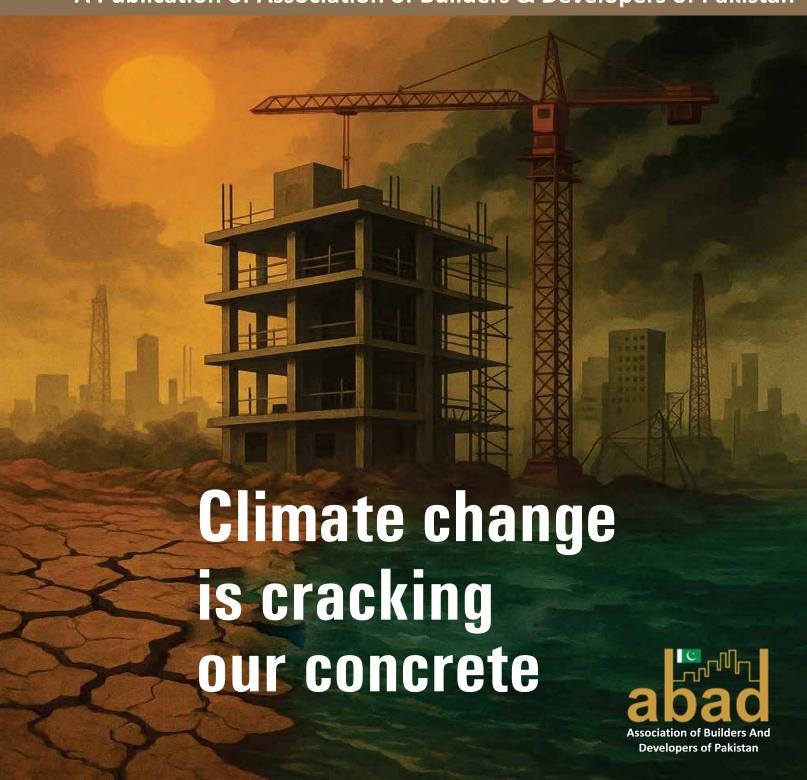
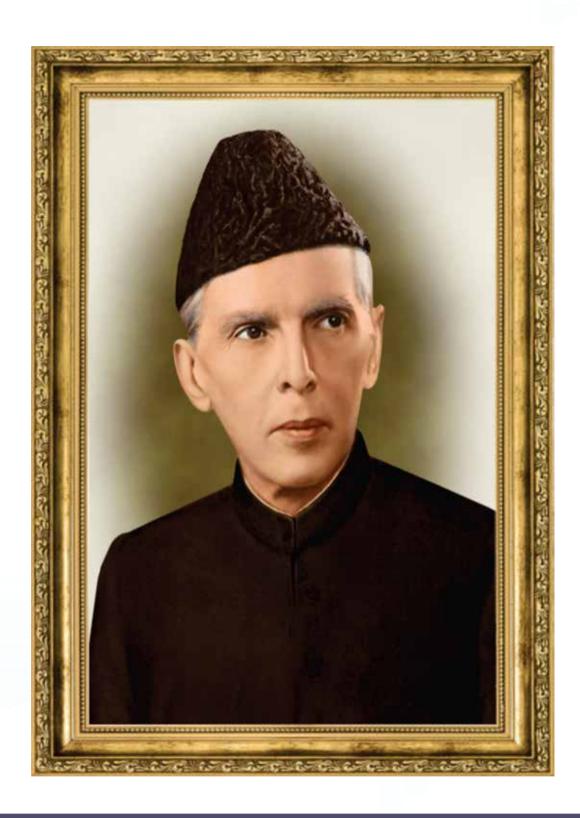
# SHELTER

A Publication of Association of Builders & Developers of Pakistan







"We must work our destiny in our own way and present to the world an economic system based on true Islamic concept of equality of manhood and social justice."

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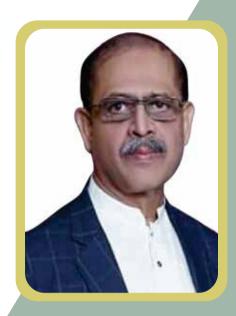
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## EDITORIAL

ENGR. KALEEM-UZ-ZAMAN KHAN

Managing Editor and Convener Shelter and Publications Sub-Committee

In every great city of the world - Dubai, Kuala Lumpur, Istanbul, Singapore - an unmissable common thread runs through them all. It is visionary construction, backed by government support, global standards, and investor confidence. These skylines did not rise by chance. They rose through policy, planning, and partnerships. It's time Pakistan followed suit. Our construction sector has the muscle, talent, and entrepreneurial drive to lead an economic resurgence. What it needs is the right ecosystem. In many countries, builders are empowered with single-window approvals, digitized land records, tax incentives, and access to affordable credit. Investors - local or foreign - are welcomed, guided, and protected. Sadly, in Pakistan, our developers often find themselves navigating a maze of red tape, unpredictability, and delayed permissions. To compete globally, we must first look inward. We must modernize our approach to building, both literally and institutionally. Adopting international best practices - such as sustainable architecture, LEED certifications, seismic compliance, modular construction, and AI-driven planning - can dramatically increase efficiency and safety. Pakistan's talent pool is more than capable of meeting these standards. What's lacking is structured training, exposure, and incentives. Government must take the lead.

A national construction policy aligned with international benchmarks is long overdue. This should include training programs in collaboration with global construction bodies, investment facilitation centres for builders and developers, and public-private initiatives to upgrade infrastructure and housing at scale. Equally important is the creation of investor confidence. Construction-related investments, whether domestic or foreign, need clear timelines, legal protection, and streamlined approvals. Builders should not be seen as petitioners - they must be seen as partners in progress. When investors are valued, they stay. When they're sidelined, they leave - and we suffer a loss not just of capital, but of vision, talent, and opportunity. The ongoing brain drain from Pakistan's real estate and construction sector is alarming. Architects, engineers, planners, and project managers are taking their brilliance abroad. Why? Because they see more appreciation, better systems, and clearer futures outside Pakistan. We must change this equation - and quickly. By thinking globally and acting locally, we can make Pakistan not just a hub of construction - but of innovation, sustainability, and economic growth. Let's build with purpose. Let's build with pride. And above all, let's build with the belief that Pakistan can lead, not lag, in the global construction arena.

## Chairman MESSAGE

### M. HASSAN BAKSHI

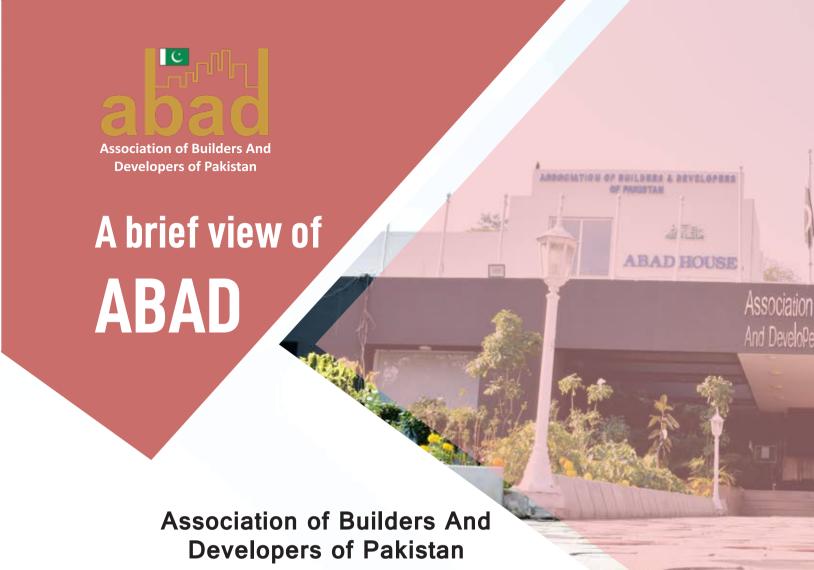
**Chairman ABAD** 



As we reflect on the current state of Pakistan's economy, one truth stands out boldly - our construction industry holds the key to national revival. It has the capacity to create jobs, trigger allied industry growth, attract investment, and uplift lives. Brick by brick, beam by beam, we can build not just homes, but hope. Pakistan's construction sector contributes significantly to the GDP and is among the largest employers. Yet, despite its immense potential, it continues to operate under the weight of bureaucratic hurdles, fragmented regulations, and outdated regulations that slow down progress. If we are to fully unlock this sector's power to drive economic growth, we must remove these bottlenecks. A clear, investor-friendly, and transparent regulatory framework is not a luxury - it is a necessity.

At the same time, we must confront an uncomfortable reality. In July 2025, a building collapsed in Karachi's Lyari, killing 27 innocent people. It was not just concrete and steel that crumbled - it was our collective failure to regulate, monitor, and act. These tragedies are avoidable. Illegal constructions continue to mushroom in various pockets of the city, often overlooked until disaster strikes. We cannot afford this negligence any longer. ABAD has consistently raised its voice against illegal and unsafe buildings. Let this latest tragedy serve as a painful reminder that we must do more - together. Builders, regulators and civic bodies must come to the table and work on strict enforcement mechanisms, digital land record systems, and a zero-tolerance policy for violations. Safety should never be compromised, and accountability must be swift and public.

Yet, amid these challenges, I remain hopeful. The spirit of Pakistan's builders is resilient. Despite rising costs, inconsistent policies, and economic uncertainty, we continue to build - because we believe in the country's future. But we cannot do it alone. It is time to rebuild trust between stakeholders, set higher standards, and make Karachi and Pakistan - a place where every citizen can live safely and with dignity. Let us not just construct buildings. Let us construct a better tomorrow.



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 1,500 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 Executive Committee elected Chairman, Senior Vice Chairman, Vice Chairman and Managing Committees and also from each of its two regions i.e., Chairman Southern Region and Chairman 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 2025- 26 are Mr. Muhammad Hassan Bakshi, Chairman; Syed Afzal Hameed, Senior Vice Chairman; Mr. Tariq Aziz Memon, Vice Chairman; Mr. Ahmed Owais Thanvi, Chairman Southern Region Committee; Mr. Shaikh Muhammad Nabeel, Chairman Northern Region Committee (Lahore) and Mr. Abdullah Jan Memon, Vice Chairman Hyderabad Sub-Region Committee.



## The principal aims and objectives of ABAD include

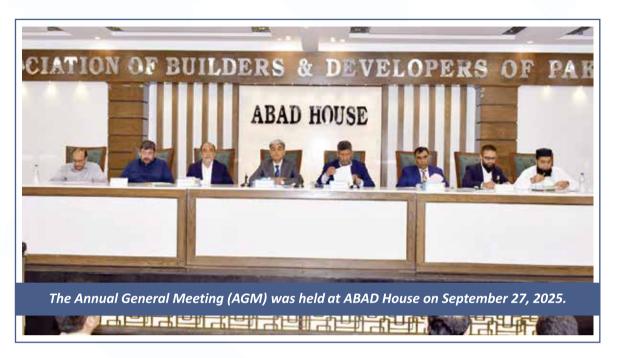
- Unifying builders and developers for their collective good.
- Promoting housing industry in the country.
- Providing assistance to the Government in formulating its housing policies and plans.
- Co-coordinating between ABAD members, the Government and other agencies.
- Dealing with problems faced by 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 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 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 nonavailability of infrastructure and other amenities, some schemes cannot be developed due to scarcity, efforts to remove these bottlenecks are continuing on all possible levels. As a socially responsible organization in addition to the above core functions ABAD also extends donations and other kinds of support to deserving institutions and welfare organizations.

A safe shelter to live in is recognized the world over as a fundamental human right and that is the vision behind ABAD's efforts and ventures.

## AGM Annual General Meeting



The Annual General Meeting (AGM) of the Association of Builders and Speaking on the occasion, Developers of Pakistan (ABAD), held on September 27, 2025, at ABAD Chairman Southern Region House, brought members together to look back on the team's efforts, share Mr. Ahmed Owais Thanvi also what had been achieved for their benefit, and set out a vision for the road thanked Mr. Sheikhani and ahead.

The meeting was presided over by ABAD Chairman Mr. Hassan Bakshi. Also in attendance were Senior Vice Chairman Syed Afzal Hameed, Vice Chairman Mr. Tariq Aziz, Chairman Southern Region Mr. Ahmed Owais Thanvi, Vice Chairman Hyderabad Sub-Region Mr. Abdullah Jan Memon, former chairmen Mr. Mohsin Shaikhani, Mr. Anwar Gagai, Mr. Junaid Ashraf Taloo, and several senior members including Engr. Kaleem uz Zaman Khan.

After welcoming the members, the moderator, Mr. A.K. Memon, invited Mr. Noman Tabani to present the financial statements and seek approval from the House.

#### **SPEECH BY OFFICE BEARERS:**

Delivering the first speech of the day by any office bearer, Vice Chairman Hyderabad Sub-Region Mr. Abdullah Jan Memon thanked all office bearers for their efforts.

He underlined the strong performance of the current leadership, noting that the office bearers had worked tremendously and with great dedication. He also paid tribute to Mr. Mohsin Sheikhani, expressing hope that the recently discussed matter of tenure extension, whatever the decision may be, would be in the best interest of the Association and its members.

other office bearers. He said he hoped that members' expectations from the office bearers had, to some extent, been fulfilled.

He further shared that he had spent the past year working closely with Mr. Hassan Bakshi, Mr. Syed Afzal Hameed, and others, from whom he learned immensely. He stressed that teamwork always brings the best results for the Association. Mr. Thanvi highlighted that he and the team had been engaging with various departments to promote digitalization. He said that all records of ABAD dating back to 1972 have now been digitized, including 450,000 documents belonging to 1,400 members.



These records are accessible to members through a dedicated user ID and password, ensuring that no member can access another's information. He further informed that the ABAD website has been fully renovated and updated, with all magazine editions and other information now available online. Acknowledging contributions in vocational training, he praised Mr. Suleman Saleem for his key role in the initiative under the guidance of Chairman Mr. Bakshi.

He said that around 1,000 students appeared at ABAD for engineering training tests and shortlisted ones will be provided free-of-cost training on various industry dynamics. The Government of Pakistan, he added, will also offer them incentives. Mr. Thanvi concluded by thanking all office bearers and members for giving him the opportunity to serve in this position.

In his remarks, Vice Chairman Mr. Tariq Aziz expressed gratitude to all office bearers. He recalled that when the team assumed charge in 2024, there were several pressing issues, including land grabbing, challenges with K-Electric, and other utility-related problems. Many of these, he noted, were ultimately resolved. He thanked the members for placing their trust in the office bearers.

Speaking on the occasion, Senior Vice Chairman Mr. S.Afzal Hameed shared that when he was entrusted with responsibility by Mr. Mohsin Sheikhani, he initially thought it would be a ceremonial role. However, he invited members to contribute said he soon realized the gravity of the responsibility, which Mr. Sheikhani toward this initiative. also helped him understand.

He said the stature of ABAD has grown and the team believes they have organized an in-house material fulfilled their duties to a considerable extent. He credited Chairman Mr. Hassan Bakshi for uniting the team, adding that Mr. Bakshi had recently tasked his colleagues to outline priorities for the coming year. industry, and expressed the Acknowledging that mistakes are part of the journey, he stressed that if the hope that such events could be Association members continue on the right path, many problems can be held every three months. avoided.

He pointed out that people from various countries are investing in Dubai because of its investor-friendly policies and emphasized that Pakistan also needs to move in that direction. Mr. Hameed concluded by praising ABAD staff, including the secretary, for their dedication, time, and cooperation 70 years of records have with the management. "I thank all of them," he said.

#### CHAIRMAN'S SPEECH:

In his remarks, Chairman Mr. Hassan Bakshi began by thanking all present. He said it was an honor to lead the organization and extended special thanks to Mr. Mohsin Sheikhani.

He informed members that the Government of Pakistan allocated Rs70 million to ABAD for student training something unprecedented in the Association's history. He shared that while the government initially offered Rs700 million, he suggested starting with Rs70 million, with a commitment of Rs500 million to follow in the future. He added that in the past, such funds were misused by authorities without yielding results.

Highlighting the importance of engineering education, he said ABAD has decided to sponsor students, with the aim that after completing four years of education, they will be stationed abroad through collaboration with the government and the Japanese government. He noted that the cost of training one student per year is Rs0.1 million and

He further stated that ABAD exhibition which benefited both members and the

On digital transformation, Mr. Bakshi said ABAD could become a paperless organization within a month as already been digitized.



He recalled that when the government imposed Federal Excise Duty (FED) last year, ABAD successfully got it quashed. He added that ABAD proposed a framework to regularize buildings so that residents are not displaced. In cases of dilapidated structures, retrofitting or "jacketing" should be undertaken, and only if the building is beyond repair should it be He acknowledged that Mr. demolished.

Warning of the risks, he said that if an earthquake were to hit Karachi, minimum casualties could reach Rs0.5 million. He emphasized that ABAD has urged the government to legislate in this area, ensuring dwellers' rights to their homes.

He also informed members that the Building Control Ordinance is being revisited and proposed that the Director General of SBCA could even be selected from ABAD, since its members have the necessary experience in construction. He suggested that in any case of violation, the supervising government official should also be nominated in the FIR.

He highlighted five key challenges for both urban and rural Sindh - poor infrastructure, water shortages, outdated government record-keeping, weak law and order, and the pressing need for merit-based employment.

#### IDEA FOR SINDH BUSINESS FORUM

He said ABAD was considering forming a Sindh Business Forum that would bring together stakeholders from across the province to serve as a pressure group on these five issues. He stressed that for progress, all associations must unite on one platform.



In his keynote address, Mr. Mohsin Sheikhani said chairmen come every year and work with dedication, but often fall short of meeting expectations because of the overall situation of the country.

He suggested that ABAD should present lifetime achievement awards to senior members such as Mr. SadiqBaloch and Mr. Haji Islam.

Mr. Sheikhani said it is important to bring in new people while senior members train the younger generation. Shahid Khairi supervises everything and is forthright in expressing his concerns.

He added that he, along with Mr. Anwar Gagai and Mr. Shahid Khairi, would likely retire this year after giving their best and now the younger generation must be trained under their guidance.

He emphasized that the more pressure is placed on the chairman, the more likely problems are to be resolved, citing Gwadar team as an example. He praised Mr. Hamza Tabani for receiving the Sitara-i-Imtiaz, calling it an achievement for ABAD, and noted that ABAD member Mr. AsadBaloch had now become a senator.

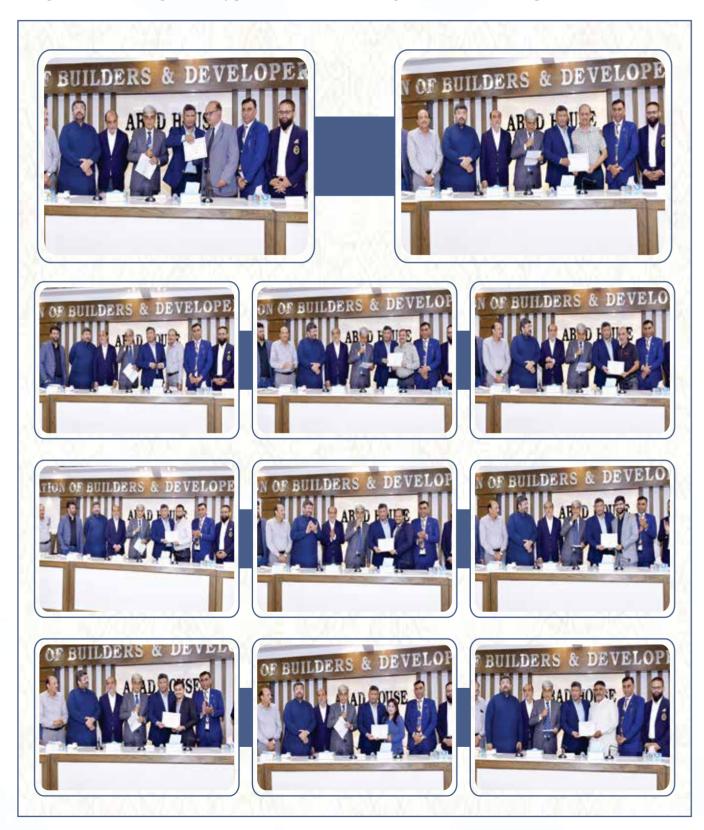
He said that as 2-3 senior leaders step aside, the younger generation will take over. "This city is our identity, and we must raise our voice against what is wrong," he stressed.

Mr. Haji Islam and Mr. Sadiq Baloch also delivered brief speeches.

#### CERTIFICATES OF APPRECIATION FOR STAFFAND MEMBERS

The chairman later distributed certificates to both ABAD staff and members in recognition of their exemplary efforts.

Among the staff, Secretary General Mr. Ehteshamullah Mallick was commended for his utmost dedication, while Convener of the Shelter and Publications Sub-Committee, Engr. Kaleem uz Zaman Khan, was recognized for ensuring the timely publication of Shelter magazines and Annual Reports.





Certificates were also awarded to Mr. Ghaffar Khamisa, Mr. Suleman In addition, Mr. Abdul Karim Salim, Mr. Affan Qureshi, and Mr. Ayoob for their tireless work in their Adhia also received respective domains.

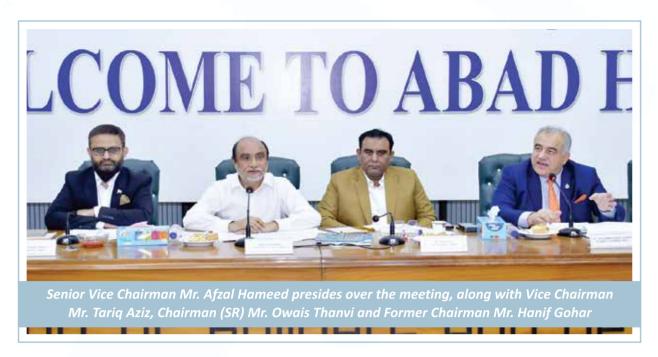
Ms. Falak and Mr. Shabbir among the staff were also recognized and Association. awarded certificate for their notable works.



acknowledgment for their significant contributions to the

Further recognition was extended to Mr. Anwar Gagai and Mr. S. Shahid Khairi (certificate received on his behalf by Mr. Ramiz Qasim Ghaziani) for their hard work within their respective subcommittees.

As a gesture of respect and tradition, a member concluded the ceremony by presenting turbans to all office bearers.



## Meeting of EC / RC

### Executive Committee & Regional Committee

A joint meeting of the Executive Committee (EC) and Regional Committee expressed dissatisfaction at not (RC) of the Association of Builders and Developers of Pakistan (ABAD) being appointed to a was held on October 21, 2025, at ABAD House to deliberate on key matters committee relevant to his concerning the Association. The agenda included the re-election of background, stating that Chairmen for the Southern and Northern Regions for 2025-2026, despite his legal expertise and discussion on a legal notice served to the Chairman and members under the regular participation, he had Defamation Ordinance 2002, approval of new memberships, formation of been overlooked. sub-committees for 2025-2026, and the resignation of Mr. Ashfaq Mohammad Younus Shaikhani from the Executive Committee.

The meeting was chaired by Senior Vice Chairman Mr. Afzal Hameed, Vice emphasized that committee Chairman Mr. Tariq Aziz, Chairman (Southern Region) Mr. Owais Thanvi, formation should be meritand attended by former chairmen and senior members, including Mr. Hanif based, ensuring fair Gohar and Engr. Kaleem uz Zaman Khan. Mr. Hameed welcomed the opportunities for all. Another attendees and requested Chairman (SR) Mr. Owais Thanvi to commence member raised concern about the proceedings. He informed the members that Chairman ABAD, Mr. alleged bias within the Hassan Bakshi, could not attend due to prior commitments at the Chinese selection process. Consulate for visa documentation.

#### Membership applications

Mr. Ayoob briefed the members that four new membership applications had sought clarification, after been received, two of which were conditional. The applications were read which the member stated that aloud and endorsed by the house.

#### **Formation of Sub-Committees**

The formation of sub-committees for 20252026 was discussed. A member Mohsin Shaikhani earlier.

Mr. Afzal Hameed acknowledged the concern and

Responding to this, Mr. Hameed and Mr. Hanif Gohar the comment had been made to him directly and that he had also raised the issue with Mr.



Addressing the matter, Mr. Hameed welcomed Mr. Hanif Memon and The meeting was informed that clarified that ABAD's current leadership represented diverse backgrounds, a legal notice had been not a single community. Mr. Memon added that ABAD does not tolerate received earlier and that discriminatory behavior and that appointments are based on dedication and ABAD has formally performance, not background.

He noted that many conveners have served for decades, and replacements matter is being dealt with occur only when a member steps down voluntarily. Mr. Hameed said that through appropriate legal while ABAD has around 30 to 40 sub-committees, only 10 had been channels and the association finalized so far. He invited Mr. Thanvi to announce the names of confirmed conveners.

The provided Hameed and the properties of the Chairman in the conveners of the Chairman. Mr. Hameed

#### Formation of Sub-Committees

Mr. Thanvi shared the following appointments as Convener of the Sub-Committee:

- Cantonment Board: Mr. Younus Lakhani
- ABAD Administration & Management: Mr. Shahid Khairi
- Gwadar Chapter: Mr. Affan Qureshi
- Vocational Training: Mr. Suleman Salim
- SBCA: Mr. Mustafa Shaikhani
- K-Electric: Engr. Danish Bin Rauf
- **Board of Revenue:** Mr. Junaid Ashraf Taloo
- Complaints Committee: Mr. Anwar Gagai
- New Membership: Mr. Ayoob
- **Digitalization of ABAD Records:** Mr. Suleman Salim
- SSGC & KWSC (Merged): Mr. Nusrat Chughtai

He added that the remaining sub-committees showing outstanding through ABAD's coordination performance will be announced after the return of Chairman Mr. Hassan office for interested members. Bakshi. In response to a query about co-conveners, Mr. Hameed said The meeting ended with a vote meetings will be held with conveners to finalize names. Engr. Kaleem uz of thanks to all attendees for Zaman inquired about the timeline, to which Mr. Hameed replied that their participation.

#### Re-election of Regional Chairmen

Moving to the next agenda item, Mr. Hameed discussed the nominations for Chairmen of the Southern, Northern, and Hyderabad Sub-Regions for 20252026. He stated that after mutual consultation, it was decided to continue with the current team for the next term to maintain consistency.

The finalized nominations were:

- Chairman (Southern Region): Mr. Owais Thanvi
- Chairman (Northern Region): Mr. S.M. Nabeel
- Chairman (Hyd. Sub
- -Region): Mr. Abdullah Jan Memon

The house unanimously approved the nominations. The meeting was informed that a legal notice had been received earlier and that ABAD has formally responded within the stipulated timeframe. The matter is being dealt with through appropriate legal channels and the association reaffirmed its full support to the Chairman. Mr. Hameed then addressed the resignation of Mr. Ashfaq Mohammad Younus Shaikhani from the Executive Committee for the 20242026 term. The house acknowledged and accepted his decision with appreciation for his past contributions.

#### Commercial update

Before concluding, Mr. Owais Thanvi shared a brief market update, informing members that Maple Leaf Cement is available at Rs. 1,210 per bag, with delivery within 45 days through ABAD's coordination office for interested members. The meeting ended with a vote of thanks to all attendees for their participation.



## The Strategic

## Pakistan-Saudi Defence Agreement:

## A Turning Point for Economic Growth and Bilateral Prosperity



The recent signing of the Strategic Mutual Defence Agreement between Pakistan, the world's only nuclear-powered Muslim nation, and Saudi Arabia, the heart of Islam, is a historic milestone in their bilateral relationship.

This pact not only strengthens defense ties but also opens up significant economic opportunities, especially for Pakistan, which is currently grappling with a cash-strapped economy and challenging socio-economic conditions.

The Pakistan-Saudi Strategic Mutual Defence Agreement arrives at a crucial time for Pakistan, offering both economic and strategic promise. Amid ongoing financial challenges, the partnership is expected to bring vital dollar inflows that could help stabilize the economy.

Beyond financial relief, it opens new avenues for local businesses, traders, and energy sectors to benefit from increased trade and investment. Key industriesparticularly imports, exports, and energy distributionstand to gain, potentially driving an economic turnaround.

Hailed as a game-changer for the Global South, the agreement extends beyond defense cooperation to include broad economic collaboration between two leading Muslim nations.

It strengthens regional ties, fosters mutual development, and provides Pakistan a path to boost trade relations, attract foreign investment, and reinforce financial stability.

The construction industry, long under strain, is among the biggest potential beneficiaries.

With fresh investments and new development projects, the sector could witness renewed growth, generating jobs and stimulating related industries such as manufacturing and infrastructure.

In essence, the Pakistan-Saudi partnership holds transformative potential.

If strategically implemented, it could deliver enhanced security, robust economic growth, and enduring prosperitymarking a pivotal step toward a stronger and more resilient Pakistan.



#### ABAD office bearers, members pay homage to late

## Sindh Assembly Speaker

Agha Siraj Durrani



A delegation of the Association of Builders and Developers of Pakistan (ABAD), visited Garhi Yasin to pay their respects at the grave of the late Agha Siraj Durrani, former Speaker of the Sindh Assembly. A condolence letter was forwarded by the Chairman of ABAD Mr. Hassan Bakshi on behalf of its members. The ABAD delegation was led by Former Chairman Mr. Mohsin Shaikhani, senior member Mr. Moiz Saqib and Mr. Abdul Ghaffar.

During the visit, the delegation offered Fateha and prayed for the eternal peace and exalted ranks of the departed soul. The visit was marked by solemnity and deep respect, as members of ABAD recalled the late Speaker's contributions to Sindh's development and his longstanding support for Pakistan's construction and housing sectors. Speaking on the occasion, Former Chairman ABAD Mr. Mohsin Sheikhani expressed profound grief over the demise of Agha Siraj Durrani, terming it an irreparable loss.

He further emphasized that Agha Siraj Durrani played a pivotal role in The visit underscored ABAD's promoting development-friendly initiatives and remained an ally of the enduring respect for national builder community throughout his public service. "His vision and leaders who have contributed cooperation helped strengthen the relationship between the private sector to Pakistan's development and the provincial government, paving the way for sustainable urban journey and reaffirmed the growth," he added. After offering prayers at the gravesite, the ABAD Association's commitment to delegation met with members of the bereaved family to extend heartfelt strengthening publicprivate condolences. Mr. Sheikhani conveyed ABAD's collective sympathies, collaboration for the expressing solidarity with the family in their time of sorrow. He prayed that betterment of the construction Allah Almighty grant the departed soul the highest ranks in Jannah and industry and the country's bestow patience and fortitude upon the family.

The late agha siraj durrani was a respected statesman and a strong supporter of the construction industry. As speaker. He consistently advocated for policies that facilitated growth, investment, and progress in the housing and infrastructure sectors.

economic future.

Mr. Mohsin Sheikhani



# How climate change is impacting construction in Pakistan and beyond

Climate change has shifted from an abstract long-term threat to a daily reality for the construction industry. Floods, heat waves, storms and shifting precipitation patterns are already damaging sites, delaying projects, driving up costs and forcing engineers, developers and policymakers to rethink how we build.

The sector has made significant progress, from using low-carbon materials to integrating climate-smart design, but as climate risks intensify, there is still more to be done to scale these efforts across the industry and ensure long-term resilience that protects assets, creates jobs and reduces costs.

#### Industry under pressure

Worldwide, the built environment is both a victim of and a contributor to climate change. The buildings and construction sector accounts for roughly a third to nearly 40% of global energy-related CO2 emissions when material production (cement, steel, aluminium) and operational energy are combined.

That dual role means the sector must both adapt to rising hazards and accelerate decarbonisation to reduce future harm.

Global assessments are unequivocal as infrastructure and urban systems are already feeling widespread impacts from hotter temperatures, intensified rainfall and sea-level rise and those impacts will grow without concerted mitigation and adaptation action.

Operationally, climate change is increasing construction risk in several ways.



Extreme rainfall and flooding shut down sites and wash away foundations; heat waves reduce worker productivity and cause temperature-related damage to materials; while stronger storms threaten coastal projects and transport links. These impacts lead to schedule delays, higher costs and the need for costly retrofits pressures that hit developers' margins and complicate long-term planning.

#### Material challenges and supply chain strains

Material supply chains are another pressure point. Cement and steel production are both carbon-intensive and vulnerable to climate disruptions such as power shortages and extreme weather events. At the same time, post-disaster reconstruction can drive sudden demand spikes and local material shortages.

This makes it crucial to develop low-emission alternatives, adopt circular construction practices and reduce waste. Innovation in green materials such as low-carbon cement, recycled steel, and prefabricated modular systems offers a pathway to reduce both emissions and vulnerability to price volatility.

#### Pakistan's construction industry faces the climate test

For Pakistan, the impacts are especially acute. The country is among the world's most climate-vulnerable, as the 2010, 2022 and 2025 floods showed with devastating clarity. Those floods caused tens of billions of dollars in damage, sweeping away entire communities, roads and housing projects. The construction sector found itself at the center of both the disaster and the recovery - tasked with rebuilding while confronting the very conditions that caused the losses.

Key challenges include rebuilding damaged infrastructure with better resilience, enforcing updated building codes and ensuring new projects account for future flood and heat risks. Financing is another major constraint: resilient designs and materials can cost more upfront, though they save money in the long term.

Despite these hurdles, the sector remains a cornerstone of Pakistan's growth. With improved planning, training and investment in climate-resilient design, it can drive both adaptation and economic stability. Public-private partnerships, concessional climate finance, and integration of nature-based solutions can help "build back better" while safeguarding livelihoods.

### A chance to build smarter, greener, stronger

The construction industry's future is not defined by loss, but by reinvention. Around the world - and in Pakistan - builders are increasingly turning to climatesmart design standards such as elevated foundations, permeable pavements, improved drainage and heat-resilient materials.

Retrofitting existing buildings for energy efficiency offers another opportunity to reduce costs and emissions while creating jobs.

By lowering embodied carbon in materials, investing in circular construction, and integrating renewable energy on worksites, the sector can help curb the very emissions driving climate instability. These changes not only protect assets but also create new growth opportunities in the green economy.

Climate change is reshaping the construction industry's risk profile but with innovation, smart finance and resilient design, it can also reshape the industry's role in creating a safer, more sustainable built environment.

For Pakistan and the world, this is not just about surviving the next storm - it's about learning to build through it.



## **Sindh Local Government Minister Syed Nasir Hussain Shah**

### visits ABAD House



"Approvals that are pending will be issued immediately. We want the public to receive affordable housing schemes on time. We do not want builders to leave the country."

Sindh Minister Sved Nasir Hussain Shah

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Sindh Minister for Local Government Syed Nasir Hussain Shah visited ABAD House on November 15, 2025, for a high-level meeting to address regulatory challenges, streamline approval mechanisms, and enhance coordination between government bodies and the construction sector. He was accompanied by the Director Generals of SBCA and MDA.

The meeting, presided over by ABAD Chairman Mr. M. Hassan Bakshi, included senior leadership such as Senior Vice Chairman Afzal Hameed, Vice Chairman Tariq Aziz, regional chairmen Owais Thanvi and Abdullah Jan Memon, former chairmen Mohsin Shaikhani and Arif Habib, and other senior members.

#### Welcome address by Chairman ABAD

Chairman Mr. Bakshi welcomed the Minister, officials, ABAD members, 75-100 million. Bakshi and media, appreciating the minister's prompt acceptance of the invitation. He highlighted chronic delays in approvals, noting that cases predating meetings every 7-10 days, 2019 remain unresolved despite a committee formed by DG SBCA Ishaq particularly for public sale Khoro, causing significant financial losses for developers. He cited K-Electric's weekly coordination meetings at ABAD House as an example of effective resolution and urged the Minister to implement a similar system

across SBCA, KDA, LDA, and MDA. Bakshi emphasized enforcing SBCA's 45-day approval timeline, gaps in land records, and the absence of digitalization as major barriers to growth.

He stressed that local investors face unnecessary hurdles while foreign investors are welcomed. Delays of four months or more have stalled projects worth Rs proposed structured review projects, and expressed confidence in the Minister's commitment to resolving



these longstanding issues. Noting that construction supports over 70 allied industries, he called for innovative, collaborative solutions and requested government support to strengthen ABAD's recent MoU with Saudi Arabia. Mr. Mohsin Shaikhani thanked the Minister for his support and addressed concerns about investor migration to Dubai, noting that outdated procedures, incomplete land documentation, and non-digitalized systems discourage investment, particularly among young professionals returning from abroad.

He highlighted the pending commercialization of 24 key roads, which could be resolved quickly if prioritized, contrasting it with Islamabad's smoother affordable housing project approvals. Shaikhani also referenced unresolved LDA issues from the late Agha Siraj Durrani's tenure, where possession was not granted, stressing that full digitalization is crucial and that land title issues remain the sector's most critical challenge.

#### Address by Minister Syed Nasir Hussain Shah

Minister Shah thanked ABAD for the welcome and reaffirmed the Sindh Minister said he has ordered Government's commitment, under Chairman Bilawal Bhutto Zardari, President Asif Ali Zardari and the Chief Minister, to supporting the construction sector.

Recognizing the industry's role in employment and economic activity, he He encouraged ABAD to assured full government support and encouraged continued direct formally report inquirycoordination between ABAD and development authorities.

He proposed a joint mechanism between ABAD and government agencies to streamline approvals and resolve land-related issues. While acknowledging past violations, he noted strict action against corruption and emphasized transparency and digitalization. On land title disputes, he urged ABAD to strengthen internal accountability and instructed DG SBCA to expedite pending approvals. Citing the NASLA Tower case, the Minister called for clear, consistent regulations to prevent similar incidents. He also offered dedicated timings for ABAD's coordination meetings and tasked

the new DG MDA with improving service delivery.

#### Question-answer session:

During the Q&A, Minister Shah stated that SBCA officers are removed when credible complaints arise and confirmed that reforms are underway. Calling Karachi "mini Pakistan," he reiterated commitments to improving infrastructure and highlighted positive provisions in the 27th Constitutional Amendment.

He described creating new provinces as impractical and emphasized strengthening existing systems. He noted that only four approvals had been issued in four months, with remaining cases to be shared with ABAD. He noted that delays in e-Challans and the Green Line were attributed to overlapping departmental work, with corrective steps in progress.

Regarding DHA Phase 9, the 24/7 work to ease public inconvenience and supported land allocation to KDA.

related issues to the Chief Minister and cautioned against rushed policies that might require future reversals.



## Sindh Minister, DG SBCA

### visit ABAD House

## to discuss construction industry issues



Sindh Minister for Local Government, Saeed Ghani, along with the Director General of the Sindh Building Control Authority (SBCA), visited ABAD House on September 26, 2025, to hold discussions with the Association of Builders and Developers of Pakistan (ABAD) on pressing challenges and reforms in the construction and housing industry.

The meeting was chaired by Chairman ABAD Mr. M. Hassan Bakshi, with Senior Vice Chairman Mr. Afzal Hameed, Vice Chairman Mr. Tariq Aziz, Chairman (South Region) Mr. Owais Thanvi, and other senior ABAD members in attendance.

The meeting opened with the recitation of the Holy Quran by Mr. Owais Thanvi. Mr. Bakshi welcomed the attendees and expressed special gratitude to Minister Saeed Ghani for his consistent support. He praised the Minister for being a trusted ally of ABAD and a respected figure among both members and exhibitors.

"I count Mr. Saeed Ghani among my favorite ministers," he said. He recalled that earlier ABAD Expos spanned six halls, with TDAP allocating Rs. 40 million for the event. However, ABAD proposed making the exhibitions more accessible and affordable, reducing stall costs to Rs. 100,000. Six additional halls have already been booked for future exhibitions at ABAD House

Mr. Bakshi stressed that hosting exhibitions at ABAD House significantly reduces expenses compared to larger venues like Expo, where costs could reach Rs. 1.5 million per stall.

He underlined ABAD's commitment to sustaining these in-house exhibitions.

He also raised concerns about frequent leadership changes at SBCA, which disrupt continuity in policy implementation. Emphasizing transparency, he said:

"If this city moves forward, the country moves forward."

He urged the government to introduce planned land auctions and digitized land records. Comparing Karachi to Punjab and KPK, he pointed out that clear ownership and structured planning there had generated jobs and industrial growth. "The same should happen in Karachi," he added. Addressing Minister Ghani directly, Mr. Bakshi requested advocacy at the cabinet level to build stakeholder confidence and concluded by thanking the media and participants.

#### MINISTER'S SPEECH:

Mr. Ghani thanked ABAD for the invitation and praised the exhibition's organization. He shared that he had informed Chairman Bakshi of a possible portfolio change, suggesting someone else attend, but Mr. Bakshi insisted on his presence.



He appreciated ABAD's efforts in offering discounted products compared to market rates, noting that he personally visited each stall to meet exhibitors. He advised ABAD to coordinate closely with TDAP for further support, assuring that he would raise the matter as well.

"I have visited ABAD events before, and we will continue to walk this path together," he said. Mr. Ghani acknowledged challenges in Sindh, particularly Karachi, where construction and investment had been deliberately discouraged. Unlike other provinces, Sindh still lacks a proper land allotment system.

Calling the demolition of Nasla Tower a grave injustice, Mr. Ghani said: "Though the building was in the wrong location, it had approvals from every relevant authority. The residents invested their life savings. It's not an ordinary citizen's job to investigate approvals they trust the system."

He criticized the judiciary's decision, suggesting the building could have been repurposed into a hospital, old-age home, or charity center instead of being demolished. "Evict the occupants, punish the builderbut demolition is not the solution. There's no humanity left in our judiciary," he remarked.

Mr. Ghani warned that such harsh actions damage the industry, discourage genuine work, and embolden illegal practices. He supported ABAD's proposals and confirmed that new byelaws are being drafted to tackle illegal construction.

He added that political parties are being involved to ensure laws are practical and adaptable, while stricter laws are already drafted to restore SBCA's credibility. Governance reforms, land digitization, and land auctions are underway. Weekly review meetings, paused due to rains, will now resume under Mr. Shah's supervision with Mr. Ghani's participation.

The meeting concluded with a vote of thanks.

Note: Mr. Saeed Ghani served as Sindh's Local Government Minister until Sep 26, and a day later the provincial government reshuffled portfolios, assigning the position to Mr. Nasir Hussain Shah.





ABAD,
Saudi Pakistan
Business Council
sign MoU

to enhance construction sector cooperation

A Memorandum of Understanding (MoU) was signed between the (ABAD) and the Saudi Pakistan Business Council (SPBC) to enhance economic cooperation between Pakistan and Saudi Arabia



The Association of Builders and Developers of Pakistan (ABAD) and the Saudi Pakistan Business Council (SPBC) have signed a Memorandum of Understanding (MoU) to promote collaboration and investment in the construction and real estate sectors of both countries. The agreement was formalized at a ceremony held in Karachi on October 10, 2025, chaired by Prince Mansour bin Muhammad Al Saud. The ABAD delegation included Senior Vice Chairman Syed Afzal Hameed, Vice Chairman Mr. Tariq Aziz, and Southern Region Chairman Ahmed Mr. Owais Thanvi, while the Saudi side was represented by Prince Mansour and SPBC Vice Chairman Muhammad Abdulaziz Alajlaan.

#### **OBJECTIVES OF THE MOU**

The MoU outlines a framework for joint ventures, trade partnerships, and the attraction of foreign direct investment (FDI) into Pakistan's rapidly expanding real estate and infrastructure sectors. The agreement emphasizes collaboration in areas such as technology exchange, business cooperation, and building stronger institutional linkages between private sector players in both countries. This partnership is aimed at supporting the growth of Pakistan's construction industry by integrating global practices and attracting foreign capital. Syed Afzal Hameed, Senior Vice Chairman of ABAD, described the MoU as "a significant milestone in fostering long-term economic collaboration," noting the increasing interest among Saudi investors in Pakistan's housing and real estate markets. He further emphasized that this agreement is a vital step in strengthening Pakistan-Saudi Arabia relations.

#### STRATEGIC BENEFITS FOR BOTH COUNTRIES

The MoU comes at a critical time when Pakistan is implementing economic

reforms to improve the investment climate. Reforms in areas like taxation, energy, and digital governance are expected to make the country more attractive to foreign investors. Finance Minister Muhammad Aurangzeb has reiterated the government's commitment to improving the investment environment, and this partnership with Saudi Arabia aligns with those efforts.

With the establishment of an 18-member committee focused on deepening engagement with Saudi Arabia, the MoU is expected to bring capital inflows and advanced construction technologies to Pakistan, helping the country modernize its infrastructure. This collaboration is seen as an opportunity to align Pakistan's construction sector with global standards and create longterm, mutually beneficial partnerships. As both sides explore joint ventures and trade opportunities, the MoU is expected to open doors to new investment prospects, contributing to the growth of Pakistan's real estate market.



ABAD engages with International Consultants Dar Al-Handasah on Greater Karachi Regional Plan 2047

# Greater Karachi Master Plan- 2047 Global firm visits ABAD to seek suggestions on city's development

Global consultancy Dar Al-Handasah engages with ABAD on Karachi's long-term urban vision, A delegation from the international consultancy firm Dar Al-Handasah visited ABAD House on October 20, 2025, for an indepth discussion on the Greater Karachi Master Plan 2047. The meeting aimed to exchange insights and strengthen collaboration between Dar Al-Handasah, the Karachi Development Authority (KDA), and the Association of Builders and Developers of Pakistan (ABAD) to shape a sustainable and future-ready vision for Karachi's development.

The ABAD delegation was led by Chairman Mr. Muhammad Hassan Bakshi, along with Senior Vice Chairman Mr. Afzal Hameed, Vice Chairman Mr. Tariq Aziz, Chairman (Southern Region) Mr. Owais Thanvi, and other senior members. From Dar Al-Handasah, the team included Mr. David Gundry (Project Manager), Mr. Salim Eid (Deputy Project Manager), and Ms. Adeeba (Junior Planner).

They were accompanied by local partners from Asian Consulting Engineers, including Mr. Ahsan Iqbal and Ms. Nayab Ayoob, while KDA was represented by Mr. Muhammad Arshad Khan (Project Director, GKRP-2047) and Mr. Hammad Ansari (Assistant Engineer). Chairman Mr. Bakshi opened the session by briefing the delegation about ABAD's organizational structure, its facilitation services, and its pivotal role in representing Pakistan's construction and housing sector for over five decades. He emphasized ABAD's contribution toward promoting planned

Through the Greater
Karachi Regional Plan
2047, we aim to shape
a sustainable, connected,
and resilient metropolis
for generations to come

David Gundry

urban development, sustainable housing, and policy advocacy for the country's growing urban centers. The Dar Al-Handasah delegation presented an overview of the Greater Karachi Regional Plan 2047, explaining its objectives, methodology, and strategic framework.



The presentation highlighted urban planning, data integration, and long-term sustainability, focusing on infrastructure, housing, transport systems, and environmental resilience. Project Manager Mr. David Gundry introduced Dar Al-Handasah's six-decade global legacy with projects across Dubai, Doha, Beirut, and Cairo, emphasizing their experience in urban design, transportation systems, and environmental planning. He assured that the Karachi Master Plan would be data-driven, developed by a multidisciplinary team, and aligned with local realities. He also mentioned that a detailed questionnaire would soon be shared with ABAD members to gather insights from the construction sector, ensuring the plan reflects ground-level challenges. Chairman Mr. Muhammad Hassan Bakshi appreciated the Dar Al-Handasah team's professionalism and reiterated ABAD's full support for the Greater Karachi Regional Plan 2047.

He highlighted Karachi's pressing challenges unreliable population data, fragmented governance, and infrastructure strain emphasizing that a unified, data-backed approach was vital for sustainable urban growth. "Karachi is Pakistan's economic lifeline," he remarked, "and it deserves a master plan that ensures coordinated, long-term progress." KDA representatives briefed participants on the government's vision for GKRP-2047, aligned with Pakistan's centenary year, and informed that the plan is expected to be completed by 2027 through collaboration between international and local consultants. During the discussion, Mr. Younus Lakhani inquired about the project's initiation and was informed it was a government-led initiative, to which he offered ABAD's cooperation. Mr. Kaleem, Convener of Shelter Magazine, asked about the firm's origin, and the delegation confirmed Dar Al-Handasah as an international consultancy. Mr. Karim Adhia requested access to the presentation and proposed



inclusion of civil water treatment and decentralized water management under the climate resilience component a suggestion welcomed by the consultants. Mr. Tariq Aziz sought clarification on the plan's scope, and KDA officials confirmed it covers all seven districts of Karachi. including six cantonments and 25 KMC jurisdictions. Mr. Khursheed Alam raised the issue of data sharing, and the delegation responded that LDA data had been received while MDA data was awaited. ABAD assured its assistance in providing relevant information.



Members proposed establishing a Unified Development Authority to consolidate planning bodies and encourage vertical development, especially in informal settlements. Chairman Bakshi supported the idea, emphasizing sustainable urban renewal and efficient land use. In conclusion, Chairman Bakshi urged consistency in master planning, protection from political influence, and strong environmental safeguards, particularly for mangroves and the coastal belt. The meeting ended with mutual appreciation and a shared commitment to transforming Karachi into a sustainable and resilient metropolis.



## ABAD delegation meets Chinese Consul General to strengthen cooperation in construction sector

A delegation from the Association of Builders and Developers of Pakistan (ABAD) met with Mr. Yang Yundong, Consul General of the People's Republic of China, at the Chinese Consulate in Karachi on October 17, 2025, to discuss expanding cooperation in real estate, infrastructure, and sustainable development. The ABAD delegation was led by Chairman Mr. Hassan Bakshi, accompanied by Southern Region Chairman Mr. Ahmed Owais Thanvi, Mr. Abdul Ghaffar, and Mr. Moiz Sagib, representing the association's collective vision to promote sustainable growth and global collaboration for Pakistan's development. During the meeting, both sides explored opportunities to enhance business partnerships, share technical expertise, and encourage mutual investment in Pakistan's real estate and infrastructure sectors.

Chairman Bakshi highlighted the vital role of Chinese enterprises in advancing modern construction technologies and expressed appreciation for China's longstanding support in Pakistan's development journey. He also shared ABAD's keen interest in participating in the upcoming Canton Fair Exhibition in China - one of the world's largest trade and industrial events - noting that such participation would enable Pakistani developers to access cutting-edge technologies, high-quality construction materials, and global business networks that could transform Pakistan's building and housing landscape.

"China has remained a steadfast partner in Pakistan's progress," Chairman Bakshi said. "ABAD aims to further strengthen this partnership by collaborating with Chinese developers and manufacturers to introduce innovation and sustainability into Pakistan's construction sector."

#### Chinese Consul General hails ABAD's role

In response, Consul General Mr. Yang Yundong praised ABAD's proactive efforts in advancing Pakistan's construction and housing industries. He welcomed the delegation's enthusiasm for deeper collaboration and assured the Chinese Consulate's full support in promoting trade facilitation, business linkages, and knowledge exchange between the two countries. Chairman Bakshi extended a cordial invitation to the Consul General to visit ABAD House, meet with the association's members, and share insights on China's evolving construction landscape. The invitation was warmly received, with both sides agreeing that continued dialogue and cooperation would further strengthen economic and professional ties between Pakistan and China. The meeting concluded on an optimistic note, reaffirming ABAD's commitment to fostering international partnerships and creating new opportunities for its members within the global construction arena. Both sides expressed confidence that Pakistan-China collaboration in infrastructure and housing development will continue to serve as a cornerstone of sustainable urban growth and economic progress.

## RUSSIAN delegation visits ABAD for talks on smart

## construction and digital innovation



A high-level Russian delegation visited ABAD House on October 25th, 2025, to explore potential collaboration in information technology, smart urban development. construction, and digital innovation within Pakistan's real estate sector.

and usher in a new era of digital transformation in Pakistan's real estate sector.

Chairman (Southern Region) Mr. Owais Thanvi, greeted the delegation and introduced the members of ABAD. He informed the visitors that the implementations, including a Association of Builders and Developers of Pakistan (ABAD) represents more than 1,500 members nationwide and serves as the voice of Pakistan's construction industry.

Mr. Thanvi mentioned that he had previously met members of the Russian and layouts, and finalize delegation at an international expo, where he invited them to visit ABAD House to continue discussions on future cooperation.

The ABAD team included Vice Chairman Mr. Tariq Aziz, Chairman updates construction and (Southern Region) Mr. Owais Thanvi, and senior members Mr. Karim marketing departments, Adhia, Mr. Ayoob Khuwaja, and Mr. Nasir Lakhani, among others.

The Russian delegation comprised Mr. Pavel Bondar from Topstroy LLC, Ms. Anastasia Sorokina from Umec Space, Ms. Yulia who served as She emphasized that such interpreter, and Mr. Denis from ConcordGroup LLC. They were welcomed by ABAD members and senior representatives.

Ms. Anastasia Sorokina, representing Umec Space, delivered a tracking and customer comprehensive presentation on the delegation's technological expertise. engagement through AI She explained that their companies specialize in energy-efficient integration. construction technologies, water conservation systems, and AI-driven platforms for real estate and infrastructure development.

Their solutions, based on the Internet of Things (IoT), connect smart devices to collect and share real-time data improving building management, reducing maintenance costs, and optimizing energy and water usage.

Through intelligent sensors, these systems also monitor air quality, humidity, and other environmental factors, contributing to sustainable

Ms. Sorokina highlighted successful international project in the Philippines.

Where customers can design homes online, select interiors purchases virtually.

The platform automatically streamlining workflow and enhancing transparency.

systems make property buying more efficient and clientfocused by automating project



Mr. Pavel Bondar, from Topstroy LLC (Moscow), shared that his company integrates IT solutions into construction practices, developing smart sensors, automated controllers, and digital interfaces for real-time monitoring. These innovations aim to create sustainable and cost-effective smart infrastructure adaptable to developing markets.

Mr. Denis, representing ConcordGroup LLC, noted that his company collaborates closely with Umec Space and Topstroy to develop a unified smart construction ecosystem, merging Russian innovation with local needs.

Ms. Yulia, compared Russian and Pakistani construction models, noting that Russian developers typically complete projects before initiating sales, while Pakistani developers often begin sales earlier. She emphasized that digital integration could enhance transparency, accountability, and buyer confidence by connecting builders, investors, and buyers on a shared platform.

During the discussion, Mr. Karim Adhia, Former Chairman ABAD inquired whether the visiting firms functioned mainly as software houses. The delegation clarified that while they possess software expertise, their core focus is on integrating hardware and software to enable smart, sustainable construction.





Mr. Adhia appreciated their innovative approach and expressed interest in further collaboration, including sharing their presentation with his software team.

The delegation offered free consultation and technical support to ABAD members and proposed a Zoom session to discuss pilot projects in Pakistan. They also presented a video demonstration of their AI and IoT-based systems for real-time project management and client interaction.

Mr. Owais Thanvi thanked the delegation for their informative session, inviting them to participate in ABAD Expo 2025 which is scheduled in December to showcase their technologies. He also encouraged ABAD members to visit Russia to experience digital construction innovations firsthand.

The meeting concluded with a vote of thanks and a shared commitment to strengthen PakistanRussia cooperation in advancing smart and sustainable construction practices.



# SECP holds awareness session on Real Estate Investment Trusts (REITs) at ABAD House



An awareness session on Real Estate Investment Trusts (REITs) was held with the Securities and Exchange Commission of Pakistan (SECP) at ABAD House on Oct 2, 2025, (Thursday). The session focused on the REIT Licensing Framework and Registration of REIT Schemes.

The meeting was chaired by Chairman ABAD, Mr. Hassan Bakshi, and attended by Senior Vice Chairman Mr. Afzal Hameed, Vice Chairman Mr. Tariq Aziz, Chairman (SR) Mr. M. Owais Thanvi, and Convener of the Seminar Subcommittee Mr. Mehmood Tabba, along with several senior members of ABAD.

From SECP, Ms. Saila Jamshed, Additional Director responsible for REIT licensing, and Mr. Khawaja Ammad, a senior REIT specialist with over 18 years of experience, participated and delivered an in-depth presentation.

Chairman ABAD, Mr. Hassan Bakshi, welcomed the SECP officials and introduced ABAD and its members. He emphasized the importance of REITs in Pakistan's real estate and construction sectors, highlighting the country's severe housing shortage of more than 12 million units. The regulated sector provides only 1 to 1.5 percent of the annual housing need, creating both a challenge and an opportunity.

He explained that REITs, through their structured and transparent framework, could bridge this gap. He noted that some ABAD members had attempted to launch REITs in the past but faced challenges, including tax issues, financing obstacles, and procedural delays. He sought SECP's guidance on how ABAD members could move forward effectively.



Mr. Khawaja Ammad delivered a comprehensive presentation titled "Real Estate Investment Trusts The Way Forward for Pakistan's Real Estate Sector."

He explained Pakistan's twotier REIT model and the key requirements for setting up a Real Estate Management Company (RMC).

An RMC must be a public limited company with a minimum paid-up capital of Rs. 50 million, at least three directors (one-third independent), and a CEO not holding the same position elsewhere. Additionally, at least one director (or two on larger boards) must have relevant real estate experience.

Once established, an RMC can launch multiple REIT schemes with SECP approval.

Mr. Ammad outlined the process, including conducting feasibility studies, appointing independent valuators and trustees, and eventually listing REIT units on the stock exchange.



He emphasized that REITs enhance transparency, provide access to both institutional and retail investors, and offer several benefits such as tax misconceptions, particularly exemptions if 90% of income is distributed. REITs also improve credibility the belief that only large-scale and funding for landowners and RMCs, while giving investors liquidity, projects could qualify for diversification, and potentially higher returns through regular dividend REITs. payouts.

During the open discussion, ABAD members raised several concerns. These included high taxation under Section 99 and high property transfer confident about pursuing costs, which can reach up to 40 percent. SECP clarified that a Special REIT ventures and Purpose Vehicle (SPV) is mandatory for REIT structures and reassured recommended that additional members that reforms are under consideration.

Questions were also raised about whether the purpose of a REIT could be changed after it's establishedfor instance, shifting from investment to development.

SECP clarified that such changes would require regulatory approval and multiple REIT projects. This guidance from the RMC. Regarding property valuation, SECP confirmed that valuations conducted by the RMC would be the benchmark.

The meeting also discussed the different types of REITs. Developmental The meeting ended, with both REITs are aimed at construction projects, Rental REITs (such as the ABAD and SECP Dolmen Mall model) are based on rental income, and Investment REITs representatives agreeing to focus on financing. Members appreciated learning that REITs are not hold further sessions to limited by project size, meaning they can be structured for both large and provide more clarity and to small-scale projects.

Mr. Hassan Bakshi, stressed the importance of adopting transparent, welldocumented, and fully compliant business practices to capitalize on the opportunities REITs offer.

He thanked SECP officials for their time, guidance, and willingness to collaborate with ABAD, expressing hope for continued engagement in the future.

Mr. Mehmood Tabba. Convener of the Seminar Subcommittee of ABAD. suggested that SECP establish a functional office in Karachi to make it easier for Karachibased members to engage in REIT discussions, as it is difficult for them to travel to Islamabad frequently.

Senior Vice Chairman Mr. Afzal Hameed remarked that the session was a valuable learning experience. It dispelled several

He emphasized that members were now more informed and sessions be held to build on this knowledge.

Mr. Tabba also proposed that ABAD set up its own RMC, which could then launch suggestion was positively received by SECP.

collaborate in promoting REITs in Pakistan.

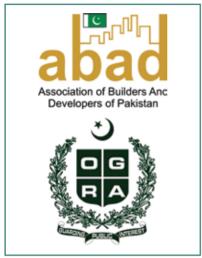


### anan roises

## members' complaints

## at osea meeting on gas issues





The Oil and Gas Regulatory Authority (OGRA) held a complaint hearing at participants that every case its regional office in Karachi on October 15, 2025 to address consumer would undergo a thorough grievances regarding excessive billing and related issues with Sui Southern investigation, with a Gas Company Limited (SSGC) in the Hyderabad region.

After receiving complaints from our members, ABAD forwarded letters to concluded with a strong the Managing Director, SSGC, as well as to the Chairman, OGRA, for reaffirmation of consumer resolution of the issues. The Association of Builders and Developers of rights and a pledge to enhance Pakistan (ABAD) also attended the meeting. The meeting aimed to ensure monitoring of gas services to fair and transparent resolutions for consumers affected by alleged prevent future discrepancies. overbilling and service discrepancies.

Complainants from Hyderabad, Tando Allah Yar, Shahdadpur, and Karachi importance of continued participated, alongside ABAD representatives who actively contributed to collaboration with the proceedings. The ABAD delegation, led by Chairman (SR) Mr. Owais Thanvi, presented multiple cases on behalf of members experiencing gasrelated issues across various residential and commercial projects.

A total of eight cases were highlighted, primarily concerning excessive billing - a persistent concern for regional gas consumers. A notable issue The hearing reflects OGRA's raised involved complaints about the supply of RLNG to a housing scheme ongoing efforts to ensure that in DEH Mirza Pur, Qasimabad, Hyderabad, underscoring the need for utility providers comply with stronger oversight and regulation of gas distribution networks. Each regulatory standards and complainant was given the opportunity to present their case in detail, and deliver reliable services to the SSGC representatives responded accordingly. OGRA officials assured public.

commitment to fair and timely resolutions. The meeting

OGRA also highlighted the stakeholders like ABAD to maintain transparency and safeguard consumer interests in the gas sector.

## ABAD'S EFFORTS PROMPT LIFTING OF BAN ON DOMESTIC GAS CONNECTIONS

Following sustained efforts and policy advocacy by the leadership of the Association of Builders and Developers of Pakistan (ABAD), the Government of Pakistan has officially lifted the ban on new domestic gas connections under the OGRA-determined and notified RLNG tariff. The decision, achieved after nearly two years of consistent engagement, is expected to benefit the construction and housing sectors by enabling new housing units in Sindh and Balochistan to access domestic gas supply.

This development reflects the concerted efforts of ABAD's leadership, including Chairman Mohammad Hassan Bakshi, Senior Vice Chairman Afzal Hameed, Vice Chairman Tariq Aziz, and Regional Chairman Owais Thanvi. Through continuous follow-ups, advocacy, and constructive dialogue with policymakers, ABAD effectively highlighted the sector's needs and emphasized the importance of reliable gas connections in sustaining housing development and supporting economic growth.

Former Chairman (Southern Region) Mustafa Shaikhani also played a key role through his early engagement with government authorities and the Sui Southern Gas Company (SSGC), ensuring the issue remained on the policy agenda and laying the groundwork for this positive outcome. The lifting of the ban marks a significant milestone for Pakistan's construction and housing industry and reaffirms ABAD's position as a leading representative body working to advance industry-friendly reforms and promote national development.



66

This achievement wouldn't
have been possible without
the tireless efforts of
Chairman Mohammad Hassan
Bakshi, his team and Convener
SSGC Mustafa Shaikhani.
Their dedication and
persistence truly
made the difference.

99



#### PUBLIC ANNOUNCEMENT

The Government of Pakistan has lifted ban on new domestic connections on RLNG based on OGRA determined and notified monthly RLNG totiff for distribution network, Applicants desirous of domestic connection on RLNG may submit their applications with Sales Department, Head Office near Civic Center, Gulshan e labal Karachi/ Customer Facilitation Centers (CFCs) / SSGC Web & App, Applicants other than Karachi may submit applications with their respective SSGC Regional / Zonal Offices.

#### Document Check List (to be attached withe application form):

- ? Completely Filledin Application Form
- ? Copy of valid CNIC of Applicant,
- ? Approved proposegulan and Completion Plantith QR Code, letter and drawing, NOC from relevant authority (where applicable)
- ? Attested copy of property / ownership documents and in case of tenant, tenancy agreement along with NOC of Landlord/Landlady.
- ? Original NOC from Society / Relevant authority (applicable).
- ? Undertaking on Rs. 109/????? ????? ???? ???????? Applicable all applicants
- ? Undertaking on Rs. 109/Stamp Paperas per speciment? B-1??? Applicable for reshapplicants
- ? Undertaking on Rs. 109/stamp Papelas per specime! B 2) ? Applicable for Customers who paid demand note prior to moratorium.
- ? Duly Filled -in RLNG Contract Form availab on SSGC website: www,ssgc,com,pk

#### Charges for domestic gas connection on RLNG

For Mot Size up to 30 Marlin or 300 Sq. Yards	(Sindh) Cost (Rs.)	(Balochistan) Cost (Rs.)	For Plot Size over 10 Maries or 300 Sq. Yards	(Sindh) Cost (Rs.)	(Balochistan) Cost (Rs.)
Gas Supply Deposit	20,000	30,000	Gas Supply Deposit	20,000	20,000
Sindh Sales Tax (GSSTSC-R)	725		Sindh Sales Tax((SSSTSCR)	450	1
Balochistan Sales Tax (68575C R)	1	225	Balochistan Sales Tax (GBSTSC #)		450
Stamp Duty	1,000	5 119	Stamp Duty	1,000	
Total	Rs. 22,725	Rs. 21,725	Total	Rs. 24,450	Rs. 23,450

#### Contact Number

SSGC Call Center 1199

Karachi: 021-99021169 / 02P9013133 Hyderabad 022-9240078 Quetta: 0819201444

For forms and more detail, please visit: https://www.ssgc.com.pk/web/

#### <u>ATTENTION</u>

SSGCL has not authorized any contractor to either collect or submit any application or payment on behalf of applicant in SSGCL. Applicants may submit their applications directly in the respective SSGCL Offices along with complete documents as mentioned above.

## ABAD, NEPRA hold talks on energy policy,

### regulatory reforms and load allocation challenges



The meeting sought to align NEPRA's regulatory framework with the practical challenges faced by builders, developers, and end consumers.

It aimed to promote a fair, transparent, and efficient system for electricity allocation, reflecting the realities of urban growth, energy efficiency, and renewable integration across residential, commercial, and mixed-use projects.

The ABAD delegation included Mr. Owais Thanvi, Chairman (Southern Region); Engr. Danish Bin Rauf, Convener (K-Electric Affairs); and Engr. Muhammad Idrees, Consultant. NEPRA was represented by Mr. Naveed Illahi Shaikh, Director General, and Mr. Abid.

#### **Revision of Load Assessment Criteria**

Opening the meeting, Mr. Naveed Illahi Shaikh informed the delegation that NEPRA's revised load assessment criteria would be finalized by the end of 2025.

He added that although the national solar policy is currently on hold, it will soon be updated to align with renewable energy objectives and promote private-sector participation.

Engr. Danish Bin Rauf shared that an ABAD delegation will visit China in October 2025 to explore solar and wind energy solutions, aimed at explained that NEPRA diversifying Pakistan's energy mix.

Engr. Muhammad Idrees proposed revisiting NEPRA's Consumer Service Manual (CSM) to reflect reduced consumption driven by energy-efficient technologies.

Referring to K-Electric's allocation disparities where DHA Phase 9 receives 900 MW compared to 150 MW for Phases 18Engr.

Danish urged reforms. Mr. Naveed clarified that allocations are based on based on urban and rural verified data and assured that all DISCOs will share three years of records characteristics to ensure for a transparent review process.



" **NEPRA** appreciated ABAD's proactive engagement and assured that all recommendations would be carefully reviewed during upcoming policy deliberations, marking another step toward collaborative, accountable, and reform-oriented energy sector governance in Pakistan. "

#### **Implementation of Two-Tier** Load Categories

Mr. Naveed Illahi Shaikh currently maintains only two load categories upper and lower\*\*with no intermediate tier.

In response, ABAD proposed a more detailed classification, recommending subdivision fairness in power allocation.



The delegation suggested classifying Categories 13 as upper-tier and Categories 46 as lower-tier, noting that K-Electric had clarified such bifurcation falls under NEPRA's regulatory scope.

Acknowledging the proposal, Mr. Naveed agreed that cities could be subdivided according to population density and development patterns.

Engr. Danish Bin Rauf added that ABAD already follows a three-tier model aligned with KE's system and requested formal coordination with the relevant Ministry.

Engr. Idrees emphasized regional differentiation, citing the contrast between DHA and Surjani, and called for audits and tax challans to promote transparency and accountability.

#### Standardization of Diversity Factor

Raising another key issue, Engr. Danish proposed that NEPRA standardize the diversity factorwhich accounts for the fact that not all loads operate simultaneouslyat 0.8 (80%) for commercial and 0.6 (60%) for residential projects to reflect realistic consumption trends.

Mr. Naveed informed the delegation that NEPRA is reviewing its load calculation methodology and plans to collect three years of data from DISCOs covering fully occupied housing developments to improve accuracy.

Engr. Idrees suggested random physical verification to validate the data, while Engr. Danish recommended cross-checking PMT and digital meter readings for better precision.

NEPRA agreed to instruct K-Electric to provide detailed project-wise dataincluding builder names, completion years, ultimate and current loadsto enhance data-driven regulation.

Discussing CSM Clause 2.6.3, Engr. Danish proposed raising the upper policy deliberations. load limit for self-financed projects from 10MW to 15MW, as these projects have already paid full security deposits.

The session main important step.

Mr. Naveed confirmed that NEPRA previously increased the cap from 5MW to 10MW and is considering a further rise to 20MW in upcoming consultations.

#### Load Assessment Based on Covered Area

Addressing another critical matter, Engr. Danish pointed out that K-construction and housing Electric currently bases load assessments on the gross area rather than the sectors. net covered (carpet) area, contradicting NEPRA's Consumer Service Manual (CSM).

Engr. Idrees reaffirmed that the CSM clearly defines the net covered area as the correct standard and urged NEPRA to ensure KE's strict compliance.

The delegation also sought clarification regarding the utilization of funds collected by K-Electric under the "estimate head" over the past five years, asking for details on grid sharing, equipment procurement, and system rehabilitation expenditures.

It was also noted that KE had not issued tax challans for certain collections.

Mr. Naveed acknowledged these concerns, confirming that NEPRA had raised this issue formally and directed KE to provide proof of tax payments for commercial and industrial projects, ensuring financial transparency and regulatory compliance.

The meeting concluded on a constructive note, with both NEPRA and ABAD reaffirming their commitment to transparency, fairness, and data-backed governance in Pakistan's electricity management framework.

NEPRA appreciated ABAD's proactive engagement and assured that all technical recommendations will be reviewed in the upcoming policy deliberations.

The session marked an important step toward collaborative and reformoriented energy governance, bridging regulatory policy with the ground realities of Pakistan's fast-growing construction and housing sectors.

## ABAD calls for urgent action to resolve Karachi's water crisis



A delegation from the Akbar Workers Democratic Alliance met with the Association of Builders and Developers of Pakistan (ABAD) at ABAD House on September 28, 2025, to discuss Karachi's worsening water shortage and issues concerning employees of the Karachi Water and Sewerage Corporation (KWSC).

The meeting, chaired by ABAD Chairman Mr. Muhammad Hassan Bakshi and Vice Chairman Mr. Tariq Aziz, was attended by Alliance Chairman and Central Leader Mr. S. Rashid along with senior KWSC representatives.

Mr. Bakshi described ABAD as the representative body for more than 1,500 builders and developers across Sindh, noting that its membership is mandatory for all construction projects.

He called for ABAD's reinstatement on the KWSC

He underscored ABAD's role in both regulation and advocacy, stressing operations, new staff that access to clean water is a basic human right.

recruitment, and housing

He called for equitable water distribution, improved supply systems, and the protection of employee welfare, including pensions and retirement benefits.

Reaffirming ABAD's focus on sustainable urban growth, Mr. Bakshi would convey these concerns shared that the Sindh government had allocated 10,000 acres for an ABAD- to provincial authorities, led affordable housing project featuring dedicated quotas for journalists, reiterating the association's low-income families and other underserved communities.

He also invited the Alliance to upcoming meetings with the Sindh Minister collaborative solutions to for Local Government and the Karachi Mayor to advance their shared Karachi's growing water and objectives.

Karachi's growing water and urban challenges.



Alliance Chairman Syed Rashid thanked ABAD for its support but voiced deep concern over mismanagement and inefficiencies within KWSC. He cited the 18-year delay in the K-IV water supply project, the collapse of the Hub Canal, and ongoing staff shortages as key contributors to Karachi's water woes.

Rashid noted that only 350 employees currently manage water supply for 1.2 million households, while more than 1,000 staff are assigned to other duties.

He called for ABAD's reinstatement on the KWSC Board, reforms in hydrant operations, new staff recruitment, and housing quotas for corporation employees.

Chairman Mr. Bakshi assured the delegation that ABAD would convey these concerns to provincial authorities, reiterating the association's commitment to transparency, responsible governance and collaborative solutions to Karachi's growing water and urban challenges.

# **By-Laws** meeting



A meeting regarding the SBCA Byelaws draft was held at ABAD House to discuss the matter. The meeting was chaired by Chairman ABAD, Mr. M. Hassan Bakshi, along with Senior Vice Chairman Mr. Afzal Hameed, Vice Chairman Mr. Tariq Aziz, Convener SBCA Mr. Suffivan Adhia, and other prominent members of ABAD.

Mr. Bakshi opened the meeting and said that his tenure started on October 1, 2024, and will end on September 30, 2025. He informed the house that ABAD's amendments or not. the SBCA draft had already been prepared before his tenure began, but He said there should be a legislation was delayed. After the Lyari incident, in which 28 people lost committee including ABAD, their lives, the draft was again taken up. SBCA said that byelaws had already been drafted, but ABAD insisted on making amendments. The draft was then shared with ABAD, changes were proposed, and circulated among members for input.

He explained that in the committee formed after the Lyari incident, he requested that Pakistan Engineering Council (PEC) and Pakistan Council of Architects and Town Planners (PCATP) be included, since their approvals are necessary for architecture, town planning, and engineering.

Mr. Bakshi clarified that the draft was originally prepared by the government and SBCA, not ABAD. ABAD only proposed amendments. The most important amendment, he said, is that SBCA has now declared zero violation will be allowed, whereas previously 20% violation was permitted.



He also shared that in the draft, it was written that the byelaws would be imposed immediately after approval. ABAD has proposed that they should take effect after six months, and all previously approved projects should continue under the previous legislation.

On the issue of FIRs against builders with more than 20% violation, he said he told SBCA that if FIRs are lodged against builders, then FIRs should also be lodged against the five-member approval team. He warned that otherwise SBCA will keep blackmailing builders.

Mr. Bakshi added that it is not certain whether the government will agree to PEC, and PCATP, and only through their joint decision should a building be sealed or demolished.

SBCA, he stressed, should not be the only decision maker, as this gives room for blackmail. He also said that the DG SBCA should not necessarily be from Sindh and the position should be open for nomination from anywhere.

He informed that the amended draft has not yet been submitted to SBCA but was shared with ABAD members for their review and input. He emphasized that the blackmailing and harassment by SBCA should stop.

He further informed that two more legislations are under processone on dangerous buildings and another on already constructed buildings. He explained that this is very necessary, as eventually even their own buildings will reach an age where proper policies and laws will be required for maintenance and safety. He added that this legislation will likely come in the next tenure and requested the members to study it carefully when it arrives.

### Mr. Bakshi then opened the house for suggestions.

- Mr. Khursheed Alam asked why violations should be zero when earlier 20% was allowed.
  - Mr. Bakshi replied that SBCA said the floor area ratio can be increased but violations will not be allowed.
  - Mr. Faraz asked what role PEC and PCATP would play in the committee, saying this should be handled by SBCA. Mr. Bakshi responded that legally it is the domain of PEC and PCATP, not SBCA.
  - Mr. Asif Sumsum said increasing the FAR ratio doesn't matter and should not continue.
  - Mr. Faraz suggested at least a small margin of 519% violation.
  - Mr. Bakshi stressed that builders should also avoid violations and focus on quality work.
  - Mr. Altaf Tai pointed out that in Karachi two different laws runone under SBCA and another under the cantonment boards. He said members must do genuine work so that no one can raise questions.
  - Mr. Sohail Naviwala suggested that after six months of enactment, consultants should be hired for proper implementation.
  - Mr. Jawaid asked whether under-construction projects would fall under the 1979 rules. Mr. Bakshi confirmed that under-construction and previously approved projects would continue under the 1979 rules, and map approvals within the six-month grace period would also be under the old law.
  - Mr. Rana sarcastically asked whether stopping violations would also stop corruption. Mr. Bakshi said this is why the private sector should be included in the committeeto ensure transparency.
  - Mr. Asif again emphasized not to commit violations.

The meeting concluded with a vote of thanks.



## **ABAD In-House Materials Exhibition**

A Dynamic Showcase of Innovation and Industry Collaboration



The Association of Builders and Developers of Pakistan (ABAD) successfully hosted a two-day In-House Materials Exhibition at ABAD House, Karachi, on September 25th & 26th, 2025, bringing together leading names from Pakistan's construction and allied industries. The event served as a vibrant platform for builders, developers, and manufacturers to explore the latest innovations in building materials, technologies, and sustainable construction solutions.

The exhibition was graced by the presence of Provincial Minister for Local Government Mr. Saeed Ghani and Director General Sindh Building Control Authority (SBCA) Mr. Muzammil Halipoto, who appreciated ABAD's initiative in promoting quality materials and encouraging collaboration among stakeholders of the construction sector.

Their participation added significance to the event, underscoring the government's interest in supporting initiatives that strengthen Pakistan's housing and infrastructure development.

The event was inaugurated by Former Chairman ABAD Mr. Mohsin Shaikhani, alongside Chairman ABAD Mr. Muhammad Hassan Bakshi, Senior Vice Chairman Mr. Syed Afzal Hameed, Vice Chairman Mr. Tariq Aziz, and Chairman Southern Region Mr. Ahmed Owais Thanvi.

Also present on the occasion were Executive Committee and Regional Committee Members, as well as representatives of 22 exhibiting companies from various allied industries.

In his welcome address, Chairman ABAD Muhammad Hassan Bakshi commended the participating companies for showcasing innovative and quality materials, emphasizing that ABAD's in-house exhibitions play a key role in bridging the gap between material suppliers and builders. He noted,



The in-house material
exhibition was a vibrant
showcase of allied
industries, made
successful through
the exceptional efforts
of Mr. Abdul Karim Adhia.

Former Chairman Mohsin Shaikhani highlighted the importance of local manufacturing and innovation, stating that such exhibitions reflect ABAD's ongoing commitment to strengthening Pakistan's construction sector through collaboration and knowledge-sharing.

He remarked that organizing the exhibition within ABAD House offers members easy access to explore products, learn about new technologies, and establish business linkages in a professional yet familiar environment.

The exhibition featured an impressive array of materials from cement, steel, tiles, sanitary fittings, insulation, and waterproofing products to



modern construction systems and digital solutions. Several exhibitors introduced eco-friendly and energy-efficient materials such as low-carbon cement, solar-integrated roofing, heat-reflective coatings, and water-saving fixtures, aligning with ABAD's vision of promoting sustainable and climate-smart construction practices.

Visitors, including ABAD members, engineers, and architects, explored the diverse product offerings with great enthusiasm. The live demonstration zones drew significant attention, where exhibitors conducted on-site presentations highlighting product durability, installation techniques, and performance comparisons.

These interactive sessions added value for attendees, offering them practical insights into materials that could enhance both quality and efficiency in their projects. The exhibition also became a strong networking hub. Builders and developers engaged directly with suppliers to discuss specifications, pricing, and partnership opportunities for upcoming projects.

The presence of industry leadership and government officials further encouraged dialogue on aligning regulatory standards with evolving construction technologies and sustainable building practices. By the close of the second day, exhibitors reported an overwhelmingly positive response, noting meaningful business discussions and long-term partnership prospects.



Many praised ABAD for creating an organized, professional, and purposedriven environment that supported genuine industry collaboration rather than mere product display.

The ABAD In-House Materials Exhibition 2025 concluded on a high note, reaffirming ABAD's vital role in connecting Pakistan's construction community and promoting innovation within the sector.

With strong participation from government representatives, industry leaders, and allied manufacturers, the event not only showcased new materials but also reinforced ABAD's broader mission to build a smarter, greener, and more self-reliant construction future for Pakistan.









## ABAD and NUTECH join hands to



## launch TECHNICAL TRAINING PROGRAMS

## for Construction Sector



ABAD and NUTECH officials meet at ABAD House to advance collaboration on technical training and skills development for the construction sector.

Mr. Suleman Saleem's dedication to empowering youth through skill development and technical training reflects ABAD's vision for a stronger. smarter construction industry

A strategic meeting between the Association of Builders and Developers of Centre in DHA City Karachi, Pakistan (ABAD) and the National University of Technology (NUTECH) focused on Information was held on September 30, 2025, at ABAD House, Karachi, to formalize Technology, Artificial collaboration on skill development and technical training programs for Intelligence, and Machine Pakistan's construction and manufacturing sectors. The meeting was Learning applications in chaired by ABAD Senior Vice Chairman Mr. Syed Afzal Hameed, construction accompanied by Vice Chairman Mr. Tariq Aziz, South Region Chairman manufacturing. Mr. Ahmed Owais, and Convener for Vocational Training & Skills Development Mr. Suleman Saleem.

The NUTECH delegation was led by Brig. Salman Zafar, Registrar and Development, Industrial Director of Industrial Collaboration, along with Mr. S. M. Intisar Hashim Expansion, Human Resource Jafri, Mr. Shameer Kausar, Mr. Hunaidur Rehman, and Mr. Rehan Bashir. Export, and Research & Mr. Afzal Hameed welcomed the NUTECH officials and appreciated the Development. university's efforts to bridge the gap between academia and industry. He emphasized the need for structured technical education to overcome the skill shortages affecting the construction industry.

Brig. Salman Zafar presented the details of the NUTECHABAD initiative, explaining that the student selection process will include both merit-based collaboration, and human and need-based categories. The total training cost per student is capital development across approximately PKR 80,000, covering all expenses. NUTECH will initially fund six students, providing accommodation and meals, while NGOs are expected to offer further support.

ABAD will nominate ten studentsfour from Karachi and Hyderabad and six merit-basedfor the first phase beginning October 15, 2025. Brig. Salman also shared NUTECH's plan to establish a Skill Development

The center will prioritize Human Resource

The meeting concluded with a vote of thanks and a mutual commitment to advancing technical education, research Pakistan.



## **ABAD donates 100 Laptops to**

## Central Jail Karachi

## to support prisoner rehabilitation through IT Training



IG Prisons thanked ABAD, calling the initiative a timely and much-needed step to empower inmates through education and skill development.

In a major step toward prisoner rehabilitation and digital inclusion, the IG Prisons thanks ABAD Association of Builders and Developers of Pakistan (ABAD) has donated 100 laptops to Central Jail Karachi to help inmates acquire IT skills and Inspector General of Prisons prepare for reintegration into society.

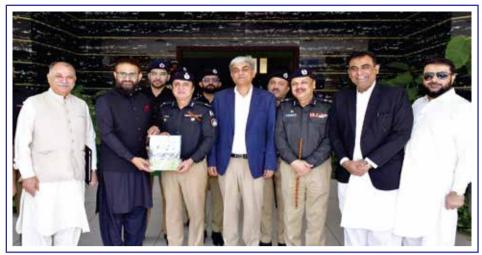
A delegation led by ABAD Chairman Muhammad Hassan Bakshi visited timely and much-needed step the facility on October 20, 2025, as part of the association's ongoing social toward empowering prisoners responsibility initiatives.

The delegation included Vice Chairman Tariq Aziz, Southern Region Chairman Ahmed Owais Thanvi, Nasir Lakhani, Dr. Hani, Usman Khanani, Highlighting the scale of the Abdul Ghaffar, and other senior members.

During the formal ceremony, senior member Younus Lakhani officially house over 28,000 inmates handed over the laptops to the prison administration, emphasizing ABAD's more than twice their designed commitment to empowering inmates through access to digital education. The event was attended by ABAD leadership, senior jail officials, and with only about 4,000 officers representatives from the media.

Sindh, Fida Hussain Mistroi, lauded ABAD's initiative as "a through education and skill development."

challenge, he noted that Sindh's prisons currently capacity of around 12,000 available to manage them.



Mistroi also cited recent security lapses, including the high-profile Malir Jail incident, as reminders of the system's need for reform. While infrastructure upgrades such as CCTV surveillance, biometric monitoring, and enhanced staffing are underway, he stressed that "true reform goes beyond security. By teaching inmates valuable digital skills, we're giving them a chance to return to society as productive, self-sufficient individuals."

### ABAD's vision

Chairman Muhammad Hassan Bakshi underscored ABAD's commitment to rehabilitation through education and vocational training. "Education and skills can transform lives. These individuals deserve a second chance," he said. "Our goal is to nurture people who, upon release, can contribute positively to society rather than being marginalized."

He further announced a collaboration with the National Vocational & Technical Training Commission (NAVTTC) to train and provide employment opportunities to 500 underserved youths, extending ABAD's outreach beyond prison walls.

Mr. Bakshi also underscored that strengthening Pakistan's judicial system could reduce crime by up to 80 percent, emphasizing the link between justice, rehabilitation, and sustainable urban development.

The 100 laptops represent more than equipment - they symbolize opportunity, hope, and a pathway to change. By introducing IT training within correctional facilities, ABAD is pioneering a publicprivate partnership model that addresses structural challenges such as overcrowding, unemployment, and recidivism.

Similar initiatives in Karachi have shown promise. The Alkhidmat Foundation, for example, runs computer and language courses for inmates, offering diplomas and reduced sentences for participants evidence that skill development can drive meaningful rehabilitation.

This initiative also reflects ABAD's broader vision of community impact: leveraging the construction and property sector's resources for social progress.

In a city grappling with housing shortages, land disputes, and urban inequality, ABAD's move signals a shift in how developers view their roleas contributors to the social fabric of Karachi and Pakistan at large.

As the laptops are integrated into Central Jail Karachi's training programs, the next challenge lies in execution - designing curricula, ensuring instructor availability, linking post-training employment, and evaluating long-term outcomes.



## COMPLAINT

### Sub-Committee



ABAD Complaint Sub-Committee maintains professional standards in dispute resolution. As envisioned by ABAD Chairman Mr. Hassan Bakshi and former chairman Mr. Mohsin Sheikhani, the Complaint Sub-Committee of the Association of Builders and Developers of Pakistan (ABAD) plays a pivotal role in addressing grievances against ABAD members.

By fostering open communication between complainants and builders, the committee ensures disputes are resolved transparently, fairly and professionally maintaining the confidence and trust of all stakeholders.

Under the dynamic leadership of Convener Mr. M. Anwar Gagai and Co-Convener Mr. Muhammad Ayoob, the Sub-Committee has made significant progress in resolving conflicts and strengthening relationships between builders and allottees.

His dedication to upholding high industry standards and promoting ethical business practices has been instrumental in achieving amicable settlements and ensuring justice through due process.

Over the past months, the Sub-Committee received 36 new complaints, successfully resolving 15 cases, while 21 remain under process or sub judice. Moreover, eight previously pending complaints were concluded.

This timely and efficient handling of grievances underscores the committee's commitment to swift resolution and the integrity of Pakistan's real estate sector. The Complaint Sub-Committee serves as an essential bridge between ABAD members and the wider community of stakeholders.

The Sub-Committee ensures fair and transparent dispute resolution, promotes ethical business practices, handles complaints efficiently to build trust, and uses structured tracking for effective case management.

Special recognition is extended to Mr. Ehteshamullah Malick (Secretary General, ABAD), Mr. Muhammad Shakir (Office Superintendent) and the supporting staff for their exemplary coordination and dedication in managing and documenting complaints.

ABAD remains fully committed to empowering the Complaint Sub-Committee in its mission to uphold ethical practices, strengthen harmony between builders and allottees, and ensure the continued growth and credibility of Pakistan's construction industry.

## Progress of Complaint Sub-Committee

Reporting Period: September - November 2025

Total Complaints Received	36
Resolved	15
In-Process	21
Also resolved 08 more comp	olaints

that were pending

## New Membership & Renewal



The New Membership and Renewal Sub-Committee of the Association of Builders and Developers of Pakistan (ABAD) plays a pivotal role in advancing the Association's mission.

As one of ABAD's most active and influential committees, it is instrumental in strengthening and diversifying the organization's membership base.

Under the Convenership of Mr. Muhammad Ayoob, the sub-committee is dedicated to evaluating and approving new members.

Their efforts ensure that ABAD continues to grow with credible and qualified professionals from across the industry.

In recent months, ABAD has experienced a steady influx of membership applications from proprietorships, partnerships, and private limited companies.

Each application is rigorously reviewed in accordance with the Association's Standard Operating Procedures (SOPs).

### **New Membership Approvals (September - November 2025)**

S. No.	Meeting held on	No. Of Cases Approved		
1.	25 September 2025	13		
2.	21 October 2025	06		

### Sub-Committee

After a comprehensive examination of all submitted documents, the sub-committee presents its recommendations for final approval at the monthly joint meetings of the Executive Committee (EC) and Regional Committees (RC) (SR)/(NR).

From September - November 2025, the sub-committee held two meetings and reviewed [19] new membership applications.

Following meticulous verification, ratification, and thorough examination of property documents, all [19] cases were successfully recommended and approved by ABAD's Executive Committee.

Notably, there were no pending or rejected applications due to incomplete documentation, underscoring the committee's efficiency and commitment to transparency.

The sub-committee extends its sincere gratitude to ABAD's office-bearers for entrusting them with this crucial responsibility.

Special thanks are also due to the Secretariat team for their unwavering support and dedication, which have been instrumental in the committee's success.

# ABAD Subcommittee reviews RLNG conversion and member complaints



A meeting of the SSGC Subcommittee was held at ABAD House on November 4, 2025, to address challenges arising from the transition from Sui Gas to RLNG connections.

The meeting focused on members' complaints regarding payments made without receiving RLNG connections, policies related to Town Border Station (TBS) space and costs charged by SSGC, and the formal appointment of Mr. Nusrat Mirza Chughtai as the new Convener of the Subcommittee.

The meeting was chaired by Vice Chairman Mr. Tariq Aziz, Chairman (Southern Region) Mr. Owais Thanvi, Convener SSGC Mr. Nusrat Mirza Chughtai, and Former Chairman (Southern Region) Mr. Mustafa Shaikhani.

Mr. Tariq Aziz opened the discussion by expressing concern that several members had paid for gas connections but had not yet received RLNG supply. Mr. Mustafa Shaikhani assured members that all those who had made payments would be provided RLNG connections, adding that the issue would be taken up with the relevant authorities.

Arranged by builders. Representatives from a member company also presented complaints, citing safety concerns with the

Mr. Nusrat informed the participants that SSGC had discontinued Sui Gas connections and now issued only RLNG connections. Mr. Shaikhani added that payments made under the previous system must still entitle members to gas supply and mentioned his attempt - unsuccessful so far -to meet the OGRA Chairman to discuss the matter.

Mr. Nusrat recommended that the committee first write to the Managing Director of SSGC, followed by a letter to the OGRA Chairman if there was no response. If still unresolved, further action would be considered. He also noted the price difference between RLNG and Sui Gas, stressing the need for clarification.

Mr. Shaikhani highlighted that most schemes in Hyderabad had applied for connections and that those who had paid should either receive RLNG supply or refunds. He also mentioned that a Hyderabad member had already paid the additional RLNG amount, suggesting that a formal letter be issued to address the concerns of members in both Karachi and Hyderabad within a week.

Mr. Nusrat added that a TBS box installation might now be required and could have to be arranged by builders. Representatives from a member company also presented complaints, citing safety concerns with the shared TBS system. The meeting concluded with an assurance from Mr. Shaikhani to personally follow up with relevant authorities and a vote of thanks to all participants.



### Shell Walls Reshape Eco-Building Redefines Construction Materials **Industry**

sustainable construction with algae bricks and oyster shell walls, materials introduced in to absorb CO2 and reduce reliance on traditional, carbonheavy materials. These innovations are set to transform the building technology, making it both industry by offering biodegradable, sustainable and highly durable for CO2-absorbing alternatives that align construction in high-security with the country's aggressive climate buildings. goals.

Source: The Guardian

## Australia's Algae Bricks and Ovster Breakthrough 'Bulletproof' Wood

In a revolutionary new material Australia continues to lead in dubbed "bulletproof wood" has been introduced to the market, offering an eco-friendly, high-strength alternative to traditional building materials. The new wood combines natural fibers and cutting-edge

Source: BBC News



### Revolutionize Building Design

In transparent solar panels are now being installed in buildings across major cities, enabling them to generate power while maintaining transparency. These panels have become a game-changer for energy-efficient buildings, providing a means to capture solar energy without compromising on aesthetics.

Source: BBC News



### **Self-Healing Concrete Now Standard in Major Infrastructure Projects**

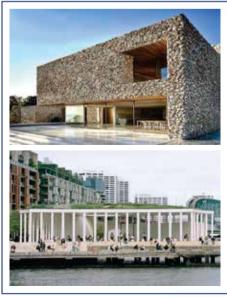
Self-healing concrete, using bacteria that seal cracks with limestone, has become standard in in major infrastructure projects. The new material is expected to dramatically extend the lifespan of bridges, highways, and buildings, reducing maintenance costs and increasing structural durability.

Source: The Guardian

### **3D-Printed Homes Set to Solve Housing Crisis**

3D-printed homes have entered mainstream construction in offering affordable and sustainable housing solutions. With materials like recycled plastic and concrete, these homes can be built in a fraction of the time it takes for traditional construction, offering a potential solution to global housing shortages.

Source: New Atlas

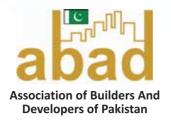


### Modular Homes Become the **Future of Affordable Housing**

In modular construction has emerged as a key solution to the global affordable housing crisis. These pre-fabricated homes are now being designed to meet sustainability standards, reducing both environmental impact and construction costs, and they are expected to meet the needs of lowincome housing projects worldwide.

Source: Construction Week

# ABAD WELCOMES NEW MEMBERS



S. #	Name of Company	Joining Date	Туре	Mem No.
1.	ARAV Enterprises	25 Sept. 2025	FM	3029
2.	Balaj Builders & Developers	25 Sept. 2025	FM	3030
3.	Discoverer Builders & Developers	25 Sept. 2025	FM	3031
4.	Noor-e-Jameel Builders & Developers	25 Sept. 2025	AM	3032
5.	Fiza Builders & Developers	25 Sept. 2025	FM	3033
6.	Krishna Builders & Developers	25 Sept. 2025	FM	3034
7.	Al Bayaan City	25 Sept. 2025	AM	3035
8.	Areena Builders & Developers	25 Sept. 2025	FM	3036
9.	Afroze Builders Private Limited	25 Sept. 2025	FM	3037
10.	Fayyaz Uddin Builders & Developers	25 Sept. 2025	FM	3038
11.	M. Younus Enterprises Builders & Developers	25 Sept. 2025	FM	3039
12.	1 Real Estate Builders & Developers	25 Sept. 2025	FM	3040
13.	Rhine Associate	25 Sept. 2025	FM	3041
14.	Silver Builders	21 Oct. 2025	AM	3042
15.	Magsons Builders & Developers	21 Oct. 2025	AM	3043
16.	Dany Tameerat Pvt. Ltd.	21 Oct. 2025	FM	3044
17.	R & N Builders & Developers	21 Oct. 2025	FM	3045
18.	Asim Builders & Developers	21 Oct. 2025	FM	3046
19.	Al-Falah Developers & Builders	21 Oct. 2025	FM	623

# COVERAGE



Chairman ABAD, in an interview with *Samaa TV* highlights the elements behind ongoing land encroachments in Karachi and urges NAB chairman to take immediate action.



Appearing on **Geo News**, Senior Vice Chairman Afzal Hameed highlights gaps in building and project data, announcing a comprehensive survey to enhance policy-making and ensure transparency



Vice Chairman ABAD Mr. Tariq Aziz, in an exclusive talk with *Abb Takk News*, urged immediate action against rising extortion cases, acknowledging recent arrests made by security forces after ABAD's complaint.



In an interview with *Abb Takk News*, ABAD Chairman (SR) Mr. Owais Thanvi addresses recent attacks on members and rising bhatta khori in Karachi, urging law enforcement to activate surveillance systems and take swift action to curb these crimes.

# COVERAGE



In a conversation with *C21 News*, Patron in Chief Allied Industry Mr. Mohsin Shaikhani told that active coordination with authorities has reduced new land mafia cases, though old ones remain. He urged for strong policies to curb land grabbing.



Former ABAD Chairman Mr. Asif Sumsum, on **Metro 1 News**, discussed the Gaza situation, the 'Mera Ghar Scheme', and new taxes imposed on builders and developers.



Convener of the ABAD Gwadar Chapter, Mr. Affan Qureshi, criticized the Gwadar Development Authority and emphasized the need for policy consistency and a permanent security to ensure effective leadership and sustained progress.



Former Chairman Mr. Fayyaz Ilyas, speaking on Metro 1 News, expressed concern over the country's economic challenges and called for improved security for builders and developers. He pointed to declining foreign investment, industry dissatisfaction, and the growing issue of illegal construction.

## PRESS

## COVERAGE



DAWN SUNDAY NOVEMBER 16: 2025

### Centre yet to fulfil Karachi's Rs100bn pledge: minister

Abad says investors stuffing to Dubai, Labore amid persistent dearys

DAWN MONDAY NOVEMBER 3, 2025

### Real estate meets climate

Pakistan's construction sector, often marked by water-intensive practices and inefficient energy use, must embed climate resilience into its

Daily Times Monday, November 17, 2025

### LDA releases auction schedule for shops, commercial plots

he Lahore Development Authority has announced the schedule for the second phase of the auction for shops in Jinnah Market Township, which is set to take place on December 10 at 10 am at Expo Center Johar Town.

This auction will feature commercial plots and shops located in both Jinnah Market and the Child Welfare Center in Quaid-e-Azam Town. A total of 29 commercial plots in Jinnah Market Quaid-e-Azam Town and 9 commercial plots in the Child Welfare Center will be up for bid.

The LDA has reported that 90 percent of the development work for Jinnah Market Township has been completed. This area, which had been encroached upon for 30 years, has now been transformed into a fully developed market. In the previous auction, 35 plots in Jirmah Market and the Child Welfare Center were successfully sold. Additionally, the LDA has waived fees related to accade exemptions and map approvals to facilitate the shopkeepers of Jinnah Market. APP

Business Recorder, Karachi Menday, November 17, 2025

### Financial woes: KDA likely to auction off its lands

RECORDER REPORT
KARACHI: Karachi
Development Authority
(KDA) is prepared for auction of its land in various
tocalities of the city to make
up the financial deficit leading to many financial issues,
including difficulty in payment of the employees. The line of the comployees,
and full to the comployees of the comployees,
and the taxes.
Talking to Bussiness
Recorder, KDA Spokusmans
SM Jameel, quoting KDA
DG Asif Jam Siddiqui, said
that approval for the planned
suction will soon be sought
from the Sindh government.
He claborated that the
representatives of the KDA
Jamon will be included in
the auction committee to
make the auction widely
recognised. He said the citgerm of Karachi will benefit
from the susction. All necessary steps are being taken
to ensure the earlisest possible transfer of the ownership rights to the citizens
temering successful in the
suction process.
He informed that DG
(KDA, while presiding over a
high-level meeting recently,
and that all possible steps
will be taken to make the
instination financially stable
that is inevitable for provi-

### 'Construction Materials Expo' inaugurated

SATURDAY, SEPTEMBER 27, 2025

## Ghani questions demolition of Nasla, Aladin Park

Says investors in SBCA-deared projects should not be punished for builders' fault

lariy Karachi, said Provincial SBCA approval, buyers can Minister Saeed Chani on the be held responsible." Friday. Chani toured local and in-

Supreme Court chief justice portlegitimate business.
Gaitzar Ahmed who was hunwr for taking a strong farturchurer should be deain many against slegal constructions and enconcinnents in infocuale behind ming mul-Karachi during his tenare, timillion rupes projects: 'Il However, he took no action. Nasla Tower or the Pavilson against many illegal struc-tures in the capital and other what justified their demoli-uation centers of the country. Ston? he asked, adding that Chant has voiced concern those involved in illegal con-over inconsistent building struction must be prosecuted.

fication for demolishing major projects such as Nasla Tower and the Pavilion End Club and Aladin Park. Speaking after visiting the OUR CORRESPONDENT COnstruction Material Expo enganised by the Association Many illegally built build- of Builders & Developers on ings got regularized in Priday, he said, "illegal con-tslamabad and other prov-struction is a serious offence inces, however, the rules are - but if a builder constructs different for Sindh, partice- a building after obtaining

Fiday. Clant tourse local and in-He wordfully recalled the demolition of Nasia Tower and pushed the participa-which deprived dezens then of several well-known of families of their hard construction firms offsering carried investments and affinished materials, saying the Pavillon End Club and such activities are vital for Aladin Park which statched boosting Pakistani economy. the cheapest recreation past. He argued that selling con-filled with many rides from struction material at low the people of the metropolia, pices helps case helihoods. These demolitions were addithat its the governments ordered in acut by the then

## PRESS I

## COVERAGE



## More than 80pc of city's buildings lack basic fire safety systems, moot told

Officials, experts point out during fire safety conference over 90pc buildings have no emergency exits, leaving millions of residents at constant risk

edge of a major disorder, as safety courses to train profess enterprise; exits and trained over 80 per cent of the cry's storact. freelighting teams, yet 80 per ballongs here basic free salety. Reseme 1122 CEO Dr. Abut cent of Karacki's structures spisons, and more than 50 per leads and the number of free tack these sposens, cent have no emergency exist. an Karacki has surpod atarm. He blanted compution and

the 3rd National Fire Safety a priority, the situation will Conference and Risk-Based women."

Altitumes Captain Mobain Awards, where officials and He said that while fice logislation the lack of torm

city's fire preparations in the among departments have been according to data shared agencies are involved, creat of cases. We must also shift in province has recorded consumment of the province has recorded and consumment of the province has recorded to ensure compliance. The fire moderns, 10H made traffic accidents, 40K denses because the construction of the resistance of the province has recorded to ensure compliance. The moderns 10H made traffic accidents, 40K denses because of the fire Officer for resistance of the province of the

has already declared one; 500 Rave their the line of dary buildings usself, wariing the sund a recent faint-time or support feed with principles usself, wariing the sund a recent faint-time to exposer feed authorities, many can collapse if strack Metropolitan Corporation to fine "We've seen buildings" (KMC) survey of 200 buildings and Developers Chairman.

gas cylinder explosions are at home for don't know how increasing capidly. The prob- to use them." tem isn't firefighting — it's Pawad Barr, CEO of Bus- safety be raught in schools

By M. Wagar Bhatti muneratties," he sant, add. "Sly law, every building by M. Weight mann ing that NEU University his above 38 feet must have Karachi is bestering on the already hearded certified fire alarms, bedrants, fire doors,

cisu nave no energine care, se America nas singor starin inaction of residents units. Since November 2024, seak a cresidat, "Even where all constant risk, file safety more dues 1,700 fine energine, codes cook moral building officials and structural engineering experis warned on city, most of them camed by the resident properties of the city most of them poor wring the code of the city and poor wring the city of The namings came during. Unless presention is made enforcement.

Aware, where observed the codes raint wrak coordinate treatment facilities. There exists for preparedness to tion among departments have aren't enough burn certifies.

resolved energy-rise smooths structure is outdated and car's weak injustification and service's inception.

Officials said the sturp rise fire stations in Karachi when crisis. The SICA has failed in fee energy trees, especially there should be at least one to ensure five prevention in in Karach's higherse and come for every 100 000 residents. buildings." mercial buildings, highlights. We need 200 stations for a city. He said fire tenders can

to he we've seek names that shows a resonance and the copies Chairman that it has an indext said buildings boars it safety have continue unty 17 or 18 had pupper fair constructed without following to be ignored canalities will safety arrangements, while in the codes should not be the test either had imalequate; proteif occupancy certificates He peaced out that findly systems or none at all. "Citi." "Allowing upone buildings to witing causes nearly 80 per zero must also are response operate is like signing away cent of fires in Luzaria, while sky. Most hare extinguishers cuitous less."

sain Habili Corporation, and to raise awareness from as He starmed that fixing Pakistan records 10,000 to early age. "Every entiren string above can prevent most 15,000 fire incidents every should know what to do

person of neglect and poor like size, he said the senters caseenforcement of sofety codes.

Our response time is just
ken reads sizes due to broken Protection. Assistant our and a ball minutes, but
while the KMC backs funds
and authority. "Larses funds
wastern said the Staffa Build.

and poor coordination official the highest taxes but gets the

Scout Secretary Akhtar Mir suggested that fire thes. We arest public aware—year, ransing up to force ind—an emergency Tracking the new, training, and the safety from in feature, and thousands—safety from childhood is the courses across schools and of deaths and injuries. ——best prevention." 13



15/22/4 (6/16/22)



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# BUSINESS

Karachi, Saturday 11 October 2025, 17 Rabi-us-Sani 1447

### ABAD, SPBC ink MoU to enhance Pakistan-KSA economic cooperation

to enhance oconomic coop- side. eration between Pakistan The Molf establishes a Speaking a the coord

by Sandi Prince Mansour struction-related activities and Sand Arabu."

RECORDER REPORT — Inter Multimorard Al Saud Derivate the two nations. KARACHE The ABAD Senior Vice Under the agreement, both Association of Balders and Chairman Syed Afrai organization will work to Developers of Pakistan Hameed signed the agree encourage Stad investment (ABAD) and the Saudi most on behalf of the in Pakistan's construction Palastan Business Council Palastan organization, while and end estate section while (SPBC) signed a SPBC Vice Chairman exploring opportunities for of Mahammad Abdidana Al-joint contains in develop-Understanding on Thursday Johan expressed the Santh ment projects across the

and South Arabia, with a comprehensive framework Syed. Afted. Ramond focus on the construction designed to strengthen bilds described the parametric at and real entary servers eral relations, promote "a significant milestone The signing ceremony, investment apportunities, toward greater sconomic held in Karachi, was charged and expand trade and con-integration between Polisius











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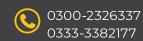






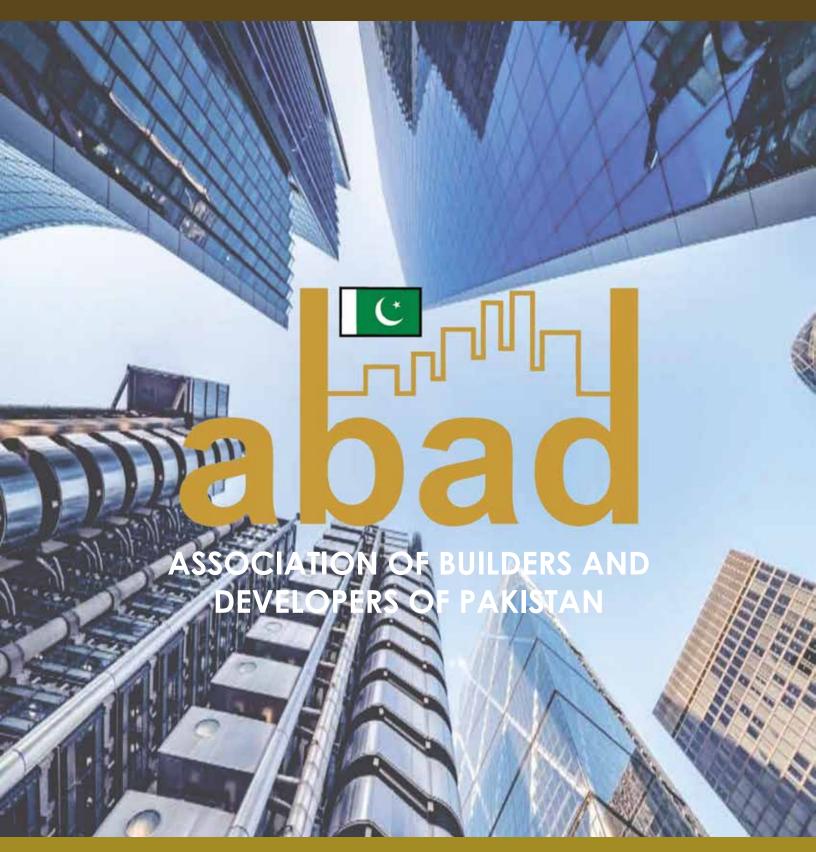












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