



BUSINESS MAGAZINE

AN INSIDE LOOK AT THE
BUSINESS WORLD

GLOBAL

BUSINESS OPPORTUNITIES

JULY 2022

“Success is not final; failure is not fatal: it is the courage to continue that counts.”

– Winston Churchill

Don't be the same, be better!

A BIG
BUSINESS
STARTS
SMALL

– Richard branson

ALWAYS
DELIVER
MORE THAN
EXPECTED

BUSINESS MAGAZINE

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Safdar Rashid

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Pakistan

Investment opportunity

Pakistan with its strategic location and distinct culture offers vast economic opportunities. With a 220 million consumer market, growing middle class and a young and vibrant population, Pakistan is fast becoming a hub for trade, investment and connectivity in the region.

Pakistan has the sixth largest population (just over 220 million according to UN data) in the world and interestingly, it is the 24th largest economy in the world in terms of purchasing power parity.

By 2050, it is predicted to be the 16th largest economy in the world, overtaking economies like Canada and Italy.

English is the lingua franca of the business community, and its highly evolved services sector that contributes 56% of GDP. Pakistanis are actually the biggest consumer spenders in Asia, so there is a lot of potential for foreign business.

Financially, production and labour costs are lower in Pakistan, so it offers a higher yield than surrounding countries for investors. Its stock exchange has actually been performing better than India's in recent years and its GDP has risen for 5 straight years.



Source: duryanews.tv

Some of the investment opportunities are:

CPEC:

China-Pakistan Economic Corridor is a framework of regional connectivity. It was always conceived that CPEC will not only benefit China and Pakistan but it will have a positive impact on neighbouring countries in the region. The enhancement of geographical linkages having improved road, rail and air transportation system with frequent and free exchanges of growth and people to people contact, enhancing understanding through academic, cultural and regional knowledge and culture, activity of higher volume of flow of trade and businesses, producing and moving energy to have more optimal businesses and enhancement of co-operation by win-win model will result in well connected, integrated region of shared destiny, harmony and development.

The joint venture between China and Pakistan aims to not only bring prosperity to Pakistan but also ensure its future by bringing in local jobs and investment. The population is expected to grow and demand on residential property would also increase, not just in Gwadar but other important regions.

Current CPEC projects provide Pakistan with a number of benefits in terms of infrastructure that will radically improve the nation. The Gwadar major maritime port is getting better as the CPEC gateway city. With a massive \$4.8 billion investment, the town will be upgraded, becoming South Asia's biggest trading hub, a modern port city of international standards, and a thriving metropolis by 2023. Future forecasts are for 50,000 professional employment, which will bring with them a sizable amount of disposable income that will fuel the region's economy in terms of goods, services, and development.

With the anticipated increase in population, CPEC must take the local community's power consumption requirements into consideration. Pakistan is anticipated to receive 100 MW of renewable energy from the brand-new Quaid-e-Azam Solar Power Park in Bahawalpur. China will spend an additional \$35 billion building 19 new power plants.

Any developing nation must have top-notch transportation infrastructure. With more than 2,000 km of significant development connecting China to Gwadar, CPEC has set aside millions for the construction of new roads and train lines as well as the upgrade of existing networks.

A strong digital and technology solution is required for Pakistan to be thrust into the future. Over 820 km of fiber optic cable will help the nation's IT infrastructure grow. With an investment of \$225 million, China is also deploying extra infrastructure for 4G mobile networking, which will increase the use of smartphones. Pakistan is already listed by Google as having one of the world's fastest increasing internet populations.

Special Economic Zones:

In the last few years, efforts were made to enhance growth in the economy of Pakistan through China-Pakistan Economic Corridor (CPEC). The flagship project of CPEC is industrial cooperation under which Special Economic Zones (SEZs) have been planned along the CPEC routes across the country. Over the years, SEZs have been successfully implemented by many countries around the world.

a. Rashakai Special Economic Zone

A flagship project for industrial cooperation along the China-Pakistan Economic Corridor (CPEC), Rashakai Prioritized Special Economic Zone (pSEZ) is a 1000-acre site that serves as the CPEC Special Economic Zone. In a joint venture with KPEZDMC, CRBC will develop the 1000-acre pSEZ. For the purpose of carrying out this agreement, these two businesses have established an SPV company called Rashakai Special Economic Zone Development and Operations Company (RSEZDOC).

It is situated on the M1 highway close to the CPEC route, 60 kilometers from Peshawar to the west and 90 kilometers from Islamabad to the east. Rashakai has a distinct strategic advantage when it comes to serving the consumer markets of Khyber Pakhtunkhwa, Punjab, Southwest China, Afghanistan, and Central Asia due to its distance from the Khunjerab Pass in the north, 111.6 km from the Torkham Border, and 39.6 km from the Azakhel Dry Port. fostering a climate that is conducive to business in order to draw in foreign direct investment and relocate the high-tech sector, opening the door for technology transfer.

b. Dhabeji Special Economic Zone

The establishment of the Dhabeji Special Economic Zone (DSEZ) in Thatta will take up 1530 acres of land. Three phases are proposed for Dhabeji SEZ development. It has been suggested that the Dhabeji Industrial Zone be built in two parts, with Phase I taking up 750 acres and Phase II taking up 780 acres.

With close access to Port Qasim, Dhabeji can import raw materials and export completed items without having to spend a lot of money or time on interior transportation. It is planned to build an 8 km direct access road linking Port Qasim and the Dhabeji Zone.

To support export-oriented enterprises, a dedicated cargo deck connecting the zone with ML-1 from Dhabeji Junction and a jetty connecting Port Qasim with the Dhabeji zone from the creek side are planned. Foreign employees and management staff can travel safely to and from Karachi Airport (35 km) via National Highway, and commodities can be transported to upcountry areas and Central Asian countries using the National Trade Corridor thanks to National Highway.

c. Allama Iqbal Industrial City

A priority SEZ, Allama Iqbal Industrial City (AIC) is being built on around 3217 acres. It benefits from being close to M3-Industrial City, which is home to numerous projects in the textile, pharmaceutical, information technology, chemicals, automotive, and service industries, among others. Since November 2019, building has been ongoing.

The Allama Iqbal SEZ is being developed by the Faisalabad Industrial Estate & Management Company (FIEDMC). Numerous domestic and foreign businesses have agreed to launch business units within AIC. According to business interest, the SEZ has a lot of potential to draw foreign direct investment (FDI), create jobs, and aid in exports.

d. Bostan Special Economic Zone

Bostan Industrial Zone, which has a land area of 1,000 acres, is located in the district of Pishin and borders Quetta (which has a sufficient supply of skilled labor), Qila Saifullah, which is known for its famous livestock, fruits, and vegetables, Ziarat, which is famous for its famous dry fruits, apples, and grapes, and Qila Abdullah (climate suitable for fruits and vegetables).

e. ICT Model Industrial Zone

Model ICT Zone is located in Islamabad, Pakistan's capital, and covers 200 to 500 square meters. The area benefits from being connected to established trade routes, logistics networks, and infrastructure (Railways, airport, highways). Businesses in the ICT model industrial zone will succeed thanks to the complete availability of water, electricity, drainage, and communication systems.

f. Industrial Park on Pakistan Steel Mill Land

Port Qasim SEZ is well situated close to a site with a strong infrastructure for the movement of products (input, semi-finished and finished). The zone encompasses 1500 acres. It is located 15 km from the nearest national highway, 14 km from the nearest railroad, and 22 km from the nearest airport, which reduces the cost of transportation. Along with the availability of essential services like portable water, power, gas, telecommunications, banking, and other facilities like transshipment and transit trade facilities with Afghanistan and Central Asian Republics, Port Qasim has the largest oil terminal among other terminal facilities including container, liquid chemical, and multipurpose terminal making business there easier.

g. Mirpur Industrial Zone

The district of AJK contains the 1078-acre Mirpur Industrial Zone, which borders west Punjab. One of AJK's largest cities, Mirpur has experienced several development initiatives. The connectivity hubs (airport, seaport, and railroad station) in the nearby regions will assist firms in setting up shop. The closest airport in Muzarffabad is still under construction. At the beginning of growth, the established airport "Islamabad airport" is located 122 km from Mirpur to assist trade and movement of commodities and people resources.

The Mirpur Industrial Zone is considering a mix of industries.

h. Mohmand Marble City

One of the other nine priority SEZs that have been suggested is Mohmand Marble City (MMC), which was announced in Mohmand agency, KP. 350 acres make up the area. Marble and other minerals, such as Uranium, dimensional stones, granite, coal, marble, manganese ore, and limestone, are naturally abundant in Mohmand Agency, which borders Charsadda, which is rich in agriculture and minerals, Bajaur Agency, Khyber Agency, and Afghanistan.

Proposed industrial clusters include the marble and other mix industries.

i. Moqpondass Special Economic Zone

Moqpondass is a location in Gilgit Baltistan (GB) that was chosen for one of the proposed nine priority SEZs under CPEC. It borders Afghanistan to the north, China to the northeast, and the state of Azad Jammu and Kashmir (AJK), which is administered by Pakistan, to the south.

GB's Moqpondass SEZ is naturally abundant in fruits and precious stones. The closest airport is 35 kilometers away, Sost Dry Port is 200 kilometers away, and CPEC Route is 4 kilometers away on Gilgit-Skardu Road.



Special Economic Zone Act

On September 13, 2012, the SEZ Act was published, and later that year, the SEZ Rules were announced. The law allows for the creation of SEZs by the Federal or Provincial Governments, as well as through various forms of public-private partnership or solely through the private sector. A one-time exemption from customs duties and taxes for all capital goods imported into Pakistan for the development, operation, and maintenance of a SEZ (both for the developer and for the zone enterprise) is one of the fiscal benefits provided by the SEZ law. Another is a ten-year exemption from all income taxes. The Federal Board of Investment, which will serve as the secretariat for the Board of Approval and the Approval committee, must collect applications from developers and forward them to the provincial SEZ authorities, established pursuant to law.

SEZ Fiscal Incentive Package:

The SEZ Act, 2012 incentivizes investment in the SEZs through provision of certain fiscal and allied benefits.

The scope of SEZs has been expanded by inclusion of service sector and accordingly amendments have been enacted in the Customs Act 1969, vide Finance Act 2020, through incorporation of certain key service sectors for provision of incentives. These sectors include IT, storage, communication, and infrastructure development of SEZs by zone developers.

The exemption from custom duty that was earlier available on import of plant and machinery, has been expanded in scope of applicability through amendment in PCT code 9917(2) vide Finance Act 2020. It is now available on the import of a wide variety of capital goods that are used in manufacturing and service sectors as defined under the Fifth Schedule to the Customs Act 1969.

To encourage and facilitate PPP in SEZ development, concession and exemptions available to the developers of SEZs have also been extended to the co-developers of the SEZs.

Similarly, the income tax holiday for the zone developers has been extended from 5 to 10 years, whereas the cut-off date applicable on zone enterprises under section 37 of the SEZ Act 2012 has been removed vide section 126E of the Income Tax Ordinance 2001, providing income tax holiday of 10-years to the zone enterprises as well. Efforts are also underway to make the 'exemption from all taxes on income' available under the SEZ Act 2012, a reality.

Among other SEZ incentives, one of the major attractions is provision of utilities to the zero point of each SEZ. Lack of resource allocation constrained the earlier notified 7 SEZs from achieving their development milestones while making it difficult to solicit interest for CPEC SEZs.

Provision of utilities and infrastructure are the basic components for any industrial undertaking to be successful. To this end, a mechanism for provision of utilities and infrastructure in a phased manner, aligned with the development timelines and requirements of the zone enterprises allowing the developers to admit more enterprises and rationalize the demand and supply of these facilities was implemented through the SEZ Zone Enterprise Sale, Lease and Sub-Lease of Plots Regulations 2021.



Pakistan Consul General H. E. Mr. Afzal Hassan Khan

Pakistan Consul General H. E. Mr. Afzal Hassan Khan with Dr. S.M. Tahir Chairman Iqra Group



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The *Library* of the FUTURE

His Highness The Mohammed bin Rashid Library has been officially opened by Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the United Arab Emirates and Ruler of Dubai. The library, which was constructed with a \$1 billion investment, intends to promote reading while fostering the growth of creativity, knowledge, and the arts on both an individual and societal level. It will offer a stage for creative, literary, and academic minds from around the world.

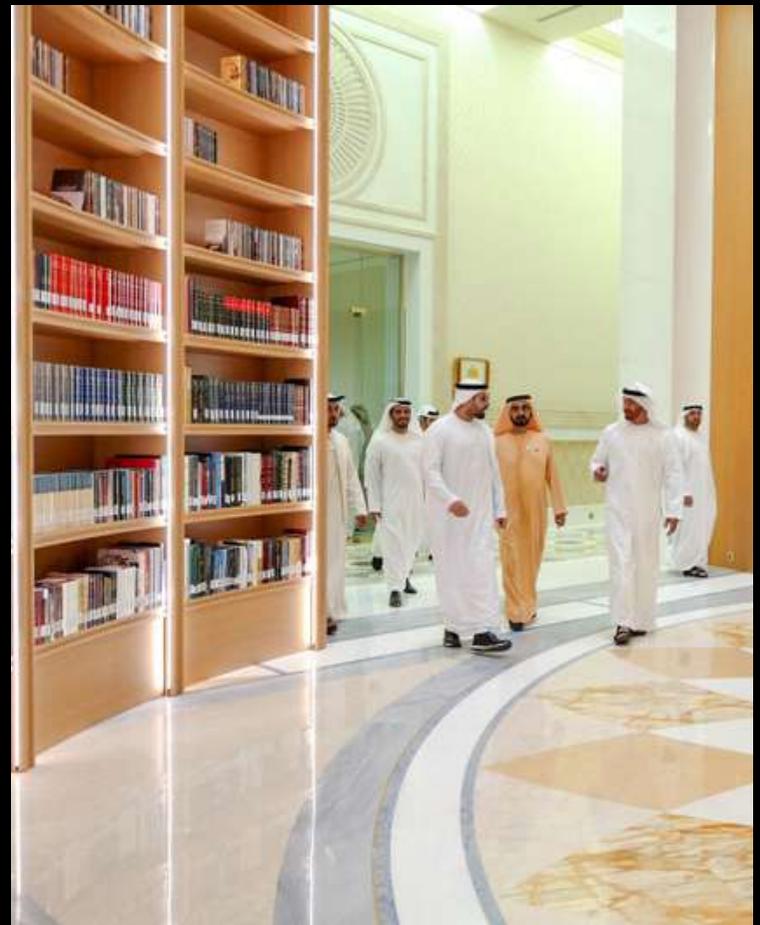
In order to create an Arab generation that appreciates the value of reading and culture in the advancement of society, the Mohammed bin Rashid Library aspires to make printed and digital books more accessible to people with a variety of interests, especially young people.

The Mohammed bin Rashid Library has a substantial amount of content spread out throughout its seven floors. There are over 1.1 million printed and digital books in Arabic and other languages, over 6 million dissertations, about 73,000 music scores, 75,000 videos, about 13,000 articles, over 5,000 historical print and digital journals with a 325-year archive, about 35,000 print and digital newspapers from around the world, and close to 500 rare collectibles, among other things.

The library officially opened its doors to the public on Thursday, 16 June 2022.



Source: www.khaleejtimes.com



Source: www.emirates247.com

Specialised libraries and updated content

The Mohammed bin Rashid Library is one of the most distinctive public libraries in the area and worldwide, according to his Excellency Mohammed Al Murr, the chairman of the board of directors at the Mohammed bin Rashid Al Maktoum Library Foundation. This enormous monument symbolizes His Highness's vision and mentality, which are intended to improve the UAE's knowledge and cultural sector and create a generation that is well-educated and intellectually enriched to guide our future and advance our culture. Among national projects, the library is a major and inspirational milestone. It presents the history and culture of the United Arab Emirates and the Arab region, adding a new facet to the knowledge-based economy of the UAE, helping to redefine libraries in the twenty-first century, and establishing future trends for the next generation of technology-augmented learning environments.

The Mohammed bin Rashid Library is part of the Mohammed Bin Rashid Al Maktoum Global Initiatives (MBRGI). With a total area of 581,903 square feet (54,000 square meters), it has been created in the shape of a wooden stand known as a "Rahl," stimulating the country's cultural and creative landscape and granting access to all social groups, including youth, children, government and private institutions, writers, researchers, thinkers, and artists. Additionally, it is open to readers as well as literary and intellectual figures from throughout the world.

Nine specialized libraries make up the Mohammed bin Rashid Library: the General Library, the Emirates Library, the Young Adults Library, the Children's Library, the Special Collection Library, the Maps and Atlases Library, the Media and Arts Library, the Business Library, and the Periodical Library. The library offers access to a variety of e-books, other digital media, as well as millions of other books, information sources, and pieces of material from around the world, in addition to print books.

Innovation and Sustainability

A self-service kiosk, a book digitisation lab, smart robots to answer visitors' questions, augmented and virtual reality technologies, among other things, are a few of the amenities of the Mohammed bin Rashid Library that make use of the most recent technology and artificial intelligence.

The fact that it receives 10% of its energy from solar panels mounted on the building's roof makes it an ecologically conscious library that has embraced the highest standards of sustainability. The exterior structure is intended to limit heat gain, insulate the interior of the building, and assist in controlling the indoor climate.

The library, which is strategically located in the centre of the city, has natural lighting thanks to the ceiling windows in the building, and is designed to reduce water consumption by 50%. Water is recycled from air conditioners to irrigate green spaces.



Source: www.idp-int.com

Samana Group of Companies

Introduction

26 years and on, Samana Group is a shining example of a successful business conglomerate which thinks out of the box, remains optimistic despite the worst situations such as Covid-19 and continues to grow, diversify and contribute to the national economies where it operates.

Samana Group was established in 1996 in Dubai by Muhammed Farooq, a visionary and seasoned business leader.

Industries

Under Samana's umbrella, stakeholders and clients get the assurity of a strong holding group, dealing with different Strategic Business Units (SBUs) which operate in real estate, immigration services and investment.

Entities

Samana Group includes Samana Developers, Star Business Centre, AAA Associates, Abbey Capital, Premiers International, Global Migration Services, Capital Investment Company Limited, and Reliance Star Properties LLC.

Specialities

Imran Farooq, son of Muhammad Farooq, gradually took over the business as Group CEO over the span of 10 years. Since then, Imran Farooq has been diversifying the business into different SBUs and set new business benchmarks with renewed and modern approaches in the business. The group has emerged as leaders in the immigration and real estate businesses. Imran Farooq expanded the group to the Middle East, Sub-continent and Caribbean regions.

Citizenship By Investment & Immigration Unit

Samana Group's immigration business unit, which includes AAA Associates and Premiers International, Global Migration Services and Abbey Capital. The immigration unit enjoys being the largest immigration services provider in the Middle East.

AAA Associates offers Citizenship by Investment and business migration services for individual immigration needs in the Caribbean, Europe, USA and Canada.

Operating within the industry for two decades, Samana Group has helped thousands of individuals and families move and settle in the world's top regions. AAA Associates is helping people earn Citizenship by Investment in some of the world's prime migration locations.

Diversifying into Real Estate

In 2018, under the leadership of Imran Farooq, the group diversified into the real estate business and established Samana Developers.

Samana Developers has successfully completed residential projects in the UAE. The multipliable award-winning Samana Developers has rapidly built its reputation through high standards in Dubai real estate sector. Samana Developers focuses on developing state-of-the-art residential projects with distinctive features that make life a better place to live in.

Current Projects of Samana Developers

1 - SAMANA GREENS

Project Value - Dh75 Million
BUA - 119,580sqft
Location - Arjan, Dubai
Type - Residential
Units - 122
Ground-breaking - April 2018
Construction Completion - October 2020

2 - SAMANA HILLS

Project Value - Dh110 Million
BUA - 199,000sqft
Location - Arjan, Dubai
Type - Residential
Units - 202
Ground-breaking - September 2019
Construction Completion - February 2021

3 - SAMANA GOLF AVENUE

Project Value - Dh100 Million
BUA - 210,000sqft
Location - Dubai Studio City, Dubai
Type - Residential
Units - 233
Ground-breaking - February 2021
Construction Completion - December 2022

4 - SAMANA PARK VIEWS

Project Value - Dh130 Million
BUA - 183,323 sq ft
Location - Arjan, Dubai
Type - Residential
Units - 176
Ground-breaking - April 2022
Construction Completion - April 2024

5 - SAMANA WAVES

Project Value - Dh165 Million
BUA - 155000 sqft
Location - JVC, Dubai
Type - Residential
Units - 213
Ground-breaking - August 2022
Construction Completion - April 2025

Upcoming Projects

Upcoming Project under Samana Developers include: Samana Miami, Samana Santorini, Samana Portofino and Samana Waves-II. All are residential projects and will be located in primed location of Dubai.

Samana Developers Payment Plan

Samana Hills studio apartments prices start from Dh399,000, one-bedroom and two-bedroom units come with various payment options - from Dh599,000 - making projects attractive to both end-users and investors. 75 months at one per cent (1%) after the initial 10% down-payment makes Samana projects affordable to mid-level investors and end-users.

To facilitate our buyers, Samana Developers provides 50% financing to buyers. The developer property assets guarantee competitive 24% returns at an 8% per year over 3 years. It makes Samana Developers projects an attractive proposition for end-users and investors alike.

In future, Samana Developers will expand and consolidate its operations in the Middle East, South Asia and the Caribbean regions.

Expansion to Pakistan – Launch of ‘Emirates Developers’

In November 2021, Samana Group through a press conference in Dubai announced the launch of Emirates Developers in Pakistan, a real estate company. Emirates Developers will build a number of mixed-used and resort-themed real estate projects in the tourist hotspots of Pakistan. The first such iconic project will be Emirates Resorts located near Islamabad.

Details of Emirates Developers and its projects will be unveiled through a formal launch in Pakistan later this year.





Dr. S. M. TAHIR, Chairman of Iqra Group, Dubai with Mr. Imran Farooq, CEO of Samana Builders; and Ms. Dalia Lebbihi, General Manager of Sales & Operations.

UAE EDUCATION HUB

By Ajay Shukla

As one of the world's great success stories in diversified economic development, the UAE is the pre-eminent business and leisure hub in the region. The UAE recognized the importance of investing in education and enabling entrepreneurship as a way to facilitate the growth of a knowledge economy. Becoming a hub for higher education is central to that strategy.

Inbound student mobility: One of the highest mobility ratios in the world

Inbound student mobility to the UAE is enormous and growing at high velocity. As a small country, the UAE has lower total international student numbers than major international study destinations like the United States, the United Kingdom, or Australia. But its inbound mobility ratio of 48.6 percent is easily one of the highest in the world and dwarfs that of all major destinations.

India is by far the largest country of origin of foreign degree-seeking students in the UAE. Indians now make up 17 per cent of all international students. Other top-sending countries are Middle Eastern, like Syria, Jordan, Egypt, and Oman (all sending more than 5,000 students), followed by Pakistan. The numbers are growing at 3 per cent per annum since 2016.

To make the UAE a viable study destination, the government seeks to attract students by offering generous visa policies. Since 2016, foreign students, in Dubai, have been allowed to work part time for designated employers. Exceptionally talented students will now be eligible for a 10-year residency, while other students can get a five-year visa, and dependents [of guest workers] will receive a visa extension to help them get started on their career after graduating." Universities and government institutions also offer an increasing variety of scholarships for international students.

Outbound student mobility is growing fast

UAE sends approximately 15,000 students abroad per year, a number that has been increasing at around 3-4 per cent per year.

The most popular destination countries among Emirati degree-seeking students are the UK, the US and Canada. In 2016, enrollments in these countries accounted for 30, 275 and 20 per cent respectively. By some accounts, more than 90 per cent of students at international schools intend to study overseas after graduation, so this trend will most likely accelerate tertiary mobility.

The outlook for outbound mobility, thus, is favorable and underpinned by the growing demand for education overall.

The US, UK and Canada are the most popular study abroad destinations but recently Germany, Netherlands, Australia have emerged as high growth destinations. The reasons are visa 'friendliness' for Arab students and affordability plus work-study pattern for other nationalities.

In Summary

The UAE is both a source and host market, with approximately 58,000 local and 80,000 international student enrolment respectively (60 per cent of these are UAE based residents). Some of the characteristics are:

MARKET ATTRACTIVENESS

- The UAE and specifically Dubai has emerged as a knowledge hub for the GCC and the broader MENASA region. As one of the world's leading global cities it offers top-class infrastructure and services to enable education and training institutions.
- Consistent growth in K-12 – The UAE has over 1,219 schools, 1,008,000 students and 70,016 teachers.
- There are 35 international or internationally accredited campuses located in Dubai alone.

STRATEGIC OPPORTUNITY

As a source country the UAE and GCC's expatriate demand for a HE platform is significant and an opportunity for foreign universities to set up a branch campus.

EMIRATI/GCC STUDENTS STUDY ABROAD TO:

- Get a great western-style education and return to get a lucrative UAE government or corporate job
- Avail of the liberal scholarships offered by the UAE and GCC government/select public sector corporates

EXPAT STUDENT STUDY ABROAD TRENDS

- Western expats and some affluent Eastern Expats study in the US, UK and Canada to get a better-quality education/college experience and 'domicile' student fees (for citizens).
- Eastern expats return home for highly subsidized public university options or affordable private university degrees that are valid for employment in the UAE after graduation.
- There are two distinct segments for the Eastern Westbound – those who are looking for the best HE money can buy (about 50 per cent of the outbound population) and the rest who are looking for low(er) cost of education destinations such as Germany, the Netherlands, and France, and Caucasian or even Russian universities.

Conclusion

The UAE offers opportunities for international universities to set-up branch campuses in Dubai or the UAE to get closer to their source markets, and this becomes even more important in the post-Covid world with travel and visa restrictions affecting international student enrolments in the US, UK, Canada, Australia and other popular western higher education hubs.

There is also an opportunity for UAE based universities to attract and retain outbound (west or east) resident students by offering better value, leverage the world-class health and safety infrastructure and a more liberal visa and travel regime.

The author recommends a Study in UAE initiative to attract students from the Middle East, South Asia, Africa, Central Asia and China to UAE based universities – an idea he has been advocating for the past five years or so.

In the post-Covid world a travel and tourism destination like the UAE must also think about Edu-tourism where the student traveler has greater stickiness to study and live and hopefully later on work in the UAE, thereby contributing to the local economy and society, and leveraging education for greater competitiveness for the country with a supply of talent for a knowledge-based economy.

Students and parents should seek professional and expert advice from renowned education consultants like Global Study to explore, select, apply for programs that are aligned to their career aspirations. Suite of services include psychometric tests, skills enrichment learning programs, language and admission test prep, guidance on college essay or statement of purpose.



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FEDERATION OF PAKISTAN

Chamber of Commerce & Industry



Overview

It has been in operation since 1950. The Federation of Pakistan Chambers of Commerce and Industry (FPCCI) has advocated for and expressed the collective opinion, concern and aspirations of the private sector, and provided valuable advice and solid assistance to the Government in its efforts to promote exports, encourage foreign investment and stimulate economic activity in the country. The FPCCI monitors the economy and acts as a liaison between the private sector and the government.

Contribution

Through constant dialogue with the government, the FPCCI plays an active role in presenting trade, industry, and environmental problems and protecting the interests of the private sector.

Affiliation

FPCCI embodies, 59 Chambers of Commerce and Industry, 17 Women's Chambers of Commerce and Industry, 9 Chambers of Small Traders, 130 All Pakistan Trade Associations, and 7 Joint Chambers of Commerce representing Pakistan's industry, trade, and service sectors.

Headquarters

To serve the business community, Federation Offices and its standing committees are present in all four provincial headquarters namely Lahore, Peshawar, Quetta and Islamabad.

Mr. Irfan Iqbal Sheikh

PRESIDENT

Federation of Pakistan Chambers of Commerce & Industry (FPCCI)

Karachi (PR): Mr. Irfan Iqbal Sheikh, President FPCCI, has said that the economic and business environment has reached a point where the business community finds the demand of imposing an economic emergency justifiable to put an end to the economic uncertainty. He added that businesses cannot operate profitably under such harsh and unfavorable conditions.

Mr. Irfan Iqbal Sheikh emphasized that the policy rate must be aggressively brought down to 7 percent from its current level of 12.25 percent to make access to finance affordable for the private sector to keep the economic activities afloat. He also noted that the step will bring down the short-term debt servicing of the government by Rs. 300 billion; and, provide breathing space to the government for the better fiscal management.

FPCCI Chief has proposed the simplification of personal income tax slabs down to 5 – 7 from the current 11 slabs. Interestingly, IMF has also recommended the same and can add up to Rs. 200 billion to the tax collection in a couple of years.

Mr. Irfan Iqbal Sheikh noted with concern that the budgetary deficit is also increasing due to the incessantly loss-making State-Owned Enterprises (SOEs) and now it is absolutely imperative to reform and restructure them decisively; as their share in budgetary deficit has reached to 23 percent.

Mr. Irfan Iqbal Sheikh has also called for an increase in FED on cigarettes and carbonated drinks to serve the dual purpose of generating revenues and protecting the general public in general and the workforce in particular from health hazards that have been unleashed on them by smoking and diabetes-causing sweetened drinks. He added that if FED is raised on cigarettes to 70 percent, Pakistan can generate up to Rs. 240 billion additional revenues.

FPCCI President has also expressed his willingness to engage with the government in a consultative process to take on the economic challenges collectively in the broader national interest. However, he reiterated his stance that policies should not be announced in a vacuum without consulting the business, industry and trade community – as they are the real stakeholders.

Additionally, he has called for a pro-business federal budget 2022 – 23; enabling the private sector to invest in the economy, set up new industry, increase exports on an expedited rate, generate employment and contribute towards revenue collection in a healthy manner.

FPCCI Achievement Awards

FPCCI Achievement awards have become one of the most prestigious events that recognizes performance of delegates for their meritorious services in different fields of life. The awards were given in recognition of their result-oriented effort that created impact at regional and National level.

The Federation announce awards on annual basis to persons who perform outstandingly in different fields of life including Skill Development, Energy, Finance, Industry, Exports, Education, Investment, women empowerment, Tourism and Hospitality, Construction and consumer goods etc.

Export Awards

Since its inception in 1978-1979, The Federation of Pakistan Chambers of Commerce & Industry conducts flagship Export Awards to the leading exporters of Pakistan in recognition of their contribution in the Exports of the country goods.



**President
Irfan iqbal Shaikh**



**Past President
Nasir Hayat Maggoo**

Dubai-based businessman and Chairman Iqra Group Dr. S.M. Tahir accompanied by Former MNA Kunwer Qutub Ali Khan called upon Mr. Shabbir Mansha Acting President FPCCI and Sheikh Humayun Sayeed Former Vice President FPCCI and CONVENIER Standing Committee FPCCI on Foreign Affairs, Trade & Investment.

Hagi Muhammad yakoob VP, Ms Nazli Abid Nisar and other members of different trade bodies were also present on the occasion.

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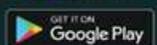
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Trade Development Authority of Pakistan (TDAP)

The Ministry of Commerce will serve as the administrative ministry for the Trade Development Authority of Pakistan (TDAP), which was founded on November 8, 2006, by Presidential Ordinance. The Export Promotion Bureau (EPB) was replaced by TDAP, which has the mandate to take a more comprehensive approach to the development of international commerce than did its predecessor. As the top trade organization in the nation, TDAP is expected to be a committed, powerful, and empowered organization that is properly managed.

The Export Promotion Bureau, in Retrospect

The Export Promotion Bureau, which was established in 1963 as an agency connected to the Ministry of Commerce, assisted exporters all around the nation. More than 20,000 exporters received assistance and partial funding so they could exhibit their products overseas and increase their exports. In the 43 years of EPB, more over 2,000 trade delegations were hosted or dispatched abroad. Through the system of commercial courts working alongside the judiciary, it provided a forum for conflict resolution between exporters and importers.

Thus, EPB significantly aided Pakistan's exports, which were recorded at just under a quarter of a billion dollars in 1963 and reached about US \$ 16.5 billion in 2005/06. However, professional human resources were lacking during the EPB era. As a result, it was felt that EPB needed to transform into a more dynamic, professionally well-equipped organization, which would become the TDAP, in order to address this shortcoming and change the organization's reputation as a "Bureaucratic Organization."



Dr. S. M. Tahir Chairman Iqra Group,
Mr. Arif Ahmad Khan Chief Executive
Trade Development Authority of
Pakistan (TDAP), Mr. Aasim Nawaz
Tiwana Director General Gawadar
Port Authority, Mr. Kunwar
Qutubuddin Khan Chairman of
Kunwar's Associates

Mission

The Trade Development Authority of Pakistan (TDAP) will develop and promote export holistically, through focus, synergy, and with collective wisdom and counsel of its stakeholders. In addition to aggressive, innovative, and proactive marketing and promotional efforts, it will achieve the objective of rapid export growth through interaction and coordination with respective public and private-sector stakeholders, and enhancing value of products and services by broadening the export base of our products; enhancing capability and capacity of the supply base of goods and services; by fostering supportive export culture and facilitation; and by encouraging export oriented foreign investment and joint ventures.

Vision

TDAP will also help improve market access through advising the Government on matters of trade diplomacy and promoting the "business" image of Pakistan in the key export markets for Pakistani products and services, the world over.

TDAP's mission is to achieve a quantum-leap in Pak export. To fulfill such a mission, TDAP shall employ the right skills and competencies, professional management techniques, advanced international marketing strategy backed by competent market research and trade analysis, supported by use of latest technology.

TDAP will engender a high level of motivation amongst its staff as they see themselves embark on upwardly mobile career paths within a TPO environment. It will persuade them to significantly enhance their capabilities and skills, and thus assure their personal growth along well-defined career paths. TDAP would thus strive to achieve a role model status for a TPO in the Developing Countries.

MOLDOVA

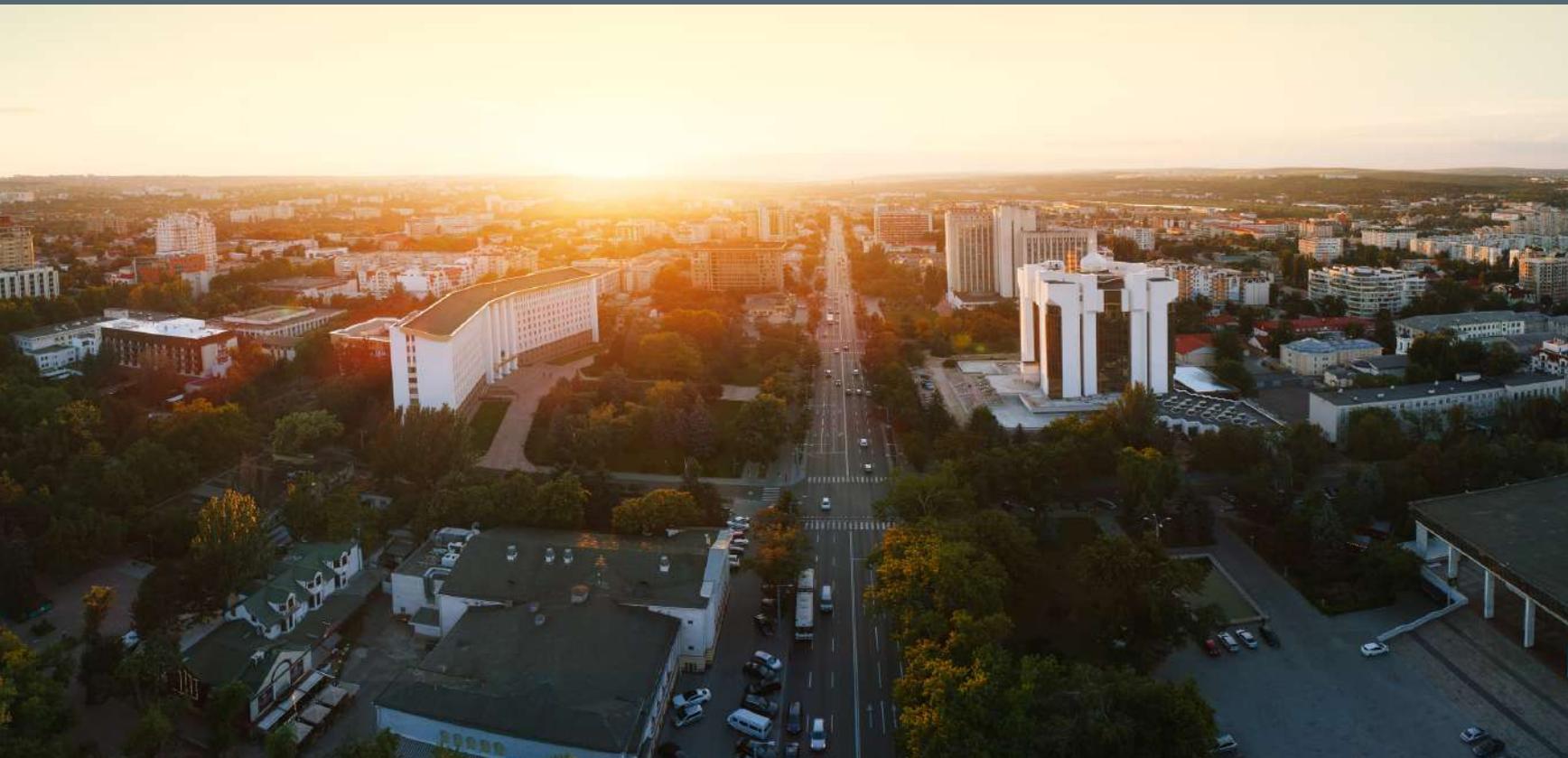
Commercial and investment opportunities in the Republic of Moldova

Moldova is a European country, a commercial hub between East and West, a source of great products, such as fruits and vegetables with great taste, world-renowned wines, tourism opportunities, and authentic traditions, at the same time being also open for investments. We want visitors to discover the hidden beauty of Moldova, enjoy the hospitality of our people and open up to the opportunities of growing in Moldova. We believe that despite being a small country we have many things to share with the whole world.

We would like to invite the world to discover Moldova and to be our guest, to invest in Moldova, by taking full advantage of the business opportunities and facilities, in a wide range of domains/sectors (agriculture, industry, automotive and electronics, infrastructure, ICT, textiles, etc.).



**H.E. Mr. Victor Haruta,
Ambassador, Embassy
of Moldova,
Abu Dhabi, UAE**



Moldova has a unique geographic position: bordered by the EU (Romania) and the CIS (Ukraine), Moldova is the only country with autonomous trade agreements with the EU, the DCFTA, bilateral free-trade agreements with 9 CIS countries, Central European Free-Trade Agreement – CEFTA, membership in the Organisation of Black Sea Economic Cooperation. Moldova has many facilities for foreign investors, as we have skilled and competitive workforce with proficiency in languages (Moldovan and Russian, and often English and French). Moldova has the position 48 out of 190 in "Doing Business 2020" and the position 13 in starting a business "Stable economy".

We have a diversity of competitive economic sectors, according to the National Strategy of Export Promotion and Foreign Investment Attraction Strategy, such as:

Agrifood- Thanks to favourable climatic and geographical conditions, rich soil resources and biological diversity, agriculture is one of the main pillars of the national economy. The share of agricultural production in the GDP the Republic of Moldova was about 12% in recent years, representing about 45% of total exports. Moldova's population accumulated affluent experience and knowledge in growing high value crops such as: fruits and vegetables, tobacco, as well as in viticulture and wine production.

Moldova offers a wide range of agricultural products, such as fruits, vegetables, cereals and animals. The main crops are winter and spring cereals (wheat, barley, corn), sunflower, sugar beet, potatoes and vegetables, vegetables and fruits. The main products in the Moldovan livestock sector are poultry, pork and beef. The most export-oriented products are wine and spirits, as well as fruits and vegetables, both fresh and processed.

The European Union market remains the main destination for Moldovan exports, followed by the Commonwealth of Independent States - which account for 81% of the countries' foreign trade. At the same time, agriculture is still the most important social sector of the national economy, using about 21% of the country's labour force.

Organic agriculture plays an important role, since Moldovan products are subject to strict control at any stage of production and are compliant with all phytosanitary requirements. They have certificates of conformity and quality in ISO 9001, ISO 14001, ISO 22000, among others, in order to be exported. This is one of the reasons why Moldovan products have access to the vast market of the European Union and in the countries of Central Asia and the Middle East.

Some key facts about agriculture potential are: Moldova has the largest wine cellar by numbers of bottles, Mileștii Mici - over 1,5 million bottles, the largest wine cellar as dimension, Cricova considered an underground city, and the most prized wine cellar, Purcari, which won Moldova's first international wine gold medal in 1878 and produced the only wine exported from the whole Soviet Union with an English label – destined for the British royal family. Moldova is the first in the world with the highest density of wine yards. We are the 7th nut exporter in the world, with more than 30% of the nut tree fields converted to ecologic terrains and we are the 9th largest apple exporter. In this context, we invite you to our pavilion to try the Moldavian apples which have a unique taste. Moldova is 15th in the world's largest exporters of table grapes by volume exported fresh and 20th producer in the world.

ICT- The IT industry is undoubtedly the most dynamic and one of the fastest-growing economic sectors in Moldova. It offers the highest salaries, employs the youth and the creative people, digitally transforms the entire society, and is a Government top priority. The information and communications technology industry has become one of the locomotives of economic growth in the Republic of Moldova in recent years.

As expected, the incentives offered by the Moldova Innovation Technology Park (applied 7% single tax on turnover which covers a set of social taxes) gave a significant boost to the ICT sector development. At the same time, the country's rising position in international ICT ranking plays an instrumental role in building a regionally and globally competitive economy. During 2015-2021, the IT industry recorded an immense increase of the annual sales revenue - from \$125 M to \$426 M, representing 3.6% of GDP and an increase of over \$42 M.

In 2021, together with the sales volume in the electronic communications industry the ICT sector accounted for 7.4% of national GDP. The volume of exports of ICT products and services exceeded \$304 M, which continues to exceed export sales of alcoholic beverages and wines. The IT sector's share is already comparable to the entire agricultural sector of the country. There has been a qualitative transformation of the ICT sector from Internet access networks and services to the highest value-added, export-oriented IT products and services.

The positive evolution in the industry generated an increased number of ICT companies, which has raised by 41% since 2015, encountering 2,400 companies, and hiring more than 30,500 people, ensuring the best level of salary in the economy. According to MIA estimations, the IT industry employs over 16,500 professionals, servicing mainly European and US markets. The service focus is across multiple industries, especially in Government, Banking, and Telecom sectors.

Moldova is making great developments in the ICT sector, as there are great incentives for IT companies who become part of the Moldova IT Park. Moldova has one of the best internet connections in the world, some of the lowest costs in terms of price per Mbit. Fiber optic and wireless broadband internet, including mobile internet, is available in most urban and rural areas of the country (PoP-98%) at some of the highest speeds in Europe. We must mention that Moldova IT Park has been recognized by the International Telecommunication Union (ITU) as one of the best global practices in promoting and developing the IT ecosystem. The award was presented at ITU Telecom World 2019 which took place in Budapest, Hungary.

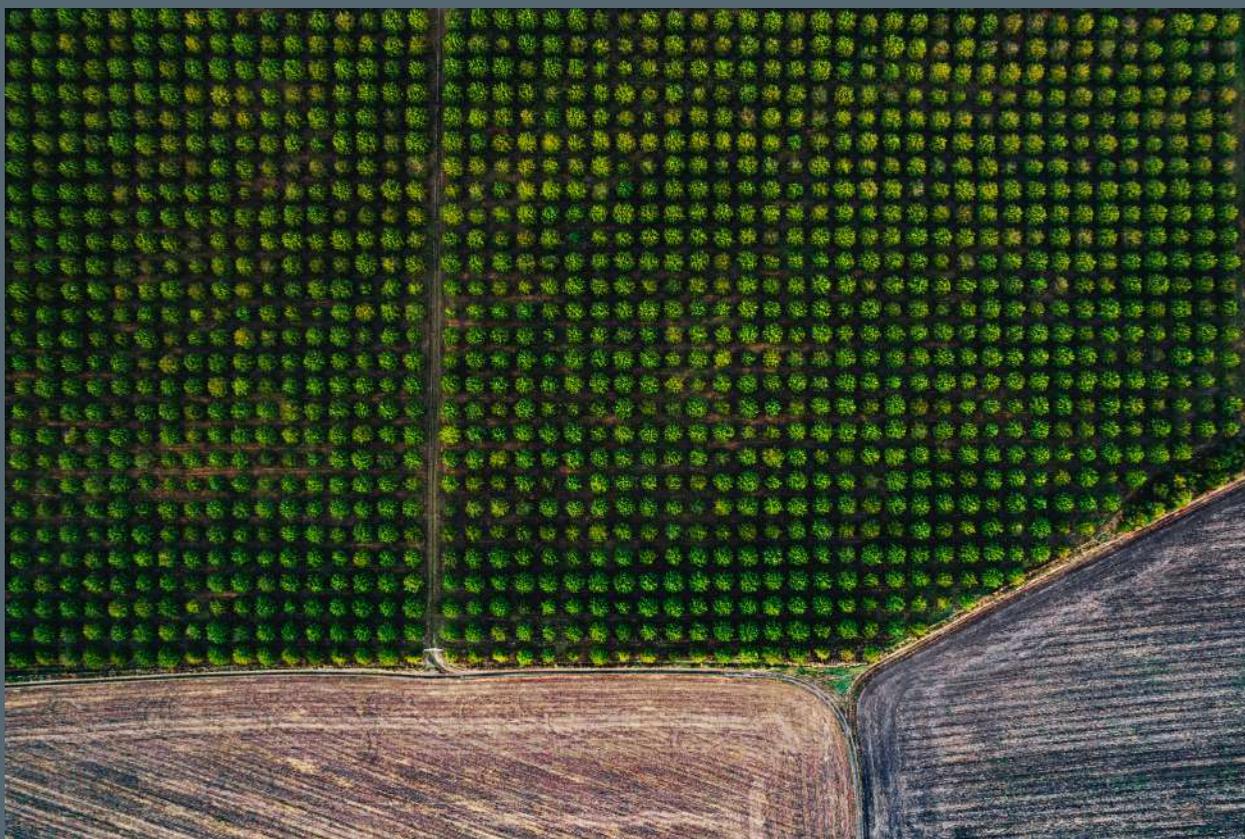
Automotive- Although the Republic of Moldova is not yet a car manufacturing country, it plays an important role in the world automotive industry. Production concentrates on cables, wiring harnesses for cars, seat and car covers, steering wheels, injection molding, metal processing, electronics, electronic components and systems. This production is executed in Tier 1, 2, and 3 supplier plants, as well as local subcontractor companies. The industry is well integrated within global supply chains, as the main investors are well known international companies: Lear Corporation, Dräxlmaier Automotive, Gebauer & Griller, Sammy Cablaggi / Kablem, Elektromanufacturing / SUMIDA, Confezioni Andrea Carcover, SEBN Sumitomo Electric Bordnetze, Fujikura Automotive, Coroplast Fritz Mueller, Trox, Blacksea EMS, Dräxlmaier DSM , Arobs Software, Whetec/ MG2C, Multico / Quality Hub, Conteyor, Magnetec and Equip-Test. Automotive components made in Moldova are delivered to the largest producers of cars and trucks including such giants as Ford, Renault, BMW, Mercedes, Volvo, Volkswagen, Škoda.

During the period before the beginning of this century the country had been a major manufacturer of TV sets, washing machines, refrigerators, tractors, electric pumps, agricultural hardware, the biggest part of which - 90% - used to be exported in around 60 states, especially the former Soviet republics and East European countries. Nowadays, the automotive industry is a key growing sector for the Moldovan economy.

The automotive industry has potential thanks to the facilities offered by Moldova's Free Economic Zones (FEZ), which represents an excellent location for industrial development and production relocation oriented for exports. FEZ with their tax incentives and duty-free import of inputs, represent a good opportunity to set up export-oriented manufacturing sites. Also, the automotive companies have the possibility to train experts thanks to the double vocation agreement with the Technical University from Moldova.

Renewable Energy- The Republic of Moldova's renewable energy potential is one of the region's largest. Primary energy supply figures for 2018 reveal that natural gas and petroleum products account for most of the total primary energy supply, with 29.5% and 32.5% respectively. In the same year, biofuels and wastes (including firewood and agricultural residuals) accounted for 25.5% of the primary energy sources supplied in the Republic of Moldova, which is the only local significant primary source of energy. Around 9.9% of energy is supplied directly as electricity (mainly from Ukraine and Transnistrian region), while coal accounted for only 2.6% of primary energy sources supplied.

Regarding renewable energy, Moldova started to reduce consumption by increasing energy efficiency and is replacing traditional pollutant sources with renewable energy sources. The renewable energy system is based on the following sources, wind energy has the greatest share approximately 58% (35.6 MW), followed by hydro 26% (16.3 MW), biogas constitutes 9% (5.7 MW) and solar energy is about 7% (4 MW). The technical potential of RES for power generation in the Republic of Moldova is estimated to be 65,029 GWh.



T AFL- The main industries of TAFL are textile manufacturing, apparel manufacturing, footwear manufacturing, leather, leather products, accessories. Currently, the TAFL industry plays an important role in the Moldovan economy, representing nearly ca. 14,4% of the country's total export volume, 80% of which are exported to the EU countries, and the rest goes to CIS countries or is consumed in the domestic market.

The TAFL sector employs more than 29,600 people, which represents 4 percent of the whole economy. Most of these jobs are rural-based and occupied by women (84%). The TAFL industry production volumes are represented mainly by apparel production (ca. 47%), followed by other textile production (42%) and shoes, leather goods, and others. Moldova apparel manufacturers are able to cover the needs of local market with PPEs, as well as export demand. The attractive operational costs, along with geographical location and harmonized customs procedure within the DCFTA, make Moldova attractive and competitive to deliver in optimal time the products to European market.

The TAFL sector is listed by The Government's Industry Development Strategy as one of the key economic branches, given its significant advantages, such as the possibility to engage a large number of employees into various branch activities; a relatively fast rotation cycle of current assets; moderate investment needs; a professional training system for employees in place. Corona pandemic stimulated the manufacturing of non-woven material and personal protective equipment (PPE) by switching from standard apparel and automotive covers to PPE (disposable face masks, protective overalls, scrubs, boot covers, etc. Also, besides the fashion industry, Moldova is one of the main producers for work wear and uniforms, as well as for interiors for automotive industry such as steering wheels, car covers, and car seat covers. In Automotive interiors manufacturing are employed over 3500 employees out of total industry employment.

The Government of the Republic of Moldova pays a special attention to develop and promote the strategic sectors by using a large spectrum of incentives for both national producers and for foreign investors. The authorities take additional measures to support domestic companies in various industries, demonstrating flexibility and responsiveness to taxpayers' wishes. They offer duty exemptions for farmers who bear losses in connection with climate conditions. More recently, the Moldovan Government has introduced a number of tax exceptions for businesses in order to compensate their losses over the COVID-19 pandemic.

There are also incentives for investors engaging in industrial production in a Free Economic Zone or Industrial Park may serve as examples in this regard. Tax exemptions are common in the case of international projects or activities based on bilateral agreement between Moldova and the state that is the source of investment; as a result, companies that move their operations to Moldova and create new jobs get even better conditions. The same is valid for public-private partnerships, national projects such as road building and strategic industries such as automotive or wine-making. A large number of tariff positions are advantaged in the case of imports (raw materials, for example) and exports (final products). In some cases, investors have the option of direct negotiations with the authorities.

There are favourable tax conditions for foreign investors such as corporate income tax which is one of the lowest in eastern Europe, at 12%, while VAT is 20% and social insurance contributions 18%. There are also special areas for reduced tax within Moldova's free economic zones, for example, or the 7% unique tax on turnover in virtual IT parks, while the government pays investors €2000 per job created.

Although the average gross salary, it remains low at €400-500 per month. This makes an attractive proposition for would-be foreign investors when combined with the high productivity rates per capita, especially in labour-intensive industries such as manufacturing. The manufacturing sector has the highest stock of foreign investment in Moldova. Also, the labour force is high-qualified with at least two fluent languages spoken.

Moldova is considered a commercial hub between East and West with free-trade agreements with the EU and the Commonwealth of Independent States, as well as with Turkey and the Balkan states. EU became the main commercial partner of Moldova with over 66 % of its export destined to European countries. At the moment, Moldova has a stable political environment, with a pro-European Government, Parliament and Presidency which strives to create conditions for foreign investors and to eliminate legal and economic obstacles for businesses that desire to move their activities in Moldova.



The Journey of a Self-made Billionaire

Dr. Dhananjay Datar

CMD of Al Adil Group, UAE



Masala King Dr. Dhananjay Datar is CMD of Al Adil Trading LLC, Dubai, UAE. He is a self-made entrepreneur who has carved a unique niche in the retail sector. He was raised in rural India in poverty, which taught him self-reliance, frugality and hard work. He started his business career in 1984 as an intern in a small grocery shop established by his father in Dubai. With honesty, hard work and determination, he carved the world-famous business group Al Adil out of a tiny shop. Today his group encompasses a chain of 50 spacious super stores spread across Gulf Countries, 2 spice factories, and 2 flour mills equipped with modern technology and an import-export company acting as an Indian arm. The rulers of UAE felicitated Dr. Datar with a prestigious award and the title Masala King in 2001 for his invaluable contribution to the business sector. Apart from business Dr. Dhananjay, along with his family and business has immensely contributed in philanthropic activities and supported social welfare projects. Recently his autobiography, titled 'Masala King' has been released in Dubai in a dazzling ceremony. Here is a brief sketch of his inspiring journey.



Dr. S.M. Tahir Chairman Iqra Group Dubai along with Dr. Dhananjay Datar at the 38th Anniversary of Adil Trading and biography book launched by Dr. Dhananjay Datar in Dubai.

Dr. Dhananjay Datar was born in a small religious town named Shegaon (Buldana district) in Varhad region of Maharashtra. His father Mahadev was working then in the Indian Air Force (IAF) as a Corporal. Dhananjay spent his toddler years with his parents at Patiala (Punjab) and Mumbai, but was later sent to live with his maternal grandparents in Shirkhed (Amravati district). There he took his primary education from a Zilla Parishad school. He spent his childhood in poverty. It taught him frugality, simplicity and awakened within him the spirit of struggling against all odds. He was shifted to Mumbai for his secondary education.

Due to his financial background, he always remained an average student throughout his school life. He was not among the best of students in the class, but he was always thinking for higher education if he gets the chance in his career. He was fond of playing lots of games, but it didn't transform into acquiring any sports skills. Besides, he was equally average in extra-curricular activities. But a passion for selling goods unexpectedly culminated in him in those days. He used to sell tamarinds to housewives and schoolchildren for some time. Later in college days as well he would sell phenyl and instant mixes door to door in the Mumbai suburbs.

His father (Baba), Mahadev Datar, after retiring from IAF, joined Air India and served there for a couple of years. Later he got the opportunity to work for a British company in UAE and moved to Dubai. At a tender age, Dhananjay naively dreamt of instant fortune and wealth. Hence he also wanted to go to Dubai for any job which would offer a handsome salary. But the wheels of fortune are strange. Instead of him, his father found the opportunity first- of entering the business field in his near-to-retirement age. He set up a small grocery shop in a rented space to cater to the everyday needs of the Indian community in UAE. When the shop started fetching a good response he sought his son's assistance and called Dhananjay to help him. Dhananjay lost no time, left for Dubai and joined his father in shop management. This is how his business career started.

In the very first year their business suffered a huge loss. The reason was that they were novices. In a haste to expand the business, they provided goods to resellers and the resellers didn't pay the dues in time. Dhananjay and his father had no reserves to cover it, so they thought of winding up the business. But Dhananjay's mother, Shashikala, a woman of invincible confidence, sold her jewellery- even her gold Mangalsutra (Wedding chain), and thus raised the money. She convinced and revived them with a small message, "Time changes. Do not take the foot back which you have put forward for business." This incident really transformed Dhananjay and inspired him to take up entrepreneurship gravely and with determination. He worked very hard, devoting 16 hours a day for business only and ate whatever was available. He started his career in business by cleaning tiles, sweeping the floor, carrying 50 kg bags on his back etc. He thinks the powerful and assuring words of his mother inspired him to keep going.

Dhananjay shared another memorable incidence, which brought the greatest turning point in his life. He was only a layman in business, so his father suggested him to learn the practical experience of running a shop from elsewhere. He accepted an internship in a super store. There he did everything to learn shop management. He was enjoying every task assigned to him, except one. He felt nauseated when handling beef and pork and simply used to reject the job of packaging it. One day the shop owner called him and asked him the reason. Dhananjay candidly admitted that being a vegetarian, he felt touching the meat was a disgusting activity. The owner laughed at him and gave him an important piece of advice by saying, "Young man! I am a staunch Jain vegetarian who abstains from tasting garlic and onions in everyday meals also. But this is my business. Here customer's needs are important; hence I don't bring my personal likes and dislikes to my store. Mind well- the work is work and should not be treated as superior or inferior. Don't feel ashamed to do any work." His advice was like an eye-opener and since then Dhananjay never hesitated to do any kind of job.

The first source of inspiration is of course his parents. Second source is the great country UAE. The supportive rulers of the country and their business friendly policies always encourage entrepreneurs for progress. Dubai is the hub of global business. This city always rewards hard work and honesty. It really awakened the spirit of entrepreneurship in him. He met a number of small businessmen here who generously shared their business skills with him. A small businessman, who motivated him and gave him an opportunity to earn profit. Although small, it was important in waking up his self-confidence. He was a Bangladeshi businessman and Dhananjay used to call him Mullah Chacha. Dhananjay's shop and Mullah Chacha's flour mill were on the same street. Dhananjay used to grind the grains from Mullah Chacha's mill and sell the ready-made flours in their shop. Mullah Chacha taught him how to operate the mill. He used to observe Dhananjay's hard work silently and advise, "Son, always remember- skill and hard work never go wasted in life." Mullah Chacha was an industrious person. Apart from running a mill, he indulged in wholesale trading in Deira Dubai. Dhananjay would also buy some spices from him. Those were hard days for Dhananjay and his father as they had suffered great losses in business and had to cut all the over-expenditures. One day as usual Dhananjay went to Mullah Chacha's shop. Chacha informed him that he had got a bag of best quality chilli powder. He asked Dhananjay if he wished to purchase it. Unfortunately Dhananjay didn't have that much money left, so he was about to decline the offer. But Mullah Chacha surprisingly allowed Dhananjay to take that bag on credit. He gave Dhananjay a valuable suggestion, "Jay! Never let go of such good quality products. Grab it and pay later." Dhananjay carried that bag on his shoulder and brought it to his shop by walking 4 kilometres. At the shop he made small pouches from it and sold it in retail to our customers. The quality of that chilli powder really was excellent and customers grabbed it. Thus Dhananjay got his first profit in life. He still respects persons like Mullah Chacha for their consideration and good advice.

Dhananjay owes his success to his parents and all those people who gave him business tips from time to time. He is very grateful to his father who carved a skilled businessman out of him. When his father retired from business and handed it over to Dhananjay, he initially added a couple of shops with the help of bank loans. But at that time a small hotelier taught him the technique of saving and its multiplying power. The owner had a habit of drawing 2 notes of 100 dirham each from his daily earnings and saving them in 2 separate boxes. At the end of the month he would use the savings from one box to meet business expenditures and the other part for reinvestment. Dhananjay followed his example and started saving 500 Dirham daily from his income. He continued this practice year after year and kept on opening new stores from the savings alone, which resulted in a chain of 50 stores across the Gulf countries today. In due course of time, He also added 2 high tech spice factories, 2 modern flour mills and an import-export company. Thus from a tiny grocery shop, Dhananjay created the company Al Adil Trading, which turned into an international business group.

Recognized as an ISO 22000, HACCP, GMP, GHP certified company in 2006, Al Adil Trading under Dhananjay's leadership has performed a key role in bringing more than 9000 Indian products to UAE. The group also produces more than 700 products within categories like readymade flours, spices, pickles, jams, Namkeen and instants, under its own brand named Peacock. For the last 36 years, Dhananjay has been providing the Indian Gulf community with authentic, hygienic and secure Indian foodstuffs. The Indian arm of his group, Masala King Exports India Pvt. Ltd., is successfully operating from Mumbai. Al Adil Group has established special trade routes in USA, Canada, Kenya, Switzerland, Italy, Eretria, Kuwait, Oman, Bahrain, Saudi Arabia and UAE.

Dhananjay always followed the Mantra of Hard work: Determination, Honesty, Customer service, Courtesy- which turned him, once a small shopkeeper, into the Masala King of Dubai. To succeed in business and for constant progress, one has to change, improve and innovate, be it his products or services. He has kept this mantra right from the beginning. 38 years ago he was running his shops traditionally where the customers ask for products and the salesperson at the counter delivers it.

Dhananjay quickly realised the customer's mind- they prefer handling the products on their own. He then modernised his shops to turn them in comfortable super stores. Likewise he paid attention to the development of new products. He implemented state-of-the art packaging technology and international quality norms to make the products clean and safe. Recently Al Adil has launched many types of special Atta (wheat flour). Each type of Atta is made from a different variety of wheat grown and preferred by the customers of a particular region. Al Adil's customers only need pure, hygienic and safe products and the group fulfils their expectations. Dhananjay can proudly say that in the last 38 years, there hasn't been a single complaint from his customers regarding the quality of products and service.

During the journey of life, there are good as well as bad incidents which left a mark on Dhananjay's mind, but he also learned a lot from them. In childhood Dhananjay was once invited by some relatives to a ceremony. As dinner was about to start, a person came in hurriedly and forced little Dhananjay to vacate his place, citing the reason that the dinner was meant for elite people only. These words humiliated him and he returned home dejectedly. When he narrated this incidence to his mother, she pacified him with the following words, "My son, this is the way the rich treat the poor. You should learn that respect is given not to a person, but to his wealth. You should also strive to earn such a status that no one will dare neglect you." Her inspiring words were carved in Dhananjay's heart forever and he determined to attain such level of prestige to get respect from the society. He made that dream true.

The second incidence took place when Dhananjay was in his twenties. His father used to send him to the wholesale market to purchase spices for our business. A man there always taunted and insulted Dhananjay by saying, "Business is not your community's cup of tea. You better stick to jobs." When Dhananjay informed his father about these insulting remarks, he calmly advised his son, "Don't pay attention to such hollow words. Instead, concentrate on your business. Keep moving ahead." These words motivated him to continue on his business journey.

Dhananjay is really grateful to his father who cultivated business discipline and entrepreneurial culture in him. When Dhananjay came to Dubai to join him in the shop, he was in his twenties. Baba had set a rather strange practice of paying him monthly like any other worker in the shop. It continued for more than a decade. Despite being the son of the owner and also Managing Director of Al Adil Trading Company, Dhananjay's actual status was a mere salaried employee. Baba kept the sole proprietorship with him even after his retirement from the business. Eventually he settled in Mumbai.

Things were manageable until Dhananjay got married and had 2 children. It became difficult for him to manage the expenses within the limited salary. During one of his regular visits to Mumbai he boldly demanded to Baba to give him some share from the annual profit to cover his rising expenses. He coldly asked Dhananjay if this boldness had been taught to him by his wife. Dhananjay didn't retort and kept silent.

Perhaps Baba thought over his condition and realised his dilemma. The next day he laid a proposal before Dhananjay. He offered him the entire annual profit, provided he would give him a fixed share as proprietor's right for his lifetime. Dhananjay accepted and followed the agreement diligently. He would hand over his share every six months sincerely, without fail. The practice continued regularly.

When Baba breathed his last, Dhananjay was unfortunately not beside him. Hearing about his bad health, he caught the next flight and reached Mumbai. Alas! He was gone. At home when they were all mourning, Baba's home nurse arrived and handed a diary to Dhananjay. She told him that Baba had reminded her continually to give it only to his son. Since all were busy with the funeral rites arrangements, Dhananjay kept the diary in his pocket without opening it.

That night before going to bed, he suddenly remembered the diary. As he began reading it, his eyes filled with tears. Baba had written every detail of his bank account in the diary. He never spent his share of profit. Instead, he had saved the entire amount as a bank deposit and gifted the enormous sum to Dhananjay. He realized then that Baba had actually desired nothing from him- he had only been testing his son's honesty. When he satisfied his expectations, he rewarded Dhananjay enormously. That was the highest prize he has ever gotten.

Dhananjay has faced a lot of challenging incidents in life. He has escaped narrowly from the clutches of death 4 times. Dubai witnesses two incidents among them. The first one was when his warehouses caught fire and he was almost burned in it. It so happened, that one of his neighbours was unloading a consignment to store in his warehouse. It was a container full of crackers. A spark unexpectedly fell on it and ignited the whole consignment. The explosion was so devastating that not only our neighbour's but Dhananjay's warehouses also burned to ashes. At that time he was caught in the fire, but one of his workers rushed towards him in time and saved his life.

The third time he faced death was due to his negligence. He became workaholic and began chasing money. He completely neglected the work-life balance, which resulted in severe acidity, back-pain, headaches and finally he became a patient of depression. He prayed to God to give him a second chance and promised not to neglect his health again. He realized then that the most precious wealth in life is health.

Dhananjay is known and praised for his philanthropic work. He hasn't kept a record of his philanthropic activities or the number of people benefitting from it. He says that our culture taught us not to boast of charity for publicity, but to continue social service steadily and silently. Therefore he only remembers the noble good words 'Help others and God will help you.'

He says that it was his mother and his wife who motivated him to contribute to social work. They inspired him to donate generously to orphanages, schools for underprivileged children and social welfare projects run by eminent social workers. He has been honoured with a special award for his contribution in social entrepreneurship by Master Deenanath Mangeshkar Smruti Prathishthan. Also there was an incident in his life which inspired him to walk on the path of social service.

Once he was travelling to India with his wife. They were waiting at the airport to catch their flight. Dhananjay was busy reading a magazine and his wife was busy observing the surroundings. Suddenly she drew his attention and whispered in his ears "Look at the person sitting in the corner. He needs help. Dhananjay saw him praying to the God with tearful eyes. He seems to be under tension." Dhananjay went to him and asked his problem. He told his heart-rending story. He had lost his job and was returning to India. He didn't even have the required money to buy an economy class air ticket. Someone assured him the money but never turned up. He hadn't even eaten anything enough for a couple of days. Dhananjay felt sympathy for him. He took him to the restaurant and made him have a meal. Then he purchased a ticket for him. The man asked his name and thanked him gratefully. Dhananjay forgot the incident soon. After some months he received a letter in which there was a picture of a happy family drawn by a child. Their smiling faces were the real compliments for Dhananjay.

Two years ago, Dhananjay extended his hand to penniless Indians who were stranded in Dubai due to the pandemic and desperately waiting to return home. He offered help by sponsoring their air travel, conducting free COVID 19 tests and distributing food packets to the needy. He organised the travel of over 5,000 such people including jobless workers, pregnant women, children, students and travellers. He even helped to free 700 detained Indian workers in Jeddah city of Saudi Arabia and offered them food, medical help, and logistical support to return to India.

Last year he honoured more than 150 Corona warriors from Pune in a unique way. These volunteers, engaged in performing the last rites of victims of the pandemic, were gifted with boxes of Alphonso mangoes to acknowledge their noble work. Similarly he sponsored a novel initiative named Rickshaw Ambulance which started off in Pune. Under this initiative a fleet of 25 auto rickshaws had been prepared with oxygen cylinders and necessary medical equipment. These rickshaws will act like ambulances to carry patients to nearby hospitals anytime.

Dhanjay is determined to promote and support Indian culture in Gulf region. He sponsors various Indian cultural programs including dance, music, drama, festivals here and also encourage artists. He had sponsored the International Conference on Ayurved in 2009 and Second Vishwa Marathi Sahitya Sammelan in 2011 in Dubai.

Dhananjay got his first award for business excellence in 2001. It was quite a surprising development for him. Throughout his life he hadn't got any prize or even an appreciation gift for anything. He was average in everything – academics, sports, extracurricular activities. Besides, he had joined the profession of a shopkeeper for which a prize was beyond imagination.

But a prize was surely in his destiny. By God's grace he was able to turn his small business into a successful retail company and it won a contract to supply nuts and dry fruits to Dubai Duty Free at Dubai International Airport. Of course, Dhananjay was not alone. There were three thousand other suppliers serving like him. He did his work honestly and always supplied quality merchandise every year. At last, it paid off.

Once, Dubai Duty Free prepared a list of their best suppliers on the basis of excellence, performance, consistency and commitment to business- and a total of 52 suppliers were short listed. Al Adil Trading Company achieved the best ranking in the list for which Dhananjay was honoured with an award and a memento at the hands of HH Sheikh Ahmed Bin Saeed Al Maktoum.

But the award ceremony ran very late as there were a number of awardees from various categories to be honoured. Dhananjay was waiting for his turn. As he turned his gaze back he saw a very sparse crowd behind him in the auditorium which made him nervous. He began blaming his destiny for giving him everything late in life. But just then he remembered his mother's inspirational words- 'Nothing is ever late in life.'

Since his childhood, Dhananjay had always observed his mother taking her lunch and dinner late. She would first serve food to the family and then have it herself. Sometimes when they were invited by relatives or neighbours for a feast, Dhananjay's mother would first rush to the host's kitchen to help the lady of the house. She would prefer to wait and accompany her in the last batch. Once Dhanjay asked her the reason and she smilingly replied, "Son, we should not degrade the pleasure of life by dividing it into categories like early or late. Better enjoy the moments when you get your turn. Patience is an important virtue. Remember, nothing is ever late in life."

As the ceremony was concluding, Dhananjay's name was announced at last. He convinced himself that in any function the best performance award is always conferred at the end. He climbed the stage enthusiastically and received the award with pride. This time when he looked, he saw the auditorium was fully occupied and the crowd was clapping for me. He still enjoys his life and business with the same positive thought- 'Better late than never.'

Dhananjay has remained an honest person throughout his whole life. The honesty rewarded him with name, fame, prosperity and everything. He is content with this nice life. He is grateful to God for the same. He doesn't have any regrets about anything.

Once Dhananjay achieved the success in his business he realised that still something is missing in her career and that is the dream of Higher Education and he wants to prove to the world that there is no age bar or anything like that when it comes to education and disciplines of life. At that time he started his MBA and latter completed it with his Doctor in Business Administration degree for which he truly thanks his teachers and mentors for assisting and making it possible.



Dr. S.M. Tahir Chairman Iqra Group Dubai along with Herishikesh Datar the eldest son of Dr. Dhananjay Datar with his wife Akanksha Datar & the younger son Rohit Datar at the book launch ceremony of Dr. Dhananjay Datar



Dr. Dhananjay Datar and his wife Vandana Datar with bollywood singer Mr. Suresh Wadkar and Minister of Social Justice and Empowerment of India Mr. Ramdas Athawale



Dr. Dhananjay Datar and his wife Vandana Datar along with their eldest son Herishikesh Datar and his wife Akanksha Datar & their younger son Rohit Datar



Dr. Dhananjay receiving his coveted Doctorate degree from Dr. S.M. Tahir Chairman Iqra Group Dubai



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Kunwar Associates

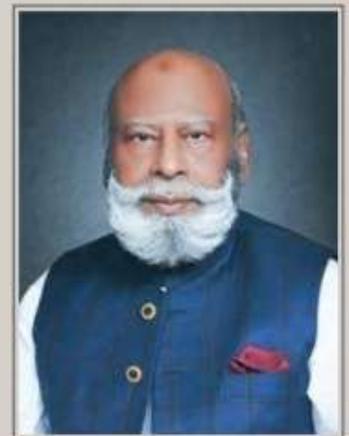
LAKESHORE TOWERS Luxury Living

Lakeshore Towers is ideally located adjacent to the New Islamabad International Airport and is minutes away from Metro Bus Terminal and M1/M2 Motorway. Downtown Islamabad and Rawalpindi are at a 20 minutes short drive. Nothing is ever far away from Lake Shore Towers. Situated right across a lake in the heart of TopCity-1, Lakeshore Towers provides a perfect combination of tranquility and accessibility. Our smart and green building is designed to offer a posh look with world-class facilities. Built with the best, we have created with love the perfect space to support the flow of your lifestyle...



CHAIRMAN MESSAGE

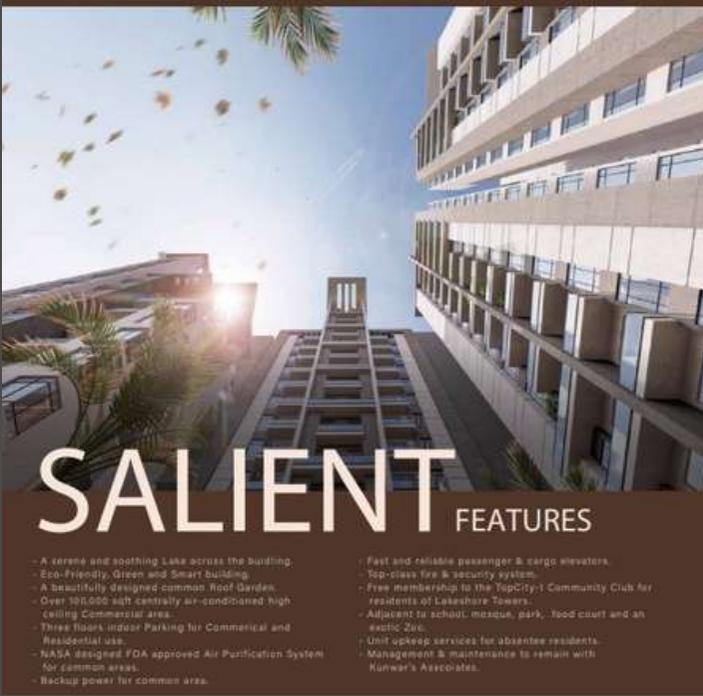
Kunwar Qutubuddin Khan
Chairman
Kunwar's Associates



The real-estate industry is the economic backbone of the country. Pakistan will grow rapidly and recover faster from the effects of COVID-19 if we can collectively get this sector up and running. Lakeshore Towers is a humble contribution from Kunwar's Associates to play our role in bringing our inspiring nation's economic growth back on track.

Every project that we do is underpinned with the desire to set a benchmark. My team has poured its heart and soul in the planning and execution of Lakeshore Towers. Our intent is to use the best construction industry practices and technology-enabled systems to stay ahead of the curve. We have a passionate and experienced workforce to ensure that we deliver as per the expectations of our clients. Our ultimate goal is to create a partnership with the residents of Lakeshore Towers and add value to their lives by building a homely community. For that reason, we have decided to maintain the building ourselves after the completion of the project to ensure uninterrupted, high-quality and sustainable services to our residents.

Location is key to a secure investment. I invite you to visit our site office and witness the quality and speed of our work and the ideal location that we have chosen for you to build Lakeshore Towers. I am certain that you will be left impressed. I wish a life-time of health and happiness to members of Lakeshore Towers and thank them from the bottom of my heart for entrusting us with their hard-earned savings.



SALIENT FEATURES

- A serene and soothing Lake across the building.
- Eco-Friendly, Green and Smart building.
- A beautifully designed common Roof Garden.
- Over 100,000 sqft centrally air-conditioned high ceiling Commercial area.
- Three floors indoor Parking for Commercial and Residential use.
- NASA Integrated FDA approved Air Purification System for common areas.
- Backup power for common area.
- Fast and reliable passenger & cargo elevators.
- Top-class fire & security system.
- Free memberships to the TopCity-1 Community Club for residents of Lakeshore Towers.
- Adjacent to school, mosque, park, food court and an exotic Zoo.
- Unit upkeep services for absentee residents.
- Management & maintenance to remain with Kumar's Associates.



PENTHOUSE APARTMENTS

Located on the 18th Floor, Penthouse suites at Lakeshore Tower are luxury personified units exclusively crafted for residents interested in an appealing lifestyle. With vast open spaces, abundance of natural light and fresh air, our resplendent two-bed Penthouse enjoys a bird's eye view of the beautiful city, it also boasts a view of the sweeping Lake across the road and an imposing sight of Margalla mountain range. An entertainer delight, the open and spacious terrace of the Penthouse will be a favorite for parties. You will never run out of ideas or space at The Penthouse.



TRIPLEX APARTMENTS

The Mansion-Sized Triplex Apartments are perched above TopCity's magnificent Lake. These units are created to strike a perfect balance between family and social life. The expansive space at the lower floor lends itself perfectly for entertaining and relaxing while the upper floor is built ideally to maintain privacy. The attached rooftop is a private getaway spot with plenty of plush entertaining space equipped with a personal jacuzzi and BBQ pit. The Triplex is stunning, unique and upscale - a supreme residence for modern lifestyle.





LOUNGE



DINING



BEDROOM



KIDS ROOM



DRAWING ROOM

LUXURY LIVING

Experience an elegantly tailored luxurious building with the perfect location, magnificent architecture, spectacular lake view and first-class amenities. The building is designed keeping nautical versatility in mind while purpose built to meet demands for top-class living. Lakeshore Towers celebrates the timeless appeal of waterfront living in the city and offers amenities worthy of a luxurious resort. From leisure, wellness to entertainment - our residents will be spoilt for choice. Lakeshore Towers is luxury living at its best!



BATHROOM



KITCHEN



GRAND RESIDENTIAL ENTRANCE



AESTHETICALLY RICH RECEPTION



LAVISH LOBBIES



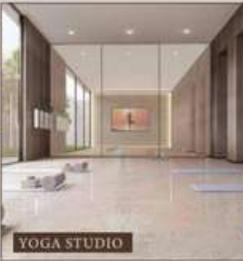
FAST AND SAFE ELEVATORS



3 FLOORS OF AMPLE PARKING



TABLE TENNIS CLUB



YOGA STUDIO



BANQUETTE HALL



GYMNASIUM



SALT THERAPY CHAMBER

COMMERCIAL AREA

Lakeshore Towers has dedicated two floors to in-house commercial space for the convenience of our residents. Access to commercial areas will be through a separate entrance to ensure the privacy and security of our residents. These 18 ft high ceiling stores will house branded clothing stores, international cafe and restaurant chains, grocery stores and pharmacies amongst many other services provided on-site for our residents.



GROCERY STORE



CAFE



SALON



RESTAURANT



PHARMACY



CLOTHING

Mission

With over \$2 Billion in sales, Our agency is the industry's top luxury producer with over 27 years of experience in marketing Seattle's most prestigious waterfront properties.

Vision

Due to our unparalleled results, expertise and dedication, we rank amongst the Top 6 agencies in Seattle and our area. She is also and is an elite member to Corcoran's Presidents Council

Values

With her years of experience, impressive property portfolio, celebrity clientele, and unparalleled knowledge of the market and pedigree estates, Simone estimable business is sophisticated and renowned.

Resources

With her years of experience, impressive property portfolio, celebrity clientele, and unparalleled knowledge of the market and pedigree estates, Simone estimable business is sophisticated and renowned.



An Interview with Dr. Suchita

A well experienced dental surgeon

Email: dr.suchitach@gmail.com

It's great to have you here Dr. Suchita Chaudhary!

1. To begin with this interview, please tell us a little about yourself and your profession.



Dr Suchita Chaudhary

Dr. Suchita: I am Dr. Suchita Chaudhary, a dental surgeon . I have completed my dental course in 2009 from India. I have a rich experience of 13 years into Dental practice. I ran a clinic in India for more than 10 years.

2. How did you increase your knowledge & expertise in your profession?

Dr. Suchita: I have increased my knowledge & expertise by doing regular & advanced courses for new & emerging dental advancement techniques because I believe "Learning is a life long process".

3. Please let us know a little about your educational qualifications.

Dr. Suchita: I am certified with -

- Fixed prosthodontics & veneers.
- Endodontics.
- Implantology, and
- Aesthetic dentistry.

4. Where are you currently practising your profession?

Dr. Suchita: I am currently working with Houston clinic, Al Barsha as a Dental Practitioner.

5. Thankyou very much Dr. Suchita for being here, it was an honor to have you here. Lastly, before we end this interview, would you like to leave with a message for all our readers?

Dr. Suchita: My message to all is to have a positive outlook towards life. Problems will keep coming but turn your problems into opportunities. Don't give up until you reach your goal. Keep going. Do your best & forget the rest.

As far as Dental treatment is concerned :

ORAL HEALTH IS OVERALL HEALTH

Dental & Oral health is an essential part of your overall health & well being.

Like other areas of body , your mouth contains bacteria which are mostly harmless if this bacterial load is increased due to poor oral hygiene, it can lead to dental cavities & gum diseases & has been linked to heart disease, cancer & diabetes.

Following are the ways to maintain good oral hygiene:

- > Brush your teeth twice daily.
- > Use soft bristled brush & fluoridated toothpaste.
- > Replace your brush every 3 - 4 months.
- > Brush your teeth for 2 minutes.
- > Floss your teeth once a day.
- > Eat a diet high in fruits & vegetables.
- > Decrease sugar intake.
- > Avoid frequent snacking.
- > Avoid tobacco products & smoking.

See your dentist at every 6 months.



Dr. S.M. Tahir and Dr. Suchitra Chaudhry



Aesthetic melange course on Porcelain veneers & anterior composite conducted by Dr Arun Suraj