects were now being treated like an orphan child. He stated that the project owner sold the government land to clients and it was now unlawfully extracting Rs 668 billion from the allottees after court orders against it.

Mr. Haroon said we took to the streets with a religio-political party Jamaat-e-Islami to raise voice against the project owner and his company, but no media channel covered the protest.

The President of VOP urged the Chairman ABAD to support them in the cause.

Addressing the delegation, Chairman ABAD Mr. Mohsin Sheikhani said the issues related to the particular project were not new.

He said Pakistan is a third world country and problems also exist here.

Mr. Sheikhani said that the demand of that project owner to seek development charges was unjustified; however, it was also a fact that the clients overlooked ownership documents while buying plots there.

He also sought a formal application from the Voice of Overseas Pakistanis delegation detailing all the issue including their contribution to foreign exchange, the losses they incurred due to investment in that project and mentions of excess development charges sought by the project management.

The delegation thanked the Chairman ABAD for giving his insightful account on the matter and suggesting measures for a possible wayout of the current imbroglio.



BRIEFING ON ONLINE ONE-WINDOW OPERATION FACILITY LAUNCHED BY THE SBCA



A briefing was held at the ABAD House on Tuesday (August 11) regarding an online portal launched by the Sindh Building Control Authority to ensure one-window operation for builders and developers for expediting approval process of projects in no time.

The presentation was given by a representative of a firm – Sapphire Consulting Services – roped in by the SBCA that developed the online portal.

The session was chaired by Senior Vice Chairman ABAD, Mr. M. Sohail Warind, and Vice Chairman, Mr. Abdul Rehman. A large number of members of the Association also attended the presentation.

Commencing the briefing, the representative said it was very simple that the portal could be logged in by any registered member through the SBCA website www.sbca.gos.pk

He elaborated the steps for the members as below:

1-Log into the portal from sbca.gos.pk

2-Click the green coloured icon titled ‘e-construct’ on the front page which will redirect you to the portal URL which is: smart.sbca.gos.pk

3-The builder/developer is required to enter his email address and password assigned to him/her to enter the dashboard.

4-The next page – a dashboard –will have a pie chart explanation of pending, approved and in-process project details and status of NOCs.

The representative said architects of respective builders could also submit construction plans on behalf of a project owner.

Registration process

The portal developer said the members of ABAD will be required to fill up an MS Excel sheet –to be given to ABAD Secretariat – with their email address, mobile number, registration number of ABAD membership and expiry date of the membership. Once all these details were enlisted in the sheet, the ABAD Secretariat will forward them to the SBCA management and the builders will become a member of the portal after quick scrutiny by the building control authority.

He further informed that all cases will sail through the portal within 30 days if no genuine objections are raised against them. After approval through the portal, the project could be initiated after 45 days.

The portal manager said the one-window operation portal will expectantly go fully functional by Aug 15.

Former chairman ABAD,
Mr. Arif Jeewa,
meets,
Mr. Asad Umar



The former chairman of ABAD, Mr. Arif Yousuf Jeewa, held a meeting with Federal Minister for Planning and Development, Mr. Asad Umar in June and exchanged views on promotion and uplifting of the construction industry.

The meeting took place at the Minister's office in Islamabad.

Mr. Arif Yousuf Jeewa appreciated the government for its unprecedented package for the construction industry and said the move will create new employment opportunities for people and open horizon for more investment.

He said the package was the need of the hour as all bona fide builders and developers of Pakistan were seeking relief package to boost this important industry.

He said the ABAD was demanding incentives for the construction sector because more than 70 allied industries depend on the construction sector.

Mr. Jeewa also exchanged views with the Minister regarding Capital Development Authority (CDA) bye-laws and how they could be amended to facilitate all investors.

Mr. Asad Umar said that the government approved the construction industry package after holding consultations with stake holders concerned.

The Minister said the government has lifted the restriction on construction industry to benefit the labour community attached with this sector.

After the meeting, Mr. Jeewa presented copy of ABAD's Shelter magazine to the Planning and Development Minister.

It must be noted here that Prime Minister Imran Khan had announced a construction industry package; offering tax exemptions and subsidies worth PKR 30 billion. With these incentives, the government aims to increase employment opportunities in the country in the wake of the COVID-19 crisis.

The government asked the construction industry and investors to "take advantage of the opportunity. On the construction of each house the government would provide a subsidy of Rs300,000, therefore a subsidy of Rs0.3 million each will be given on the first 100,000 houses constructed.



ABAD, ML&C ink MoU to promote construction industry

The Association of Builders and Developers of Pakistan (ABAD) and Military Lands and Cantonments (ML&C) Karachi region on July 23 (Thursday) signed a Memorandum of Understanding (MoU) to promote the construction industry.

The MoU was signed by ABAD chairman Mohsin Sheikhan and ML&C Karachi Region director Adil Rafi Siddiqui at the Cantonment Board Clifton's office.

Senior Vice Chairman ABAD, Mr. M. Sohail Warind; Vice Chairman Mr. Abdul Rehman; Chairman Southern Region, Mr. M. Ali Taufique; Convener Cantonment Boards Sub-Committee of ABAD, Mr. Younus Lakhani, former Chairman ABAD, Mr. M. Hassan Bakshi and others were also present on the occasion.

In his address, DG ML&C Maj. Gen. Syed Hasnat Amir said with the active participation and consultations of ABAD, unified building bylaws and one window operation have been unveiled, which would be effective from Aug 14.

He said ML&C Karachi Region has honored to be the first to unveil unified building bylaws in line with suggestions of ABAD and building bylaws of Sindh Building Control Authority (SBCA) and Lahore Development Authority (LDA).

He said the sole purpose of MoU with ABAD is to promote construction industry by facilitating builders and developers. Maj-Gen Hasnat said after beginning of one window operation, no government department would blackmail builders and developers.

ABAD chairman Mohsin Sheikhan said almost all countries are giving due attention to construction industry because this is the only industry which can generate thousands of jobs and immense growth to GDP as when the construction industry booms, more than 70 allied industries are also running in full swing.

He lamented that no attention has been given to construction industry in Pakistan since last 70 years and added that ABAD was demanding digitalization and one window operation for construction industry since many years.

He appreciated the move for unveiling unified bye-laws for all Cantonment Boards, saying it will help the younger generation taking up reins in the field.

Mr. Sheikhan underlined that Pakistan faces dearth of 10.2 million homes and the number keeps increasing by 0.3 million every year, which is a matter of concern for the government.

He recalled that ABAD had also proposed to build low-cost houses and transformation of slums into model city during Mr. Imran Khan's visit to ABAD House before the general elections of 2018.

Addressing the gathering Director ML&C Karachi Adil Rafi Siddiqui presented salient features of Unified Building Byelaws and said Unified Byelaws and One Window Operation is introduced on the instruction of DG ML&C and proposals of ABAD.

He said a construction project will be approved within 30 days under these laws and if not granted permission within the stipulated time frame, the application will be deemed to be approved automatically.



Chairman ABAD urges govt to engage private sector in Karachi development

Chairman Association of Builders and Developers of Pakistan (ABAD), Mr. Mohsin Sheikhan, was invited as special guest at a ceremony held in honour of Federal Minister for Planning, Development, Reforms and Special Initiatives, Mr. Asad Umar, organized by Vanthali Memon Association at All Pakistan Memon Federation Auditorium, Karachi.

A large number of people from Memon community and members of ABAD were present on this occasion. PTI MNA Shakoor Shah and PTI MPAs Ramzan Ghanchi and Jawed Siddiqui were also present.

Speaking on the occasion, Mr. Mohsin Sheikhan highlighted the problems that construction industry often braves, but never relents in its key role of development activities that also provide employment to a large number of people.

Mohsin Sheikhan said that we are feeling that during last twenty years political parties are losing confidence of people that is the reason why the government should involve persons from private sector into administrative matters directly for better results.

He gave example of Lahore Development Authority (LDA) where a businessman S. M. Imran was appointed as Vice Chairman and he has done a good job including reviving decades-old Ravi Riverside project and any builder or developer now could get NOC within 45 days.

However, he continued, that present government, especially Prime Minister Imran Khan is taking keen interest for reviving economy, especially construction industry which can create thousands of jobs and further GDP growth.

He said that ABAD had always played positive role for the betterment of society and we are ready to play our

role in Karachi Infrastructure Restoration Project. He said that Asad Umar was trying his best to serve Karachi and we need more people like him in Federal Cabinet. He suggested appointment of new administrator for Karachi from the business community for better results.

He assured that his association's members would extend full cooperation to the government and help Imran Khan transform his dream of constructing five million low-cost housing units into reality.

He called upon the government to engage the private sector in the building of Karachi. Chairman ABAD thanked and appreciated Vanthali Memon Association for their social activities.

Speaking on the occasion, Federal Minister Asad Umar said that the federal government is focusing on construction industry because this is the only industry when it booms dozens of other allied industries are also booming and creating thousands of jobs and shelter for people.

He said that the Karachi Infrastructure Restoration Committee is working in right direction and soon National Disaster Management Authority (NDMA) will start working in Karachi so people could get better civic facilities.

Upgradation of the city's infrastructure would need hundreds of billions of rupees, however, Pakistan Tehreek-e-Insaf government was ready to share the burden to the maximum possible level. But he asserted that the Sindh Government must be present on the ground.

"We as a team shall do this task," he pledged. President of Vanthali Memon Association Haroon Ibrahim and President of All Pakistan Memon Federation Hanif Motlani also spoke on this occasion.

Vice Chairman Mr. Abdul Rehman addresses the meeting related to issues of MDA and LDA.



Meeting to discuss issues regarding MDA and LDA

The members discussed prospective strategy if the court takes up case regarding converted plots for hearing.

A meeting was held at the ABAD House on January 24 (Friday), presided over by Vice Chairman Association of Builders and Developers of Pakistan, Mr. Abdul Rehman, to discuss issues related to Malir Development Authority (MDA) and Lyari Development Authority (LDA) as well as the outer development charges.

The meeting was also attended by former Chairman Southern Region, Mr. Ibrahim S. Habib, senior member ABAD, Syed Shahid Khairi, Mr. Khursheed Alam, Mr. Ashfaq Memon and other members of the Association.

The Vice Chairman initiated the discussion by informing the House about court order on outer development charges. He said the honourable court had sought details of developments carried out by relevant institutions in different areas.

He said the court also asked for response of LDA in the case.

Senior member ABAD, Mr. S. Shahid Khairi, stated that the efforts of Mr. Khursheed Alam, Mr. Ashfaq Memon and Mr. Ibrahim Habib in processing the case are also commendable, hence they should be appreciated.

Mr. Ibrahim Habib regarded the court order and said our lawyer remained in constant touch with ABAD team members for effective pursuance of the matter. "We will soon hold another meeting in this regard."

To a suggestion regarding formation of new committee, Mr. Abdul Rehman said there was no need to form another committee in his view as existing committee included him, Mr. Ibrahim Habib, Mr. Khursheed Alam, Mr. Ashfaq Memon and Mr. Amir Amin Thara. The House expressed its confidence on the committee members.

The Vice Chairman also informed the House about his meeting with Sindh Building Control Authority high-ups

regarding setback rule and verification of title (forwarding).

Mr. Ibrahim Habib reiterated that instead of 'forwarding', a phrase 'verification of title' should be used to avoid confusion.

Mr. Abdul Rehman said he will vet the SBCA notification, once it is issued and call upon them for necessary amendments, if needed.

Mr. Khursheed Alam requested the Vice Chairman to also devise a similar mechanism for revenue department so they may also give ad to newspapers for ease of builders and developers.

Mr. Rehman responded that once the SBCA notifies our proposal, it will be made basis to file our request with the Revenue Department.

The Vice Chairman further told the House that he has prodded SBCA into removing the setback rule for odd-shaped plots, however, in the second phase; the setback applicability on other plots will also be discussed with an aim to resolve it.

Regarding issues related to LDA, Mr. Khursheed Alam suggested that a meeting be held with DG LDA to resolve lingering issues. He stressed that presence of the Chairman will be vital in that meeting.

Mr. S. Shahid Khairi said he will himself look into the matter and coordinate with the Chairman in this regard.

Mr. Khursheed Alam said encroachment in Scheme-45 was another issue that needs to be addressed. "We must tell our lawyers about it so they could raise this matter as well," he added.

After discussion of all agenda points, Mr. Ibrahim Habib gave a vote of thanks before formally concluding the meeting.

ABAD office-bearers address the FBR Sub Committee meeting.



F B R

Sub-Committee meeting

The members mooted their suggestions for the upcoming budget, and exchanged views on the ordinance promulgated by the government for construction industry and had their queries answered.

A meeting of the FBR Sub-Committee was held at ABAD House on Wednesday (April 29), presided over by Chairman Southern Region Mr. M. Ali Taufique, to discuss the recently-promulgated ordinance for the construction industry and seek suggestions from members for the upcoming budget 2020-21.

The meeting was also attended by former Chairman Mr. Hassan Bakshi, former Vice Chairman, Mr. Abdul Kareem Adhia, Mr. Mehmood Tabba, Dr. Hani, Mr. Abual Barkaat, Mr. Ghias ur Rehman and other members of the Association.

Mr. Hassan Bakshi, at the outset of the meeting, briefed the House about ordinance issued by the government for the construction industry and the perks offered to builders and developers in it.

A member asked Mr. Bakshi if any investor has undocumented money and he intends to invest in a construction project, what will be its status. The former Chairman said there is a provision in the law for investor who injects money into a project as first-time buyer.

He explained that the ordinance provision is meant for those who are builders, along with those who partners with a builder or anyone who becomes a customer of the builder.

He said the incentives will also be applied to those who are even constructing a single house which could be approximately 500 square yards.

Mr. Bakshi, however, asked members to hire a good accountancy firm for proper consultancy on the matter before making a huge transaction or investing their amount. "A proper firm or consultant will help you professionally in making your investment safe," he added.

Mr. Mahmood Tabba asked if an investor deposits an amount in new bank account and he fails to acquire land in time. "Can he avail the incentive facility post December 2020," he asked.

Mr. Bakshi replied that it was clear in the law no such incentive will be applicable after December 2020.

Another member pointed out that market value of their plot was around Rs 30-40 million while FBR calculates its rate at Rs 3 to 4 million, which is unfair. The former Chairman said it was true such calculations were being made by the tax regulatory authority; however, efforts were underway to discuss the issue with authorities concerned and thrash it out.

He said majority of the builders were of the view

that FBR valuation rates should not be revised because of current situation and they must be kept the same.

Mr. Bakshi also asked members to submit their budget-related proposals to ABAD so they could be debated and incorporated in our draft proposal.

He said it was hoped that the federal government will issue its revised policy for height of buildings in next 15 days, adding the new policy will have heights renewed as per international standards.

The former Chairman also told the House that 'industry status' given to the construction sector will be formalized once it becomes part of the budget.

Later, he read out proposed 'improvements' in the Tax Laws Ordinance of 2020 given by former Chairman ABAD, Mr. Hanif Gohar, in writing, which are: "Regarding completion certificate of developers it is proposed that the condition of sale of 50% plot and 40% sales receipts should be deleted because developers work is to complete the project with in time rather than to complete the sale target."

Mr. Gohar also proposed that clauses 1 & 2 of clause E of sub section 3 of Section 100D should be deleted because if builders and developers fails to get completion certificate sec 111 will invoke and all amount invested will become taxable income therefore. The above said deleted clause should instead be replaced with the following clause: "The provisions of Section 111 shall not be invoked on builders and developers after commencement of project or 31/12/2020 whichever is earlier"

He also mooted that the purposes of tax calculation 'a table is given in eleventh schedule' and in the said schedule the word "area" should be replaced with the word "saleable area" or "unit area"

"Further, with respect to the tax table, the same needs to be made in a manner similar to the FBR valuation table --which has been divided Karachi into different categories because seldom will people pay amount of tax from their own pocket and in this situation builders and developers' cost of taxation will be same for A1 category and lower category," he added.

He further wrote that "regarding Section 100D (3)(a)(i), we would recommend that once the

taxpayer opt for the scheme then the condition of the deposit of money and transfer of property as the case may be will create hardship for the taxpayer therefore cash or property invested in the project till 30th September 2022 will be covered under the scheme."

Mr. Gohar added that with respect to Section 100D (3)(b)(ii), if the land is the name of partner/director of AOP/Company the transfer of property in the name of the AOP/Company will lead to additional cost as at the completion of the project the property will be transferred to allottee(s)/buyer(s).

Subsequently, Mr. Ali Taufique also shared suggestions given by ABAD member Mr. Askari Agha, which reads:

"FBR value should be brought closer to actual market value of property, while fixed income tax rate on apartments over 2,000 sq feet should be increased.

He said an advance income tax on registry of apartments over 2,000 sq feet should be increased.

He also proposed that properties currently stuck in the courts due to pending litigation should be given additional time to start their projects to take advantage of the construction industry package.

The member also suggested that an advance tax on purchase and sale of vacant property should be abolished since builders now have to pay fixed tax on their earnings.

Mr. Mahmood Tabba said it could be helpful for members if ABAD writes a letter to the three to four identified consultants, asking them to consider members' request who seek to avail their services.

Mr. Hassan Bakshi said we would first speak in person with consultants to know their mindset on the subject and negotiate with them on the fee. "The next stage will be dispatching a letter to them," he added.

A member suggested that ABAD could also approach ICAP as most of the consultants are their members so we could be well facilitated from that platform.

The former Chairman said we would a discussion about these recommendation and proposals.

After conversing about all the agenda points, the meeting ended with a note of thanks from the Chair.

Meeting of the Legal Affairs Sub Committee, presided over by Senior Vice Chairman Mr. M Sohail Warind, is underway.



Legal Affairs Sub-Committee meeting

The members discussed prospective strategy if the court takes up case regarding converted plots for hearing.

A meeting of the Legal Affairs Sub-Committee of Association of Builders and Developers of Pakistan (ABAD), presided over by Senior Vice Chairman Mr. M. Sohail Warind, was held on Wednesday (January 8) at the ABAD House to discuss legal matters pertaining to different cases.

The meeting was also attended by Vice Chairman Mr. Abdul Rehman, Chairman Southern Region Mr. M. Ali Taufique, former Chairman M. Hassan Bakshi, Convener of the Legal Affairs Sub-Committee Mr. Ibrahim S. Habib, Mr. Sufiyan Adhia, Mr. Nadeem Jeewa and other members of the Association.

As the conversation kicked off, Mr. Sufiyan Adhia informed the House that he had discussion with Mr. Hassan Bakshi regarding the upcoming court hearing.

Mr. Sohail Warind said recently work on the converted plots was resumed, which resulted due to collective efforts including personal endeavours of Chairman Mr. Mohsin Sheikhan.

Mr. Adhia said we recently also agreed in our in-house discussions that the bench's implementation order would also be put up before the court if our case is fixed for hearing.

He suggested the House not to miss the court hearing as it is being held after a gap of eight months.

Mr. Ibrahim S. Habib said it was currently uncertain whether the case would be heard. "As per my observation, the case concerning our matter could be heard by March or after it."

Mooting his suggestion, Mr. Hassan Bakshi said we could hold another meeting four days prior to the date fixed by the court for hearing.

Mr. Abdul Rehman also questioned about outcomes of the funds/money spent on legal cases. "When we pay our lawyers' hefty amount and they keep a mum before the Honourable judges despite our legitimate nature of the case, then what they are paid for," he asked.

He advised that we should set a target of what are looking to achieve. "Once we decided to hire an expensive lawyer, what did we accomplish in return?"

Mr. Rehman stated that it would be a sane move if we intervene in legal cases only when our work faces any impediment.

Mr. Ibrahim Habib said the sword was currently hanging on those whose plots were not converted to commercial.

After discussion of relevant points, the meeting ended with a note of thanks from the Chair.

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Use of recycled plastic waste in road construction

The evolution of technology in the construction industry has reached unprecedented heights and what we once thought could be impossible to execute is now a reality in the world of construction.

The effective use of recycled waste has also redefined the way we construct projects, but most of us are aware of the problem we face when it comes to plastic waste. If we can put our discarded plastic to use elsewhere rather than it making its way into landfill or the environment we can take steps to reduce our environmental impact. Thus, the use of plastic waste in road construction looks like an innovation set for growth.

Across the globe, road networks connect people. They are the economic bloodline for businesses, travel and connect our cities. We'd struggle to live without roads. However, whether we are constructing roads or maintaining roads, a lot of raw materials go into these near-endless strips of connectivity.

For decades, plastic has been used in a range of applications. It is durable, versatile and flexible and these key characteristics make plastic waste in road construction suitable for the purpose.

So many different types of plastic are thrown into landfill or taken to recycling centres each year. In

fact, packaging generates 141 million tonnes of waste annually and this contributes to 50% of the plastic waste problem globally.

Meanwhile, the truth is traditional asphalt, although it has been fit for purpose for decades, it does not last. Roads made from asphalt can suffer from the freeze-thaw process and heavy use can result in potholes. On-going maintenance costs money, it uses further resources and also causes disruption.

Traditionally, we use hot aggregates and other products to construct roads. Yet with landfills brimming with materials like plastic, that could be reused, innovative solutions start to look like they could replace the need for these raw materials.

With so many roads that require construction or need maintaining, it makes sense to look at alternatives as we seek new ways to reduce our environmental harm.

Fortunately, using plastic to create an eco-friendly road is completely possible and it seems as though it can be used in a number of ways.

Much like any of a number of other areas for progress, roads can be improved. They need a longer lifespan, reduced construction times and they need to become more sustainable.

What's more, in modern cities, roads need to help reduce noise while the financial aspect of road construction and maintenance also play a part. Fortunately, plastic waste can help to deal with most of, if not all of these problems.

In some cases, plastic is being recycled into asphalt mixture. Shredded plastic is melted further to replace certain materials in the road construction process.

In the UK, some councils are testing plastic roads. These projects involve using plastic pellets and plastic coated aggregate. As these are melted, the plastic is added to the mix and it acts as a binding ingredient.

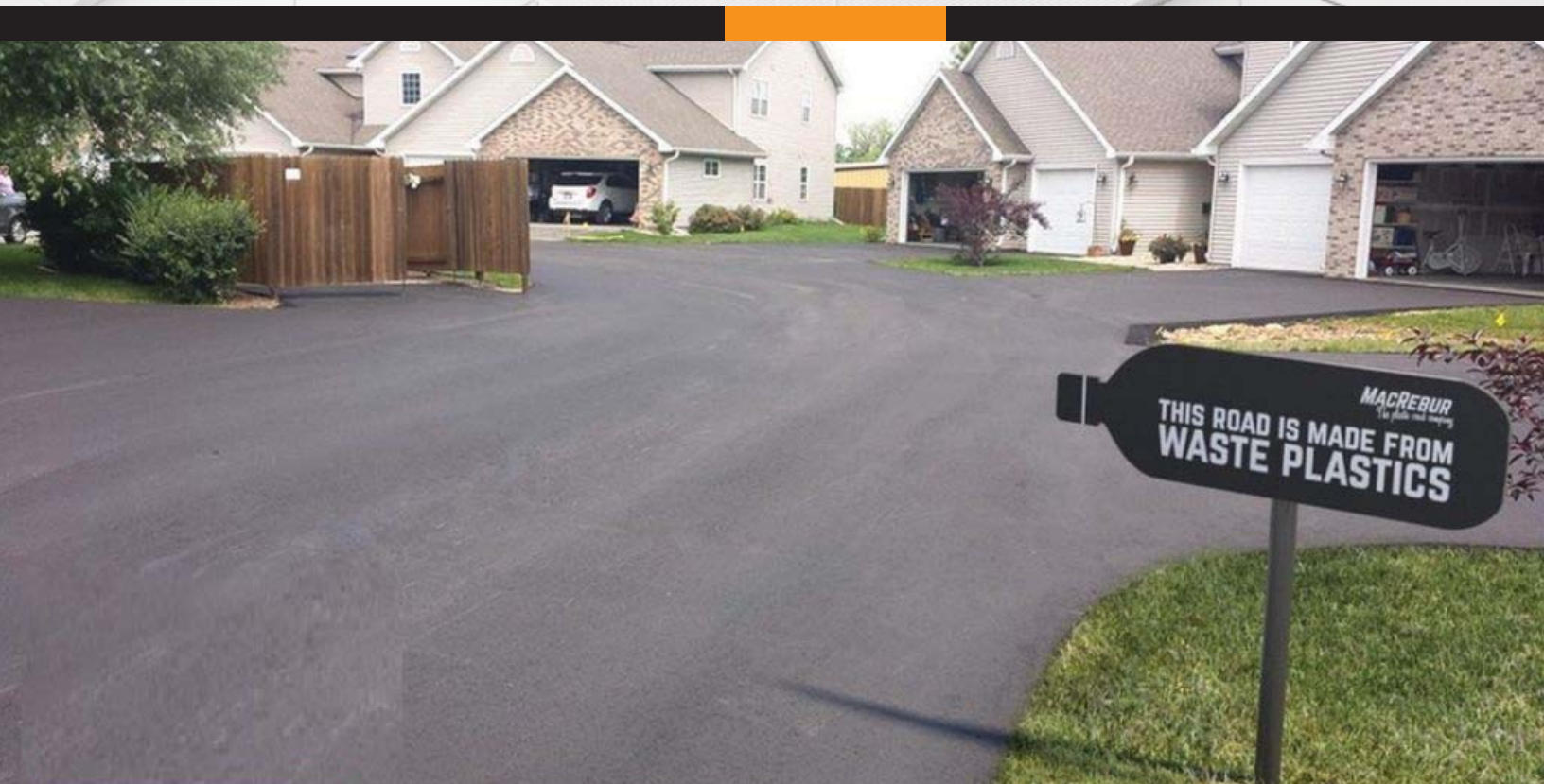
become the first UK housebuilder to use a plastic road.

Is this a durable road?

The company said that for every tonne of bitumen replaced, the road surfacing carbon footprint was reduced by a tonne of carbon dioxide.

Mr Smith said this was the latest in a series of green policies brought in by the company.

He added: "Now we have our first recycled plastic road in place, which gives our customers a more durable road and helps with the current plastic waste epidemic."



In what is being termed as an unprecedented construction in the UK, a road was built by a housebuilder using plastic waste in Elgin, Scotland.

Innes Smith, a Scottish housebuilder, explained that construction of a road at a site in Elgin would help tackle the country's "plastic waste epidemic".

He was of the view that this design reduces the use of bitumen, a form of crude oil used to make roads. It has also been claimed the plastic surface is stronger than existing ones and could reduce potholes.

Smith's firm Springfield Properties said it had

"We already have our second stretch of private road planned and going forward, we will be discussing recycled plastic roads with local authorities with a goal to using plastic roads on all of our developments across Scotland."

Springfield teamed up on the project with asphalt producer Pat Munro and MacRebur, a company which has developed and patented a way to use waste plastic in roads.

The waste is turned into granules, then mixed with a secret "activator" ingredient, reducing the amount of fossil fuel in the asphalt mix.

ABAD WELCOMES NEW MEMBERS

FRIENDS HEAVEN BUILDERS & DEVELOPERS



**Mr. Muhammad
Feroz Khan**



Mr. Fahad Khan

M/s. Friends Heaven Builders & Developers is a new member in ABAD registered in 2019. It's a proprietorship firm in the name of Mr. Muhammad Feroz Khan.

ABAD wishes them a great future ahead.

HSJ CONSTRUCTION



**Mr. Ahmed Hanif
Jiwani**



Ms. Khairunnisa

M/s. HSJ Construction is a new member in ABAD registered in 2019. The status of firm is partnership. Mrs. Khairunnisa and Mr. Ahmed Hanif Jiwani are partners.

ABAD wishes them a great future ahead.

HANIFA SATTAR ASSOCIATES



**Mr. Muhammad
Saleem**



Mr. Hamza

M/s. Hanifa Sattar Associates is a new member in ABAD registered in 2019. The status of firm is partnership. Mr. Muhammad Saleem and Mr. Hamza are partners.

ABAD wishes them a great future ahead.

KALIM ASSOCIATES



Mr. Junaid Kalim

M/s. Kalim Associates is a new member in ABAD registered in 2019. The status of firm is partnership. Mr. Junaid Kalim and Mr. Zishan Kalim are partners.

ABAD wishes them a great future ahead.

KOHSAR BUILDER



**Mr. Muhammad
Raees Abbasi**

M/s. Kohsar Builder is a new member in ABAD registered in 2019. It's a proprietorship firm in the name of Mr. Muhammad Raees Abbasi.

ABAD wishes them a great future ahead.

MAXIM ENTERPRISES



Mr. Tanvir Ahmed

Mr. Bilal Tanvir

M/s. Maxim Enterprises is a new member in ABAD registered in 2019. The status of firm is partnership. Mr. Tanvir Ahmed, Mr. Bilal Tanvir, Atta ul Khabbir Chaudhry and Mr. Muhammad Zafar Hussain are partners.

ABAD wishes them a great future ahead.

MARVI ENTERPRISES



Mr. Mahesh Kumar

Mr. Dileep Kumar

M/s. Marvi Enterprises is a new member in ABAD registered in 2019. The status of firm is partnership. Mr. Mahesh Kumar, Mr. Dileep Kumar, Mr. Aashesh Kumar, Mr. Darshan Ram and Mr. Tara Singh are partners.

ABAD wishes them a great future ahead.

MNASMAR PROPERTY BUILDERS & DEVELOPERS



**Syed Masid Ur
Rehman**

Mr. Nadeem Ashraf

M/s. MNASMAR Property Builders & Developers is a new member in ABAD registered in 2019. It's a proprietorship firm in the name of Mr. Syed Masih ur Rehman.

ABAD wishes them a great future ahead.

MEGATECH BUILDERS & DEVELOPERS PVT LTD



Mr. Suresh Kumar Mr. Dileep Kumar

M/s. Waheed Ali Builders & Developers is a new member in ABAD registered in 2019. The status of firm is partnership. Mr. Suresh Kumar, Mr. Mahesh Kumar, Mr. Dileep Kumar, Mr. Diljeet Kumar are partners.

ABAD wishes them a great future ahead.

RASHID ASSOCIATES



Mr. Farhat Rashid Mr. Raja Ali Mansorr

M/s. Rashid Associates is a new member in ABAD registered in 2019. It's a proprietorship firm in the name of Mr. Farhat Rashid.

ABAD wishes them a great future ahead.

POPULAR BUILDERS & DEVELOPERS



Mr. Abdul Jabbar

M/s. Popular Builders & Developers is a new member in ABAD registered in 2019. The status of firm is partnership. Mr. Abdul Jabbar and Mr. Muhammad Abdullah Nawab are partners.

ABAD wishes them a great future ahead.

S.I BUILDERS & DEVELOPERS



Mr. Muhammad Sajid Mr. Iqbal Ozair

M/s. S.I Builders & Developers is a new member in ABAD registered in 2019. It's a proprietorship firm in the name of Mr. Muhammad Sajid.

ABAD wishes them a great future ahead.

PEERLESS BUILDERS & DEVELOPERS



Mr. Akber Ali



**Mr. Amin
Muhammad**

M/s. Peerless Builders & Developers is a new member in ABAD registered in 2019. The status of firm is partnership. Mr. Akber Ali, Mr. Amin M. Shikarpuria, Mr. Karim Shikarpuria, Mr. Nizar Shikarpuria, Mr. M. Sattar Jamal, Haji M. Akhtar, Mr. Ahmed Ullah Khan and Mr. Aaqib Zafar

ABAD wishes them a great future ahead.

SAWERA ASSOCIATES



**Mr. Muhammad
Yaseen**



Mr. Anwar Dawood

M/s. Sawera Associates is a new member in ABAD registered in 2019. The status of firm is partnership. Mr. Muhammad Anwar Dawood OK, Mr. Muhammad Yaseen and Mr. Kirpal Das Rajani are partners.

ABAD wishes them a great future ahead.

WADAN BUILDERS



Mr. Shahi Syed



**Mr. Shamimal
Haque**

M/s. Wadan Builders is a new member in ABAD registered in 2019. It's a proprietorship firm in the name of Mr. Shahi Syed.

ABAD wishes them a great future ahead.

PRESS CLIPPINGS



Daily Times

Friday, July 31, 2020

13 builders, developers pledge Rs 1,370 billion worth of construction projects at NCC meeting

Prime Minister Imran Khan on Thursday said development of construction sector could play a key role in minimising the impact of pandemic on national economy through jobs creation. The prime minister was chairing the weekly meeting of National Coordination Committee (NCC) for Housing, Construction and Development, attended by 13 representatives of Association of Builders and Developers of Pakistan (ABAD) through video-link.

The prime minister said the government was providing all possible facilities for development of construction sector and urged upon the business community to take full advantage of the opportunity by making investment. The meeting reviewed in detail the progress made by the government in construction sector along with the incentives announced for its promotion. The ABAD representatives paid tribute to the prime minister for providing historic incentives and facilities in the field of construction. They mentioned that for the first time in the country's history, the builders and developers were being encouraged by private banks for construction activities.

Simplifying the no objection certificate (NOC) and permitting process had encouraged the people involved in construction industry, they added. Thirteen representatives of ABAD in the meeting pledged to initiate various projects in next three to four months, which would result in economic activity of Rs 1370 billion. The projects include construction of about 100,000 residential units. The prime minister expressed satisfaction over the assurance given by ABAD to take full advantage of the concessions given to the construction sector and to start economic activities worth billions of rupees.

The meeting was informed that the provincial governments of Punjab and Khyber Pakhtunkhwa had set up modern portals to streamline the application process of NOCs and other approvals in construction sector through online system and to ensure speedy disposal of applications pending for years. The Punjab chief secretary gave a briefing about portal's features, modalities and monitoring of the entire system by the chief secretary office and also processing of requests received from government agencies. The prime minister was informed that e-service centers had been set up in nine divisions of Punjab for convenience of builders and developers with one-window facility. By August 14, the scope of e-service centers would be extended to all districts.

It was highlighted that portal would give a platform to developers and builders to submit online applications from their homes and offices to ensure timely decision-making.

The prime minister lauded the performance of Punjab and Khyber Pakhtunkhwa in setting up and activating the portal. He also directed other provinces including Gilgit-Baltistan and Azad Jammu and Kashmir to launch similar portal and one-window facility. He said the purpose of the portal, mobile application and online system was to minimise human interference in the system and to ensure transparency and efficiency. NEWS DESK

Daily QAUMI AKHBAR Karachi



کراچی میں ایک نیا تعمیراتی منصوبہ؟ جلد شروع ہونگے
تعمیراتی شعبے کیلئے ریٹیفیکیشن کے اعلان کے بعد بہت جلد کراچی شہر میں 30 سے 40 کثیر المنزلہ عمارتوں کی تعمیر شروع ہو جائے گی
ہر عمارت 30 سے 40 منزلہ ہوگی، ان تمام منصوبوں کی تکمیل میں تین سے چار سال کا عرصہ لگے گا، چالیس سے پچاس بلڈرز کو رجسٹرڈ کر لیا گیا
13 بلڈرز نے خیال پاکستان ہاؤسنگ منصوبے میں ایک لاکھ کھانائوں کی تعمیر کیلئے ایک کرب 37 ارب روپے سرمایہ کاری کی کاپی بھری ہے
کراچی (قومی اخبار) وفاقی حکومت کی جانب سے تعمیراتی شعبے کے لیے ریٹیفیکیشن کے اعلان کے بعد بہت جلد (پانی منیٹر ہفتہ 9)

تعمیراتی شعبے میں ایک لاکھ کھانائوں کی تعمیر کیلئے ایک کرب 37 ارب روپے سرمایہ کاری کی کاپی بھری ہے
کراچی (قومی اخبار) وفاقی حکومت کی جانب سے تعمیراتی شعبے کے لیے ریٹیفیکیشن کے اعلان کے بعد بہت جلد (پانی منیٹر ہفتہ 9)



آباد - ملٹری لینڈ اینڈ کونٹریکٹس کے مابین معاہدہ
کراچی (قومی اخبار) وفاقی حکومت کی جانب سے تعمیراتی شعبے کے لیے ریٹیفیکیشن کے اعلان کے بعد بہت جلد (پانی منیٹر ہفتہ 9)



ABAD, Saylani Trust offer reconstruction of dangerous buildings in city

By our correspondent

The Association of Builders and Developers (ABAD) and the Saylani Welfare have offered the Sindh government to reconstruct all the dangerous and illegal buildings in Karachi and provide temporary shelters to their residents during the reconstruction.

ABAD and the Saylani Trust have also promised to bear all the costs of the construction.

During a high-level meeting held at the Sindh Building Control Authority (SBCA) office on Saturday, the Sindh government directed its officials to take strict action, arrest and lodge FIR against those who were involved in illegal constructions.

According to a statement issued by the Sindh local government department, Sindh Information and Local Government Minister Syed Nasir Hussain Shah, and Education Labour Minister Saeed Ghani attended the meeting along with Local Government Secretary Roshan Ali Shaikh and others.

The local government secretary informed the meeting that ABAD and the Saylani Trust had offered their support to the Sindh government for the solution of the issue of dangerous buildings.

He said ABAD and the Saylani Trust were willing to construct new buildings for the residents of dangerous buildings on the same plot after demolishing the dilapidated structures.

"Both the organisations will bear the cost, which would later be handed over to the residents on ownership," he said.

The secretary said the two organisations needed the Sindh government's support to provide temporary residence to the residents of dangerous buildings during the period of reconstruction.

Shah said that in order to implement the plan, the provincial government would first see its legality and ground realities. He added that the government was willing to help the residents of dilapidated buildings by providing them alternative residence.



روزنامہ ایکسپریس، کراچی۔ جمعہ، 21 اگست 2020ء

کم لاگت ہاؤسنگ اسکیم کا اجرا، اہم امور پر غور

سیکرٹری بلدیات کی سربراہی میں اجلاس، سستی تعمیرات سے متعلق امور پر تبادلہ خیال

ایک اور اجلاس میں روشنی کی عداوتی احکام پر عمل کیلئے سخت اقدامات کی ہدایت

کراچی (انساف رپورٹر) وزیراعظم پاکستان کی جانب سے اعلان کردہ ملک بھر میں کم آمدنی والے بے گھر افراد کو سستی مکانات کی فراہمی کیلئے کم لاگت ہاؤسنگ اسکیم کا اجرا کرنا ایک اہم مسئلہ میں وفاقی اور صوبائی حکومت کے احکامات کی روشنی میں صوبائی سکریٹری بلدیات سندھ روڈن میں شیڈ کی زیر صدارت سندھ بلڈنگ کنٹرول اتھارٹی کے کانسٹریبل جی ایم اجلاس منعقد ہو جس میں (بانی صفحہ 3 نمبر 15)

15 کم لاگت ہاؤسنگ

وزیر سکریٹری بلدیات ایس بی ایس نے انکشاف دیا کہ اس وقت سندھ کے کئی علاقوں میں کم آمدنی والے بے گھر افراد کو سستی مکانات کی فراہمی کیلئے کم لاگت ہاؤسنگ اسکیم کا اجرا کرنا ایک اہم مسئلہ میں وفاقی اور صوبائی حکومت کے احکامات کی روشنی میں صوبائی سکریٹری بلدیات سندھ روڈن میں شیڈ کی زیر صدارت سندھ بلڈنگ کنٹرول اتھارٹی کے کانسٹریبل جی ایم اجلاس منعقد ہو جس میں (بانی صفحہ 3 نمبر 15)

15 کم لاگت ہاؤسنگ

بقیہ 10 سندھ/نیپا پاکستان اسکیم

کی ضرورت اجلاس میں وزیر سکریٹری بلدیات ایس بی ایس نے انکشاف دیا کہ اس وقت سندھ کے کئی علاقوں میں کم آمدنی والے بے گھر افراد کو سستی مکانات کی فراہمی کیلئے کم لاگت ہاؤسنگ اسکیم کا اجرا کرنا ایک اہم مسئلہ میں وفاقی اور صوبائی حکومت کے احکامات کی روشنی میں صوبائی سکریٹری بلدیات سندھ روڈن میں شیڈ کی زیر صدارت سندھ بلڈنگ کنٹرول اتھارٹی کے کانسٹریبل جی ایم اجلاس منعقد ہو جس میں (بانی صفحہ 3 نمبر 15)

15 کم لاگت ہاؤسنگ

SBP sets target to boost housing finance

Tells banks to raise housing loan portfolio to 5% of private sector credit

OUR CORRESPONDENT
KARACHI

The State Bank of Pakistan (SBP) has decided to set a mandatory target for commercial banks for extending mortgage loans and financing for developers and builders.

"Banks will be required to increase their housing and construction of building loan portfolios to at least 5% of their private sector credit by the end of December 2021," the SBP said in a statement on Wednesday.

The move is aimed at improving the quality of living conditions for the common people and the construction of housing with linkages to dozens of allied industries offers substantial potential for boosting economic activities in the country. This, however, requires a considerable amount of financing to meet investment needs of the sector.

In Pakistan, bank financing for mortgages and housing construction is less than 1% of gross domestic product (GDP), which is one of the lowest in the region.

"Keeping in view the need for housing and its contribution to the economy, the government is aiming to increase the number of housing units manifold in the coming years," the central bank said.

While issuing mandatory targets, the SBP said banks had been asked to gear up appropriately by developing their infrastructure and capacity to meet the targets.

Furthermore, the central bank instructed banks to present a concrete action plan, within 15 working days, containing quarterly targets, development of products, media campaigns, development of technology infrastructure, and capacity building of staff, amongst other areas. Banks were also directed to report the data of approvals and disbursements against the targets every month, starting from September 2020.



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کراچی (انساف رپورٹر) وزیراعظم پاکستان کی جانب سے کم آمدنی والے بے گھر افراد کو سستی مکانات کی فراہمی کیلئے کم لاگت ہاؤسنگ اسکیم کا اجرا کرنا ایک اہم مسئلہ میں وفاقی اور صوبائی حکومت کے احکامات کی روشنی میں صوبائی سکریٹری بلدیات سندھ روڈن میں شیڈ کی زیر صدارت سندھ بلڈنگ کنٹرول اتھارٹی کے کانسٹریبل جی ایم اجلاس منعقد ہو جس میں (بانی صفحہ 3 نمبر 10)

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