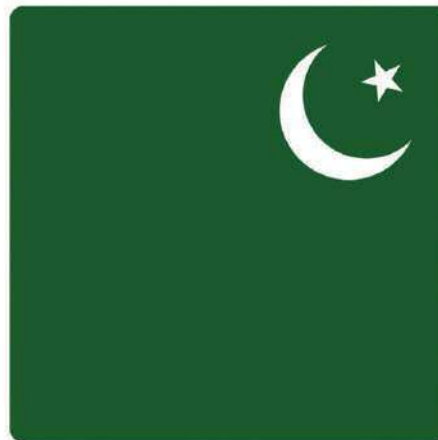
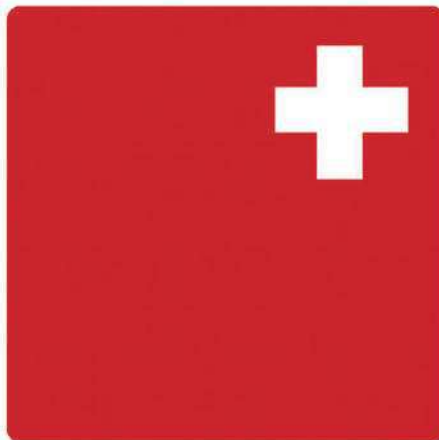


FURTHERING TRADE

Exploring Opportunities



Swiss Business Council

**News
Magazine**

Issue 13 | October 2019 | Pakistan
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Patron-in-Chief:



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Alliance:

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Bahrain • Brunei • Cambodia • Indonesia • Korea • Laos • Malaysia
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**Asia
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An aniline-free* indigo system
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without compromising
our planet



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Editors

Farhat Ali
President

Fletcher P. Albert
Business Development Manager

Breat J. Nathaniel
Office Manager

Disclaimer

The materials and information included in this publication are provided as a service to you and do not necessarily reflect endorsement by the Swiss Business Council (SBC). The SBC is not responsible for the accuracy of information provided from outside sources.

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MESSAGES



H.E. Thomas Kolly
Patron-in-chief - Swiss Business Council
& Ambassador of Switzerland to
Pakistan & Afghanistan

I am pleased to address you through this publication, which is being published by the Swiss Business Council (SBC) to apprise you of the activities of the Swiss companies in Pakistan. I am thankful to the SBC for giving me this opportunity.

I feel honoured to be the Patron-in-Chief of this organization, which provides an encouraging platform to 21 local subsidiaries of the Swiss companies and more than 30 Pakistani companies, which have Principal-Agency agreement with the companies in Switzerland.

I am glad to share that since 2008, the SBC in close cooperation with the Embassy of Switzerland has been extending commendable services towards promoting the business relations between Switzerland and Pakistan. The Embassy in partnership with the SBC also organizes events to strengthen further the economic relations between the two countries. Every year, the Embassy hosts an event for the international diplomatic community to update them on the economic issues in the country and how those could be important to their business relationship with Pakistan. I would also like to mention that last year in November, the Embassy hosted an interaction of the members of the SBC with Ambassador Erwin Bollinger, Delegate of the Federal Council for Trade Agreements and Head of the Bilateral Economic Relations Division at the State Secretariat for Economic Affairs (SECO), Federal Department of Economic Affairs, Education and Research (EAER).

I would conclude by thanking the worthy management of the SBC in their efforts to promote further the trade relations between the two countries.



Farhat Ali
President - Swiss Business Council
& Chairman, Polygal AG Pakistan

The years 2018 & 2019 have been challenging years for Swiss companies operative in Pakistan.

The incumbent government on taking-over the reins of Pakistan embarked on its agenda for a paradigm shift in economic governance by laying emphasis on the enforcement of a documented economy based on fair business practices, a stricter tax regime, a transparent foreign exchange management and transaction regimes - all directed towards better economic governance.

The government also opted to go for the IMF program and the fiscal restructuring and reforms associated with it. This unprecedented change in economic governance brought around uncertainty in the market, due to which the consumer base shrank. The market is currently in the process of aligning itself with new ground reality and new mind set. This is expected to take a while to settle in.

The Industry and Businesses also are affected by it and so are the Swiss companies in Pakistan. However, on the brighter side, these reforms are positive for Swiss companies having being provided the level playing ground and in the long run shall benefit the Swiss Companies getting more competitive in the local market.

The Swiss Business Council (SBC) however continued with its endeavours to mobilize the foot-prints of Swiss SMEs in Pakistan - though the task got more tougher.

Our partner in Switzerland, namely, Switzerland Global Enterprise (S-GE) in these challenging times in Pakistan, stood steadfast with SBC and we together achieved success in mobilizing the interest of Swiss SMEs in Pakistan namely Appenzeller Naturkosmetik AG and DÜBÖR Backtrennmittel und Apparatebau AG. They deal in natural cosmetics and food processing respectively.

China-Pakistan Economic Corridor (CPEC) continue to provide fairly good business opportunities to Swiss Investors. The incumbent government, however, changed its priorities from mega energy & infrastructure projects to mobilizing the much needed industrial growth in Pakistan by establishing Special Economic Zones (SEZs) all over Pakistan. SEZs offers tax incentives and one window operation to by-pass bureaucratic hurdles to investors. It is a good opportunity for Swiss SMEs to look into it.

The Business fraternity is optimistic that the year 2020-21 would be a time of economic turnaround in Pakistan as by that time the economic restructuring and reform would settle in and its dividends starts to roll-out.



Beat Ineichen
Senior Consultant South Asia & Oceania
Switzerland Global Enterprise

Switzerland Global Enterprise (S-GE) was founded as a non-profit association in 1927. S-GE, being a partner of the Swiss Business Council (SBC) in Pakistan, has worked together to support Swiss and Liechtenstein companies and to promote the two countries as a business location. S-GE's role as a center of excellence for internationalization is to foster exports and investments; to help Swiss and Liechtenstein companies develop new potential for their international businesses and to strengthen Switzerland and Liechtenstein as economic hubs.

In coordination with various private resources, S-GE helps particularly small and medium-sized enterprises (SME's) to identify and pursue sales opportunities abroad and positions Swiss/Liechtenstein exporters as internationally competitive providers to foreign markets. Services are based on the degree of internationalization of the individual client. During basic consulting, S-GE and the company analyze concrete export plans together. The SME thus benefits from the S-GE's consultants' years of export experience, as well as from the targeted use of efficient analytical methods, as well as S-GE's partner network around the globe. These results serve as the basis for detailed consulting, during which companies receive individual advice on their internationalization plans.

Furthermore, on behalf of S-GE, I would like to reaffirm our business vision for Pakistan. S-GE and the SBC entered into a service performance agreement back in 2014. This move solidified S-GE's presence and determination to promote the interests of Swiss/Liechtenstein SME's in areas such as food processing technologies, construction and infrastructure development, hydro-power, waste-water management and many others.

In recent months, for example, the SBC and S-GE provided its services to a Swiss company specializing in food processing technology and natural cosmetics, helping to find distribution partners in the country. More Fact-Finding Missions to Pakistan for companies in healthcare and research applications are planned.

We are excited about the business opportunities Pakistan offers to Swiss/Liechtenstein SME's and are confident that together with our partner-network, we are well positioned to support our clients in taking advantage of them.



Swiss Business Council Managing Committee



H.E. Thomas Kolly

Patron-in-Chief - Swiss Business Council &
Ambassador of Switzerland to Pakistan & Afghanistan



Farhat Ali

President - Swiss Business Council &
Chairman Polygal AG Pakistan



Mujtaba Rahim

Vice President – Swiss Business Council &
President & CEO, Archroma Pakistan Ltd



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Director, Al Ameen Trading Corporation (Pvt) Ltd.



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Joao Manuel Machado Martins
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Director, Philip Morris (Pakistan) Ltd.



Mohsin Ali Nathani
Director – Swiss Business Council & President
& CEO, Habib Metropolitan Bank Ltd

TEAM MEMBERS



Fletcher P. Albert
Business Development Manager
Swiss Business Council



Breat J. Nathaniel
Office Manager
Swiss Business Council

INTRODUCTION OF SWISS BUSINESS COUNCIL



One Team, One Mission

'The Swiss Business Council (SBC) and the Embassy of Switzerland in Islamabad blend their brain power and resources to mobilize investments, develop trade and inculcate social & cultural integration between Switzerland & Pakistan'.

SBC was established in 2008 as a legal entity under an act of the Securities & Exchange Commission of Pakistan. The members segmentation comprise of large Swiss Multinational subsidiaries operative in Pakistan, Swiss Small & Medium Enterprises operative through joint ventures, agencies & dealership arrangements in Pakistan.

Switzerland is ranked among the 5th largest investor in Pakistan with wide spread portfolio in Pharmaceuticals, Engineering, Chemicals, Agriculture, Food & Beverages, Textiles, Logistics, Banking, Service Industry & others. Presently over 21 large Swiss Companies are operative in Pakistan who, over the past decade, has invested more than CHF 1.5 billion.

According to the State Bank of Pakistan (SBP), Switzerland is the 14th largest exporter to Pakistan in the fiscal year 2018-19.

Switzerland's exports to Pakistan in calendar year (CY) 2018 have shown an increase of 6.7% from CHF 373.32 million in CY 2017 to CHF 398.44 million in CY 2018. Pharma products are the main Swiss exports to Pakistan followed by machines, chemicals, watches and precision instruments, which also have a significant export share as well. It can be observed that the major increase in the exports had been in pharmaceuticals (25.8%).

Pakistan's exports to Switzerland in CY 2018 witnessed an increase of 14.2% from CHF 145.36 million in CY 2017 to CHF 166.02 million in CY 2018. Textiles are the largest item of Switzerland's import from Pakistan and accounts for CHF 120.9

million followed by agricultural products which make up CHF 13.8 million. Products like sports goods, surgical equipment and carpets also have a minor import share. According to SBP, Switzerland is the 34th largest importer from Pakistan in the fiscal year 2018-19.

There are also a remarkable number of Swiss multinationals successfully operating in Pakistan. Currently, the following Swiss based multinational Member companies of SBC are operating in the country: ABB, Archroma, Bühler, Clariant, Fracht, Gate Gourmet, Givaudan, Habib Bank AG Zürich, Habib Metropolitan Bank, Mövenpick Hotel, Nestlé, Novartis, Parazelsus, Philip Morris (Pakistan) Limited, Polygal A.G. Pakistan, Roche, SGS, SICPA INKS, Sika Pakistan, and Syngenta. 16 companies have their headquarters in Karachi while 04 companies are based in Lahore. 10 companies also have their manufacturing facilities in Pakistan; the number of these manufacturing units currently stands at 17.

These companies provide direct employment to about 15,000 persons and a multiple number of third party contract workers in Pakistan.

In November 2018, a high-profile delegation led by Ambassador Erwin Bollinger of the State Secretariat for Economic Affairs (SECO) of the Swiss Federal Department of Economic Affairs visited Pakistan and had a fruitful exchange of information during its interactions with the high level government officials and the members of the SBC.

SBC VALUES ITS GLOBAL PARTNERS

'SBC works in close partnership with its associates in Switzerland to mobilize business to business contacts between Swiss and Pakistani business entities, improve the global perception of Pakistan in the circle of foreign investors and to inculcate people to people cultural ties between the two Countries'.

Partner of:



enabling new business

In parallel with various private initiatives and on behalf of the Swiss Confederation (State Secretariat for Economic Affairs SECO), S-GE helps small and medium-sized enterprises (SMEs) in particular to identify and make use of sales opportunities abroad and positions Swiss exporters as internationally competitive providers to foreign markets.

Services are based on the degree of internationalisation of the individual client. Initial information provides SMEs with preliminary information on their export vision free of charge. Four different sources of information are available to the companies. During basic consulting, Switzerland Global Enterprise and the company analyse the concrete export plans together. The SME thus benefits from the Switzerland Global Enterprise (S-GE) consultants' years of export experience, as well as from the targeted use of efficient analytical methods. These results serve as the basis for detailed consulting, during which companies receive individual advice on their internationalisation plans. Typical services include market analyses and evaluation, contacts to business partners, and participation in major international fairs abroad as part of the SWISS Pavilion.

In 2018, S-GE supported a total of 5,225 SMEs with its free and fee-based services. Several times a year, an independent survey institute asks customers of S-GE about the impact these services have had on them. Last year, 82% of those surveyed stated that they had had an effect. For example, trade barriers could be overcome, their own export competence could be increased, or a market entry was successful. 85% of customers surveyed would recommend S-GE to others.

S-GE guides its clients on the path to new markets. On behalf of the SECO and the Swiss cantons, S-GE promotes exports and investments by helping its clients to realize new potential for their international businesses and thus to strengthen Switzerland as an economic hub.

As the driver of a global network of experts and as a trusted and strong partner to clients, cantons and the Swiss government, S-GE is the first point of contact in Switzerland for all questions relating to internationalization.

S-GE is represented abroad by Swiss Business Hubs. These local teams are based at a Swiss Embassy or Swiss Consulate-General. The Swiss Business Hubs support Swiss companies expanding their activities in their respective countries and inform foreign companies about the advantages of Switzerland as a business location. All hubs have a first-rate network of contacts abroad on account of their official status.

S-GE is represented abroad as "Swiss Business Hubs". Their local teams are part of the Swiss embassies or consulates general.

Swiss Business Hubs are the official representatives of S-GE in 27 target markets around the world and part of the global network of S-GE. Thanks to their official status, all Swiss Business Hubs boast the best possible network of relationships abroad. Their work in the area of export promotion and location promotion involves a key role for the Swiss Business Hubs. They manage an expert network and provide local knowledge for Swiss SMEs that intend to engage in export and for identifying companies with export interest in Switzerland.

The local teams in the Swiss Business Hubs are part of the Swiss embassies or Swiss Consulates-General, which grant it a certain Swiss official status. The team of Swiss Business Hubs is for this reason also responsible for certain representative functions and official tasks.

The first Swiss Business Hub was launched in 2001 in Italy. Since then, S-GE has continued to open additional Swiss Business Hubs in important markets and regions and now has a network of 22 locations. S-GE maintains Swiss Business hubs in the following countries and regions: ASEAN, Austria, Brazil, Canada, China, France, Germany, Gulf States, Hong Kong, India, Indonesia, Italy, Japan, Korea, Mexico, Poland, Russia, South Africa, Spain, Turkey, UK, and Ireland and USA.

Associate of:

Swiss-Asian Chamber of Commerce



Bahrain • Brunei • Cambodia • Indonesia • Korea • Laos • Malaysia

Mongolia • Myanmar • Pakistan • Philippines • Singapore • Sri Lanka

Taiwan • Thailand • Timor-Leste • Uzbekistan • Vietnam

The Swiss-Asian Chamber of Commerce (SACC) is a private organisation, providing a forum for all firms, institutions, government bodies and individuals interested in the economic and business relations between Switzerland and Asia.

Their activities facilitate the exchange of experiences and direct business contacts among its members and between its members and official bodies in Asia and Switzerland. The activities and events are fully funded through membership fees, event participation fees and sponsoring.

The activities of the Chamber cover the following countries and economic regions:

Brunei, Cambodia, Indonesia, Kazakhstan, Korea, Laos, Malaysia, Mongolia, Myanmar, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Timor-Leste, Uzbekistan and Vietnam.

Associate of:



Asia Society Switzerland (ASS) is committed to exploring Asia's role in a multilateral world and to advancing the dialogue and strengthening partnerships among individuals and institutions in Switzerland and Asia. Across the fields of arts, culture, education and policy, we provide insights, promote collaboration and contribute to a deeper understanding of the most dynamic and fastest-growing region in the world.

ASS is an independent Swiss foundation. We are a member of the global Asia Society family. Founded in 1956 in New York, Asia Society has developed into a thought leader on Asian issues, and a vibrant community of decision makers around the world. There are 13 independent centers spread across four continents - New York, Houston, Los Angeles, San Francisco, Washington D.C., Hong Kong, Shanghai, Manila, Mumbai, Seoul, Sydney, Tokyo and Zurich.

As the first Center in Europe, Asia Society Switzerland - founded in 2016 - provides a unique opportunity to become part of this global community, and to contribute to a meaningful dialogue that could shape our future.

S-GE in Pakistan

The Senior Consultant South Asia & Oceania of Switzerland Global Enterprise (S-GE) in Switzerland and Deputy Head of the Mission at the Embassy of Switzerland in Islamabad visited the Swiss Business Council's Office in Karachi for its Board Meeting and other Official engagements.

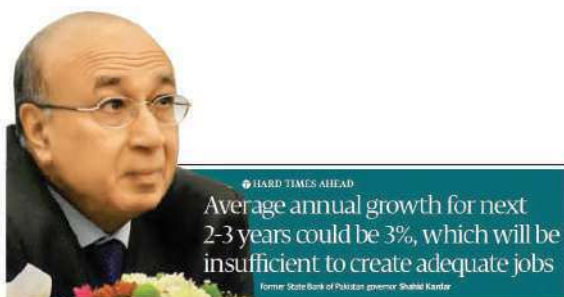


L-R: K.M. Iqbal, Mujtaba Rahim, Beat Ineichen, Farhat Ali, Fletcher Albert, Farrukh Rehan, Asif Ikram, Philippe Crevoisier, Bernhard Furger



The Sr. Consultant South Asia & Oceania, S-GE & Dy. Head of the Mission, Swiss Embassy - presented with the Souvenirs & Traditional Sindhi Cap & Ajrak by the Managing Committee of SBC

AN INTERACTIVE SESSION ON ECONOMIC SITUATION OF PAKISTAN



Farhat Ali, President-SBC addressing the audience & Ambassador Kolly presenting a memento to Kardar

“The SBC in collaboration with the Embassy of Switzerland in Islamabad organized an event on the economic situation of Pakistan in Islamabad. The event was well attended by large number of diplomats from like-minded countries, CEOs of Swiss and other multinational corporations working in Pakistan, and Pakistani government officials who appreciated the role of Swiss companies in Pakistan, for bringing Swissness to the local market”.

Former Governor State Bank of Pakistan Shahid Kardar stated that International Monetary Fund (IMF) has been responsible for tax distortions in Pakistan, adding the country's gross financing needs may be \$50 billion in the next two years with annual requirement of \$25 billion.

Speaking on "Current Challenges to the Economy of Pakistan" at Swiss Embassy, Kardar said that it was on IMF watch that Pakistan's tax system was distorted "and stated that IMF core competence is fiscal and taxation side, but the Fund has totally failed in case of Pakistan. The Fund failed in its own areas of core competence on its watch and the last programme was given 12 waivers and now it is demanding prior actions. Tax dodgers were declared as non-filers and that happened on the watch of IMF, added the former governor SBP.

As a result, he said, poor revenue mobilisation with tax revenues of 13% of the GDP weakened the country and now tax to GDP ratio is further declining with a shortfall in the tax collection. He said that reasons behind low tax collection included distorted structure, narrow base (exemptions, presumptive and final tax regimes, etc.) and failure to exploit agriculture, real estate, property tax, etc., bases.

Pakistan's economic challenges stem from higher fiscal and external account and gross financing requirement of the country for the next 2.25 years are estimated around \$50 billion, which would require debt rollover/rescheduling of \$15 billion and additional debt of \$35 billion. Kardar said that inflation would remain at slightly over 8 percent for the current fiscal year and there are very little or remote chances of its decrease in near future. However, he added that as the country is going through further adjustments, no one can estimate how it would impact growth and inflation.

He also expressed apprehension over rise in poverty in the next two to three years and stated that average growth to remain not more than three percent and deplored that farmers are not being taxed by the provinces but Pakistan's focus has always been on immediate issue of financing the gap instead of addressing the fundamental challenges on external account and consequently the issue of financing needs keeps coming back year after year. He said that higher growth of investment and saving of around 30 percent would be required to absorb the population of youth in the jobs. This requires investment to be increased to 30 percent against the existing 15 percent.

Kardar said that structural issues of the current account deficit are its financing through irregular capital inflows like expensive short-term commercial borrowings which, according to him, provide "temporary" relief while increasing debt servicing needs are putting pressure on rupee. Reserves built on external flows have kept value of rupee higher than it would be otherwise, he added.

He said that the country is taking expensive commercial loans, and much cheaper and longer maturity debt is available from the World Bank, ADB and IMF for undertaking much needed structural reforms.

He said that tackling external imbalances needs capital inflows for reserves in tradable currencies to finance external obligations and suggested the way forward i.e. increasing FDI flows, adding but foreign investors follow a boom and do not create a boom. There is need to provide incentives to the domestic investors so as to create a boom as boom is created by local investors which requires improved environment for domestic investors.

He said that macroeconomic management remained unchanged during the last 50 years. He said that this results in near-crisis situation after every few years in the form of fiscal and external deficits. He said that Rs. 100 billion fiscal deficit has a Rs. 40 billion impact on external account. Pakistan has been luckily so far that it never went through a full-blown crisis of sovereign default.

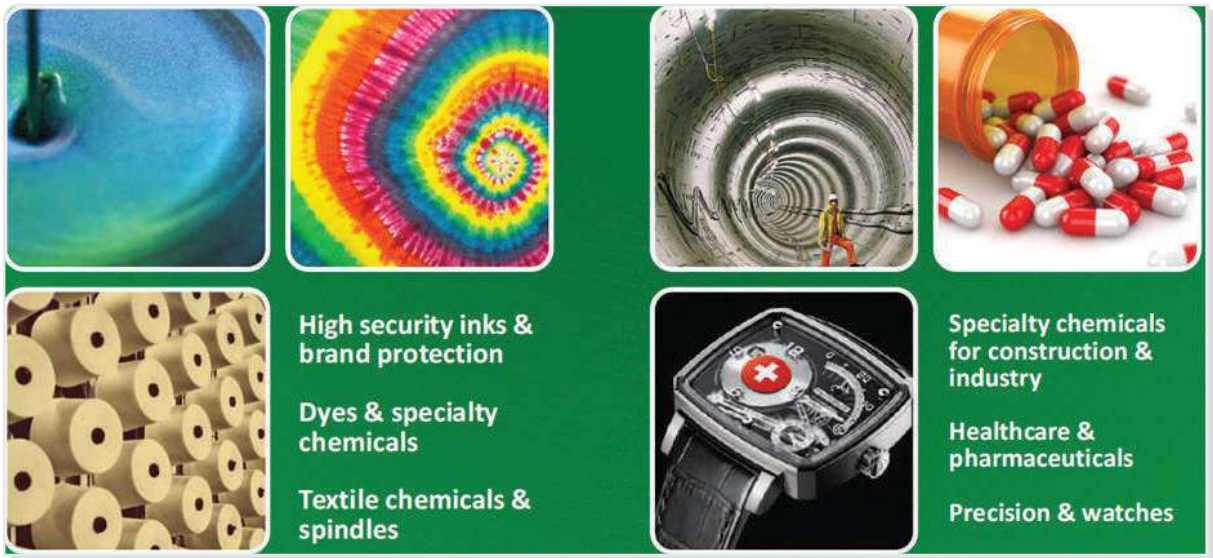
Pakistan, he said, often sought help from the IMF but had not undertaken adequate structural reforms and cost of failure has been slowdown of economic development.

He said that longer term challenges for the country included how to achieve 8% growth to absorb additional 40 million youth entering labour force in the next 35 years. He said that to achieve higher growth, country needs 30% investment to GDP as opposed to existing 15 percent as well as 30 % savings to GDP against existing lower than 14%.

He regretted that owing to skewed or weak priorities, accumulated losses of public sector enterprises have reached Rs 1.3 trillion (excluding circular debt) and there is a large size of government even after 18th Amendment. Provo governments also bloated, as departments in Punjab government were 22 in 2000 but now they have been increased to 48.

Swiss Foot Prints in Pakistan

'Some of the Swiss Companies have been contributing in Nation's development since the inception of Pakistan. Many joined in later, while the process continues. Today, over 50 Member Companies of SBC are contributing in the development of the healthcare, agriculture, industry, energy sector, infrastructure & the service sector of Pakistan through investment, transfer of technology & human resource development'.



Switzerland is ranked among the 5th largest investor in Pakistan with wide spread portfolio in Pharmaceuticals, Engineering, Chemicals, Agriculture, Food & Beverages, Textiles, Logistics, Banking, Service Industry & others. Presently over 22 large Swiss Companies are operative in Pakistan who, over the past decade, has invested more than CHF 1.5 billion.

Many of the Swiss Companies operative in Pakistan are the market leaders and trend setter.

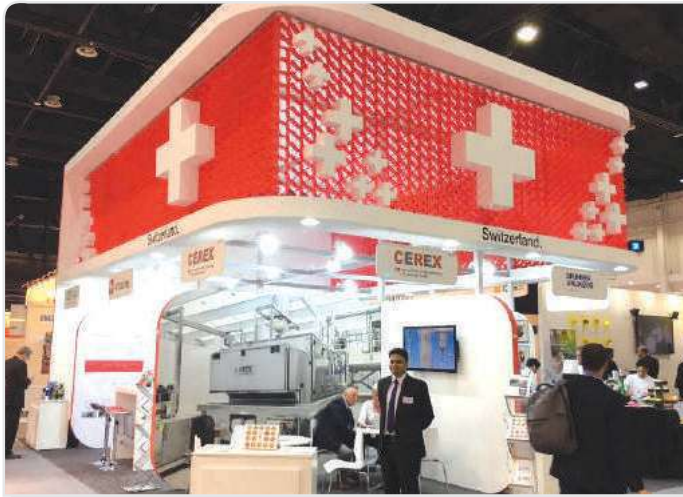
Growth of Swiss SMEs in Pakistan

'Capitalizing on the available opportunities, SBC in collaboration with its partners embarked on the task of exposing Swiss Small & Medium Enterprises (SME) to the business potential available in Pakistan and in the process managed to introduce the foot prints of eight (08) Swiss SMEs in Pakistan'.

SBC and S-GE worked together to mobilize the interest of Swiss SMEs in the business potential available in Pakistan and was successful in establishing the foot prints of following SMEs in Pakistan through Joint Venture, Agency Agreements and Technology Transfer cooperation:

COMPANY	SECTOR
Appenzeller Naturkosmetik AG	Natural Cosmetics.
DÜBÖR Backtrennmittel und Apparatebau AG	Food Processing.
Ganser CRS	Common Rail Systems.
Glas Trosch AG FIRESWISS	Fire safety glass.
Jamailah Switzerland	Gourmet Food.
Leister Technologies	Hot-air plastic welding equipment, process heat components, laser welding systems, gas sensor equipment & micro-optics.
Metrohm AG	Analytical Instruments.
Sarplast SA	Glass reinforced plastic pipes.

SBC AT GFM - 2018 IN DUBAI



Swiss Pavilion at Gulfood Manufacturing (GFM) - 2018



Team: Swiss Business Council & Switzerland Global Enterprise at GFM - 2018

APPENZELLER NATURKOSMETIK AG IN PAKISTAN



www.ledibelle.ch



Visiting Delegate Maximilian Schnorr

The SBC in collaboration with its partner Switzerland Global Enterprise (S-GE) organized the Fact-Finding-Mission of M/s. AppenzellerNaturkosmetik AG to Pakistan in the first-quarter of 2019 to find a local agent/distributor in Pakistan.

DEDICATED TO BEAUTY, COMMITTED TO TRADITION: CONTEMPORARY SKIN CARE POWERED BY ANCIENT KNOWLEDGE

LediBelle combines the cell-renewing effect of the goat whey and the regenerating power of the St. Jacob's source water in a hypoallergenic skincare line produced sustainably in Appenzell, Switzerland.

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In the Appenzell Alps, people have always lived closely in harmony with nature, which reveals many secrets to them: gifts of beauty and vitality, from the soothing effect of goat whey to the invigorating energy of the St. Jacob's spring water.

Albert Koch re-discovered this knowledge for the modern skin care. The energy of the St. Jacob's spring water activates the vitamins, minerals and natural Q10 of the goat whey to form a unique skin care line.

For distribution, contact: Swiss Business Council.

DÜBÖR IN PAKISTAN



L-R: Melih Bekcioglu, H.E. Thomas Kolly & his Spouse, Farhat Ali, Sheikh Waqar & Farrukh Rehan

The visiting delegate discussing his future plans for Pakistan with Vice President of SBC and visits the International Engineering & Machinery Asia with the Ambassador of Switzerland in Pakistan.



“The SBC in collaboration with its partner S-GE recently organized the Fact-Finding-Mission of M/s. DÜBÖR Backtrennmittel und Apparatebau AG to Pakistan to find a local Agent / Distributor in Pakistan and a networking-luncheon with its Islamabad & Lahore based members”.

DÜBÖR Backtrennmittel und Apparatebau AG in Eiken (Switzerland) has been established in 1986. DÜBÖR's owner and CEO Holger Groneweg employs about 20 members of staff in the departments administration, sales and production.

DÜBÖR Switzerland distributes a wide range of releasing agents, lubrication oils which are all made from pure vegetal raw materials which are GMO-free and IFS, HACCP, Kosher and Halal certified.

Furthermore there is a production plant for spraying machines.

There are several customers in Switzerland from the nutrition industry, such as producers of bread, cakes, and sweets. All important industrial bakeries and producers of pastry are important customers of DÜBÖR Backtrennmittel und Apparatebau AG. Bakeries with their innovative products are inspiring in developing new releasing agents and technologies.

They develop, construct and produce spraying machines for bakeries and computer controlled machines for fully-

automated industrial bakeries. Every spraying machine is adjusted for the customer's process of baking so there is a release without any debris and very little releasing agent's fog. If there is any cover needed it can be cut and welded from a stainless sheet metal plate.

Their employees develop, construct and produce on individual demands according to an optimal process of our customers.

They aim to integrate individually the spraying machine into the customer's process.

Since they are always in contact with their customers and because of their know-how they are able to develop innovative products and modern technologies. Due to their experience referring to the development of releasing agents they are able to deliver for every customer a matching product.

Because they are always in contact with their customers, their laboratory is able to develop releasing agents which are referring to the individual customer needs. Thanks

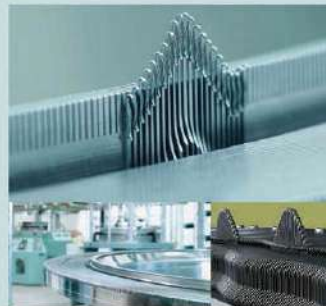
to their own production and harmonised spraying machines, they are an international leading producer of releasing agents and spraying machines since 1968.

They are located in Eiken/Switzerland near to the river Rhine and close to the borderline to Germany and France, just in the heart of Europe.

Their production plant in Ottmarsheim/France is situated close to the freeway access. From their location in Eiken/Switzerland they deliver their customers with releasing agents, spraying units and spare parts. Also the customer service is being provided from their location in Eiken.

Since centuries Holger Groneweg's ancestors are dealing in agricultural products such as coffee, malt and other high-quality products.

Due to its high quality standards DÜBÖR's label TRENNAKTIV has become very popular since 1960. The values of Holger Groneweg and his family are tradition, quality and innovation. They pay attention to select only the best raw materials.



CHANGING PARADIGM WITH EVER-CHANGING TECHNOLOGY

Quest for quality, competitiveness and safety of products and processes bring us partnership with our principals and customers known for innovative technology and commitment.

Transparency, professionalism and service are prerequisites by customers. Not just meeting their expectations, we desire to enable their drive forward. With principals and many customers we have decades of relationship history.
...All adds value to sustainability.



**Al Ameen
Trading Corporation (Private) Ltd.**

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+ 92 213 5057119, 5055443, + 92 300 2024897
E-mail : Engineering machinery@alameen.com.pk
Chemicals chemicals@alameen.com.pk

www.alameen.com.pk

News from the Members Companies

Making ABB a safer place to work

The safety and good health of our employees and contractors are a top priority for ABB. We have a duty of care and know that our ability to carry out business successfully depends on robust health and safety performance.

Our ultimate goal is to achieve zero incidents. Given the diversity of our global operations, across many locations, this represents a significant challenge: processes and best practices are in place to continuously improve our performance in Health and Safety, and enhancing the safety and security of our employees and contractors is one of our sustainability objectives for 2020. Our policy aims for excellence through Group-led programs and business-specific initiatives. As part of these efforts, we are increasing and deepening training, increasing the monitoring of work conditions at customer sites and strengthening business responsibility and accountability for our performance. At the same time, we press ahead with the long-term development and continuous improvement of our existing programs.

One of our global programs is to celebrate HSE week once in a year around the world on same dates where all of us aggressively take part in different trainings, activities and workshops. This year we celebrated 6th Health & Safety week from Sept 23rd till Sept 27th where main theme was "Health and safety at the heart of what we do".

Our goal is to ensure that our employees are aware of and consistently follow all health & safety guidelines. This year, we launched the eight Group Life Saving Rules, which target the most common causes of serious accidents and fatalities within our company. The rules are always designed to keep ABB employees safe, at work, at home, while travelling and during leisure activities. Road safety is another most important topic on which we emphasize regularly. Maximum employees of ABB in Pakistan have

attended trainings on defensive driving in which they not only learn theoretical concepts but also practice them on roads.

Safety and well-being are top priorities at ABB, being included in our "license to operate" and it also forms part of our corporate values "safety & Integrity". We have made great progress over the last few years by reducing the incidents by not only complying to ABB and international standards but also by implementing the best practices globally.

We closed the week in Pakistan with sports gala where different activities for employees were planned like cricket, badminton, table tennis, football etc. Accolades were also distributed among winners and to those who are ensuring safe work environments and supporting us in creating a culture of health and safety within the company that supports an optimal business performance too.

We want everyone to go home safely to their loved ones!



ARCHROMA TAKES A GIANT LEAP TO PRODUCE ANILINE FREE INDIGO IN PAKISTAN

Aniline-free indigo - Denisol Pure 30 liquid ® is the outcome of break through innovation by Archroma. The brand new dye provides a non-toxic way to produce the traditional, iconic indigo blue that consumers associate with denim and jeans. Owing to its sizeable capacity, state-of-the-art production lines encompassing Archroma's first Zero Liquid Discharge sustainable facility, Jamshoro site was earmarked to produce this dye from where it is supplied all over the world. In February 2019, Archroma commenced production of Aniline-Free Indigo - Denisol ® Pure Indigo 30 liq. H.E. Thomas Kolly, Ambassador of Switzerland, Michel Zumstein, President, Commercial Region Asia and Paul Cowell, Head of Business Development & Brand Solutions flew in specially to join the inauguration ceremony with Archroma vibrant teams at Jamshoro.



Aniline-free Indigo Plant being inaugurated by H.E. Thomas Kolly, Michel Zumstein, President Commercial Region Asia, Paul Cowell and Muftaba Rahim



Honorable guests at the entrance gate of Denisol production site at Jamshoro

Highlights and salient features of Aniline-free indigo Denisol ® Pure Indigo 30 liq. were rolled-out to a highly attended textile and denim community. They showed keen interest in this new iconic development. Appreciation mementos were presented to our erstwhile customers who shifted their production to Denisol.



Mr. Mujtaba presenting appreciation memento to H.E. Thomas Kolly at the Customer Get-together

Orientaton visit to Archroma Center of Excellence

Mr. Bernhard Furger, Deputy Head of Mission, Swiss Embassy, Islamabad visited Archroma Center of Excellence at Karachi on 27th February 2019. He was given a detailed briefing about Archroma portfolio, research developments and market position. An orientation of our textile applications labs was made. He was appreciative of our diverse business activities.



Warm traditional welcome at Archroma Center of Excellence



Mr. Mujtaba Rahim explains Mr. Furger about artifacts made from original indigo dye



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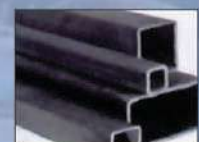
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Email: info@bpi.com.pk



5L-0807



OVERVIEW AND HISTORY

Clariant AG is a Swiss specialty chemicals company, formed in 1995 as a spin-off from Sandoz. The company is focused on four business areas: care chemicals (consumer and industrial); catalysis; natural resources (oil & mining, minerals); and plastics & coatings. Headquartered near Basel, Switzerland, the company encompasses 110 operating companies in 53 countries. Major manufacturing sites are located in Europe, North America, South America, China and India.

Clariant Chemical Pakistan (Private) Limited is an affiliate of Clariant AG and operates in following business areas in Pakistan.

The Masterbatches Business is a leader in color and additive concentrates and technical compounds for the plastics and textile industry. The business offers an extensive portfolio of products, capabilities and technical expertise. Markets include: automotive; packaging for personal care and cosmetics; food and beverage; textiles and fibers; and numerous consumer durable goods such as electrical connectors, medical devices and office furniture. Clariant's global network of ColorWorks™ design centers provide advanced color development and global color management services, as well as an array of design tools for brand managers, designers and marketing personnel.

The Industrial & Consumer Specialties Business produces chemicals for many markets: personal, home and industrial care, coatings and construction. The business produces a number of surfactants for metalworking, oilfield chemicals, even anti- and de-icing fluids for aircraft. Clariant's personal care activities offer products that contribute to ranges of surfactants, emulsifiers, solubilizers, care intermediates and preservatives.

Oil & Mining Services Business is a leading supplier of chemicals and integrated services to the oil and gas industry. The business adds value throughout the oil and gas life-cycle, from exploration, field development, extraction, processing, transportation and refining, to providing rapid response to client needs.

Pigments include high-performance colorants that comprise organic pigments, pigment preparations and dyes for the coatings, plastics and printing markets. Products meet the precise demands of the automotive and electronic industries and are widely used in the inkjet and laser printing industries. They also go into such specialized applications as cosmetics, detergents, art supplies and seed coloration for agriculture.

Additives include a broad range of products for many applications that help plastics and paints resist heat, light and weather. Other products include halogen-free flame retardants that are used in protective coatings, resins, thermoplastics and polyester fibers. The business' portfolio also includes high-quality waxes based on a variety of raw materials. Consumer markets include automobiles, candles, cosmetics, detergents, latex, stationery, as well as finishers for aluminum and leather. Decades of experience and know-how have made Clariant additives the industry standard for technical performance and quality. Customers receive support through Clariant's global commercial and technical service centers.

Clariant makes lasting contributions to more industries than you probably ever imagined. If it's specialty chemicals you need, Clariant can help you.

CLARIANT LISTED IN DOW JONES SUSTAINABILITY INDEX

Clariant made it into the Dow Jones Sustainability Indices (DJSI) for the seventh year running! We are ranked among the top companies in the chemical sector in both the DJSI Europe and DJSI World, recognizing our long-standing commitment to value creation through sustainability and innovation. The growth of industrial sector of any country directly relates with the growth of community in that region. Sustainable economic activity combines the success and growth of the company and its growth with the need of society, each individual and the environment. This permanent optimization attempt is a process which strives to reconcile demand, production, and availability of resources as well as technological and institutional changes. A company behaves in a sustainable manner if it completely integrates this understanding into its business process and adjusts its economic actions accordingly.

CORPORATE SOCIAL RESPONSIBILITY

Clariant actively participates in community sustainable activities. As a part of its Corporate Social Responsibility, Clariant took a bold initiative by joining hands with a local NGO (Society for Educational Welfare) to establish a school for the under-privileged children of the community and has also funded the operation of the school for almost two years.



BUILDING TOGETHER

Habib Bank AG Zurich

SINCE 1967

www.habibbank.com

Habib Metropolitan News



Habib Metropolitan Bank was incorporated in Pakistan as a Public Listed Company in 1992 under the name, Metropolitan Bank Limited. The Bank commenced commercial-banking operations in October 1992. Demonstrating a strong commitment to Pakistan economy, Habib Bank AG Zurich (HBZ) is the principal shareholder of HABIBMETRO.

HABIBMETRO operates in all major cities of the country. The Bank has a strong vision to delight its customers with excellence, enjoying the loyalty of a dedicated team, meeting the expectations of regulators and participating in social causes while providing superior returns to shareholders.

Being a conscientious corporate citizen, Bank acknowledges its corporate social responsibilities and continues to make regular contributions to a host of non-profit/social organizations particularly in education, health care and welfare sectors.

The HBZ Group is heir to a rich tradition of banking and commerce dating back to more than 160 years. With Headquarters in Switzerland, the HBZ Group also operates in Hong Kong, United Arab Emirates, Kenya, South Africa, United Kingdom, Bangladesh and North America. The Group completed 50 years of international banking operations in 2017.

HABIBMETRO BANK

| STAY AHEAD



Pakistani mango sector has experienced tremendous development in the recent years. The exports of Pakistani mango during the current season has increased by 42% when compared with the last year mango exports. More than 115,000 tonnes of mangoes have so far been exported to 57 countries and the season could end up witnessing around 120,000 tonnes of mango export, an all-time record for Pakistan.

Our company mango export shipments have risen 55% while the export volume has increased 42%. In the hopes to diversify our Pakistani mangoes market coverage we shipped Sindhri mango variety on trial basis to South Africa this season. The experience in this sphere has led us to introduce other mango variety consignments of Anwar Retol And Chaunsa to South Africa as well. Our overall mango exports volume to South Africa is above 50 M/Tons this season that is quite remarkable and encouraging for us to further explore this high potential export market.

It is also encouraging that our share of Pakistani mango in the premium-priced markets like the United Kingdom, Switzerland, Saudi Arabia, Malaysia, Norway, Sweden, Italy, Belgium and Netherlands has also increased steadily. All of our mango consignments are the culmination of a coordinated effort between farmers and fruit experts to improve fruit quality. The Quality Control Department provides assistance in producing and shipping according to the export requirements. This results in better cultivation, picking, sorting, grading and improved packaging that facilitates mango exports to their respective markets.

By now we have better understanding of the modern methods and technologies. We look forward to ship mangoes to the European market by sea as an alternative to expensive airfreight that will further boost Pakistan's mango exports in the near future.



EXCELLENCE IS A TRADITION WITH US

Jubilee Life makes it to the Top 25 Companies list

Jubilee Life is proud to be among the Top 25 Companies of the Pakistan Stock Exchange for the year 2016 – the only insurance company to make it to this prestigious list. Towards making this achievement possible, we wholeheartedly thank our customers and business partners for their trust and confidence in us, and in keeping Jubilee Life in the ranks of excellence for the second time in three years!

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THE BEST OF
NATURE



JOFA INTERNATIONAL

JOFA Group of Companies is conglomerate of multiple concerns operational in different sectors, including import of premium food related products under license, gems and jewelry, high value textiles, executive office construction services within Pakistan. **JOFA International** being a part of JOFA food business has exclusive licensing for world's renowned food brands for its import, sales and distribution throughout Pakistan. The company's Head Office is situated in Karachi with respective regional offices in Lahore and Islamabad cities. The Brands details are as follows;

MÖVENPICK ICE CREAM, JOFA International holds royalty from Froneri Switzerland S.A since the year 2003 in Pakistan for this premium specialty products imports, sales and distribution. JOFA International has been successfully driving the respective products into Pakistani markets and has emerged as market leaders in their respective categories. There are eleven Mövenpick Ice cream outlets operating in Karachi, Lahore and Islamabad, the ice cream is also served in all major five star hotels and high end clubs across the country. With the needed financial strength of the group and the professional capacity of these companies, sales of highly placed products like Mövenpick in the country have exceeded all other markets in the region, including India.

MÖVENPICK COFFEE, JOFA International is the sole distribution partners of Mövenpick Schweiz AG, Baar, Switzerland for roasted coffee products sourced from UCC Coffee Switzerland AG and Deutsche Extrakt GmbH under "MÖVENPICK" trade marks in Pakistan since 2017. The product is available at all high end retail stores and hyper marts in all major cities of Pakistan.

MÖVENPICK CHOCOLATE, JOFA International is also the exclusive distribution partner of Mövenpick Schweiz AG, Baar, Switzerland for import, sales and distribution of Mövenpick branded chocolate products sourced from Chocolate Bernrain AG and its subsidiary Chocolate Stella AG under license in Pakistan since mid of 2018.

Mondelz **ICE CREAM PRODUCTS**, JOFA International is also been appointed as an exclusive imports distribution partners through Ice Dream Est. of Froneri International PLC, a company incorporated in England, United Kingdom producing Mondelz ice cream products for the imports, sales and distribution of impulse ice cream products such as Cadbury, Oreo, Toblerone, Flake 99, Daim and Del Monte since mid of 2018. The products consisting of ice cream sticks, ice cream cookies, ice cream cones, ice cream cups and tubs which are available for consumers at all the high end retail store in major cities of Pakistan.

For further inquiries and details feel free to email on info@jofagroup.com

CELEBRATING A TIMELESS PARTNERSHIP

Martin Dow Group is proud of its association with Switzerland through the strategic alliance with **F. Hoffmann-La-Roche Ltd.**, a pioneer in healthcare for over 120 years.

Our pivotal ties with Switzerland have enabled us to jointly create distinction for life and we further aim to reinforce our bond and bring greater economic prosperity to both the nations.



/MartinDowLtd

www.martindow.com | www.martindowmarker.com | www.martindow.fr



Martin Dow
Creating Distinction for Life

Creating Distinction for Life



Founded in 1995, Martin Dow is a group of companies dedicated to Creating Distinction for Life and devoted to improving health and creating long term benefits for all our stakeholders.

The year 2000 saw the commencement of the manufacturing facility in Lahore. In 2010, the company acquired the pharmaceutical manufacturing plant of Roche Pakistan Limited, a subsidiary of F.Hoffmann - La Roche Ltd. (Switzerland), along with acquisition & brand licensing of some of their globally acknowledged top line products. This was one of the largest acquisitions in the pharmaceutical industry of Pakistan. In 2016, the Group acquired Merck Pakistan and have access to Merck's Healthcare and Life Science portfolios. In yet another intrepid move, the company made rare forays into the French market through the nutraceutical and pharmaceutical manufacturing facilities in Gien and Meymac respectively.

Today Martin Dow Group markets over 150 products and employs over 3,500 employees with 6 manufacturing facilities over 2 continents. We take pride in serving families through market research-based products and world-class manufacturing facilities and we have been serving the nation by producing high quality pharmaceuticals to improve the quality of life for all communities.

Our commitment towards the community is deeply embedded in the Group's vision to touch and improve lives. Our initiatives are focused on improving health and education and the environment. Our work does not stop here - Martin Dow is committed to Creating Distinction for Life.



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3 Patient Gets Confirmatory
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NCARE



5 Patient Pays
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4 NCARE Delivers
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Novartis Pharma (Pakistan) Limited
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 **NOVARTIS**

Novartis Pakistan takes pride in informing the members and the leaders of the Swiss Business Council that in its mission to extend people lives by reimagining medicine, Novartis has significantly worked on various healthcare solutions to contribute to ever demanding healthcare landscape of Pakistan.



KP MOU Signing to treat Cancer Patients

Novartis Pharma Pakistan Limited and Khyber Pakhtunkhwa Government signed an MOU to treat patients in Khyber Pakhtunkhwa suffering from CML and other diseases.

The agreement between Novartis Pharma Pakistan Ltd and KP Government was signed for the period of 5 years and during this period medicines worth PKR 25 billion will be given to the patients suffering from different forms of Cancer. A short ceremony was held on 24th September 2019 to sign the Memorandum of Understanding.

Pakistan Digital Health Day

Novartis Pakistan recently organized Pakistan Digital Health Day in August 2019, in collaboration with the National Incubation Center, Karachi and Pakistan Digital Health Initiative, at the NED University of Engineering and Tech. Karachi. The event comprised of talks by featured speakers and panel discussions with personalities belonging to pharmaceutical, healthcare and digital backgrounds.

Pakistan's top startups & healthcare companies shared their business vision adding value towards future of Pakistan's digital health patient and out-patient care segments.

NCare - Going Beyond the Pill

67%* of the population of Pakistan lives in rural areas and access to quality medicines is low. There is high prevalence of counterfeit medicines, self-medication with low treatment adherence and prescription substitution at the retail and hospital pharmacies.

NCare is an eCommerce based digital Patient Support Program platform, where patients:

- * Enroll with a valid Rx by calling / WhatsApp messaging
- * Order genuine Novartis medicines delivered across 110+ cities in Pakistan within 3 - 4 hours (major cities).
- * Improve Rx adherence via automated outbound calls/SMS/app reminders.
- * Learn about relevant disease areas from trained HCPs and Pharmacists.

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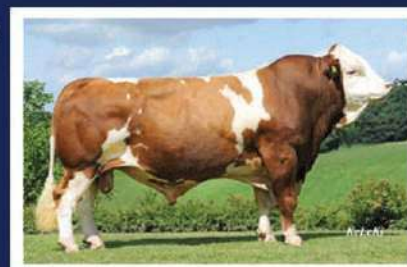
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Welcome to Polygal AG

Polygal AG is the global leader in the research and utilisation of vegetable hydrocolloids for various industrial applications. Customers from around the world are supplied from our four production facilities in the vicinity of the most important areas for raw materials and sales. For more than 60 years and in more than 70 countries around the world, Polygal has been synonymous with a high standard of quality and expertise in application technology.

Polygal AG was founded with the objective of researching, isolating and refining vegetable hydrocolloids in order to make their unique properties available to industry. Due to our extensive experience - which includes the procurement and selection of the raw materials, the mechanical and chemical modification of the polysaccharides and the formulation of compounds - we are able to offer high-quality products that have beneficial uses in a wide variety of industrial applications.



The products produced at its state of art facilities at Export Promotion Zone Karachi meets the world standards of specifications and quality.

The facilities at Karachi over the years has developed expertise to be self sufficient in this specialised technology and quality management. Its products dedicated to textile, paper and allied industry is fully exported to customers around the globe.



Contact us

*Polygal AG
Weinfelderstrasse 13
CH-8560 Märstetten
Switzerland*

*Polgal AG
Export Processing Zone (EPZ)
Landhi, Karachi
Pakistan*



PHILIP MORRIS
(PAKISTAN) LIMITED

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our corporate social programs

Key Achievements - 2018/19

5000
women & their
children benefitted

Medical treatment, psycho-social support and training for rehabilitation of acid burn victims of domestic violence

Vocational and entrepreneurship trainings for females from low income households

Mobile health camps for vulnerable communities especially women and children

Enhancing socio-economic inclusion of women with disabilities

1800 farmers onboarded | **4000** students* engaged

Seeds and fertilizers provided to farmers for growing alternate crops to increase their income

Raised awareness against child labor through off-farm activities, summer schools and trainings

Provided clip sticks to farmers for curing process of tobacco leaves

Personal protective equipment provided to farmers

Barn upgrades to reduce CO₂ emissions

Minimizing
environmental
impact

5.6 million saplings planted since 2014 under the reforestation program

Contribution to Society through local NGOs



Depilex ☺ Smileagain Foundation

*Summer school students
All figures quoted are internal estimates

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We are delighted to share that Roche Pakistan has won two awards in the 2019 National Best Place to Work engagement survey:

1 Pharma company

1 Company with less than 100 employees (across all industries)

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SGS Pakistan (Private) Limited

Head Office: H-3/3, Sector 5, Korangi Industrial Area, Karachi.

UAN: 021-111 222 747.

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www.sgs.com

SGS

SGS Pakistan Officially Launches SGS Academy, Conducts Two-Day Technical Conference Held On 24th & 25th April 2019

Karachi, Pakistan - SGS Pakistan organized a two-day technical conference on 24th & 25th April 2019 to launch SGS Academy as a platform for the professionals who face challenges in the industry offering them global solutions. Renowned experts showcased their presentations highlighting various technical aspects. The event was mainly designed for the key stakeholders from oil and gas, energy, process industry and infrastructure sector. Deputy Head of Mission for Swiss Consulate Mr. Bernard Furger was the guest of honour at the ceremony followed by numerous leaders of the industry as esteemed guests were also present. Managing Director-SGS, Mr Abdul Razzak Lakhani gave the official introduction of the company. Later, many industrialists also endorsed this great initiative of SGS Pakistan in their speeches

Dr. Imran of Asim Jofa group and honorary ambassador of Philippines congratulated the SGS Academy and emphasized that the capacity building is being missed in the country, he mentioned that the best human potential lives in Pakistan, he mentioned that SGS Pakistan believes in personnel development before they make them ready for professional development.

Mr. Kalim Farooqui of Technology Links congratulated SGS Pakistan he mentioned that SGS Switzerland can be proud of SGS but he mentioned that we are proud of SGS Pakistan, he endorsed the initiative great initiative. He mentioned the experience of the people who work with SGS Pakistan and appreciated the experience which they get from SGS Pakistan cannot be compared with others in terms of level of expertise and knowledge which SGS people have and said it is unmatched.

Mr. Fuji of Mitsubishi Corporation mentioned that SGS's name is everywhere. He mentioned that the products inspections and specifications is critical and said that Mitsubishi Japan is in very well coordination with SGS and hoped that the people trained at the Academy would be contributing in the industry and help in business between Pakistan and Overseas as well.

Major General Asghar Nawaz of Foundation Power, Chairman National Disaster Management who flew from another city to attend the inaugural, mentioned that awareness and advocacy in capacity building is important and at the time where the country is facing economical and financial issues certain opportunities are still there to exploit that is the human capital and the youth bulge that we have, that can be capitalized with SGS's platform.

Mr. Khalid Subhani ex Engro Corporation endorsed that it is a great initiative and mentioned on the vacuum of the quality of skill set of the human resources of the country and to have a meaningful engineer or human resources and emphasized on the importance of investing in human capital, research and development and technological advancement, new management systems and nurturing new ideas, without which he mentioned the country cannot make progress.

Mr. Sohail Bashir, Chairman IEP & CEO Saita Pakistan mentioned on a collaborative approach for the young engineers

Mr. Bernard of Swiss said that he was proud and honored to be part of the opening ceremony and to invite him at the event. He congratulated on the initiative of launching the academy and investing in the capacity building of the youth. He mentioned that there are about 20 companies that are representing Swiss businesses.

The technical conference included series of sessions on important topics related to the industrial issues and development. It served as an excellent opportunity to associate with the various practitioners of the field. Around 1200 nominations were received for multiple sessions for the two-day conference and over 500 people attended the two-day conference which encompassed the official launch of the SGS Academy in Pakistan. The technical conference consisted of back to back and simultaneous sessions on various topics that directly or indirectly were related to all the services that SGS Pakistan offers under one roof relating to oil and gas, energy, process industry and infrastructure sectors, topics included Efficient Energy Management in Buildings/Green Buildings, Evolution in Thar Coal in Pakistan Market, Success Stories on Energy Management, Best Practices in Electrical Asset Management Program just to name a few. The topics were entitled as per the critical need of the hour and got people interested in enrolling for the same. All sessions were complimentary in a classroom setting conducted by their respective and industrial experts. Laboratory tours were also provided as part of the learning program.

ENABLING TRUST

Every day, governments, companies and millions of people rely on us to protect the integrity and value of their currency, personal identity, products and brands. Contributing to the development of a world more secure for the citizens is our business purpose and the ultimate motivation of all our people.

SICPA

SICPA Inks

At SICPA we see CSR as a broad concept covering four fundamental pillars: our markets, our people, communities and the environment. SICPA considers health and security of employees as its core responsibility - SICPA is involved in a series of social, cultural, educational and scientific projects within different communities.

At SICPA Pakistan, health and education are considered an integral part of its CSR activities. In line with this, the 'Education Assistance Program' (EAP) was implemented to provide financial support for the education of worker's children. Starting with one child EAP has now been extended to support two children per worker family from Academic Year 2019-2020.

In the health sector SICPA Pakistan partnered with The Layton Rahmatulla Benevolent Trust (LRBT) to assist them in their upgradation plans of equipment and facilities. A Health Awareness session on 'Eye Health Care' was conducted for all employees as well by LRBT.

A 'Blood Donation camp' was set up for all employees in collaboration with Fatimid Foundation.

On International Women's Day, Mubashra Sattar, Financial Controller, SICPA Pakistan was invited as a Guest Speaker by Security Papers Limited (SPL) to speak on the importance of work life balance. She emphasized the need to focus on physical and emotional health.

Earth Day was celebrated in the week of April 22nd, 2019. Employees were invited to make a resolution on how they would work towards saving 'Mother Nature' The resolution tags were hung up on the Earth Day Tree. Saplings were distributed amongst employees to take home.

SICPA Pakistan participated in the NFEH 11th International CSR Summit & Awards and won an award for the third consecutive year in the category of "Best Practices in CSR".

Since the initiation of the Safety Champion Award in 2016, SICPA has completed 8 years without accident / Loss Time Injury (LTI). This Program has helped increase awareness amongst employees thus, contributing to a 'safer and healthier workplace' working environment.

SICPA's environmental footprint is carefully observed. In our production facilities, we strive to increase resource efficiency by minimizing energy consumption and improving waste management. We have stringent hazardous waste disposal processes as part of our ISO14001 certificate and constantly work to reduce it. We have deployed Lean Management project at our production facilities to decrease energy consumption and in 2018 we successfully reduced 5% in electricity consumption for ink manufacturing.



ENERGY MONITORING SOLUTIONS

Monitoring the efficiency of steam boiler(s) pays off!

Packaged boiler is the mainstay technology for the generation of heating or process energy, as it is proven to be highly efficient and Cost effective. Nevertheless a typical boiler will consume many times the initial capital expense in fuel usage annually: A boiler cost €/\$ 200.000 can easily consume €/\$ 1.000.000 in fuel every year. Consequently, a difference of just a few percentage points in boiler efficiency between Units will result in substantial fuel Savings.

Monitoring the boiler efficiency is the key
The economic evaluation of steam boilers has to include.

The technical layout and features as well as the definition of the actual maintenance and fuel usage requirements. Of these criteria, the key factor to benefit from continuous Cost reductions is monitoring the fuel usage or boiler efficiency.



Monitoring the boiler efficiency is a requirement of EN16001/ISO50001 Energy Management System

Boiler efficiency, in the simplest terms, represents the difference between energy input and output related to the steam process. It accounts for the effectiveness of the heat exchanger as well as for the radiation and convection losses. The Endress+Hauser energy monitoring solution is designed for operators and decision makers:

1. Gain transparency of the fuel and steam consumption.
2. Identify, quantify and allocate losses in the system.
3. Benchmark boilers, consumers and optimize their use
4. Minimize maintenance cost and downtimes.
5. Verify investments in heat recovery measures.

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Quantity and quality:

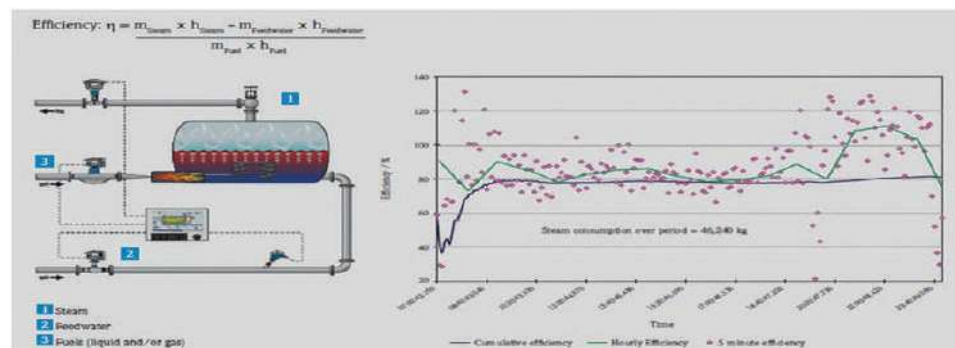
It starts with the determination of the actual performance for all existing boilers. This requires accurate and repeatable measurements of the steam output, the heat remaining in the feed water and the fuel supplied to the burner. Recognized standards are used for each single calorimetric calculation, the input/output method is recommended by boiler manufacturers. Beyond the standard, Endress+Hauser multipara meter instruments provide more process information and therefore added value. Density or viscosity for liquid fuels, methane for biogas and ph/oxygen/TDS for feed water. Endress+Hauser is truly a single source supplier, giving all our customer the confidence that the optimum solution is available for their needs.

By applying innovative in-line quality control points for fuel and feed water the efficiency will be always on top



Comprehensive records, meaningful analysis:

Energy monitoring in practice is the metering of the consumption and target setting: For the boiler the goal of course is



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The Legend

Celebrating its 27th year as a quality distributor in Pakistan, The Legend started in 1992 with the Rado watch brand and a year later added Tissot to the portfolio. Today as a group it has four more watch brands namely Maurice Lacroix, Calvin Klein, Westar and one leading audio brand, Bose. The company has led the market both in terms of size as well as pioneering spirit, with a distribution network of over 50 retailers that extends to every major city. In addition it operates its own stores and kiosks in Karachi, Lahore, Quetta, Multan and Faisalabad and is gradually adding more stores every year. In 2014 The Legend also appeared on the list of top Pakistani taxpayers, thus officially cementing its place as the largest importer of watches in the country.

Major Brands

Rado

Rado is a pioneer in watchmaking. It has to its credit a number of pioneering firsts such as the first scratchproof watch, the first use high-tech ceramics, the hardest watch in the world and others and now the thinnest ceramic watch called True Thinline. It is also a consistent winner of design awards for watches such as the Ceramica, the r5.5, Hyperchrome and others. In Pakistan, Rado is arguably the biggest and best known brand, and is a favourite all across the country.

Tissot

Tissot is a 160 year old exponent of fine Swiss watchmaking, present today in 160 countries around the world and is one of the top 5 Swiss watch brands. With a broader, more versatile range of high-quality timepieces at an attractive price than any other brand, Tissot also expresses its commitment to making excellence accessible. It is a member of the Swatch Group, the world's largest watch producer and distributor. As official timekeeper and partner of FIBA, AFL, MotoGP™, FIM Superbike and the World Championships of cycling, fencing and ice hockey, Tissot is committed to respecting tradition, underlining its core values of performance, precision and setting new standards.

Maurice Lacroix

Maurice Lacroix is known for its innovative movements and complications, contemporary design and a heightened passion for detail and perfection. In short it makes extraordinary timepieces that are a favourite of watch aficionados. All this has been achieved through consistent preservation of the long tradition of the art of Swiss watchmaking and deriving synergy with creative development and the latest technology.

Calvin Klein

Calvin Klein is one of the best known designer names in the world, offering a modern design aesthetic. Its watches and jewelry are made under license in Switzerland by the Swatch Group. They offer a young, vibrant quality and design in accordance with the standards of the brand and are marketed worldwide through a network of distributors as well as self owned stores. In Pakistan, the brand has been re-launched in 2015 by The Legend.

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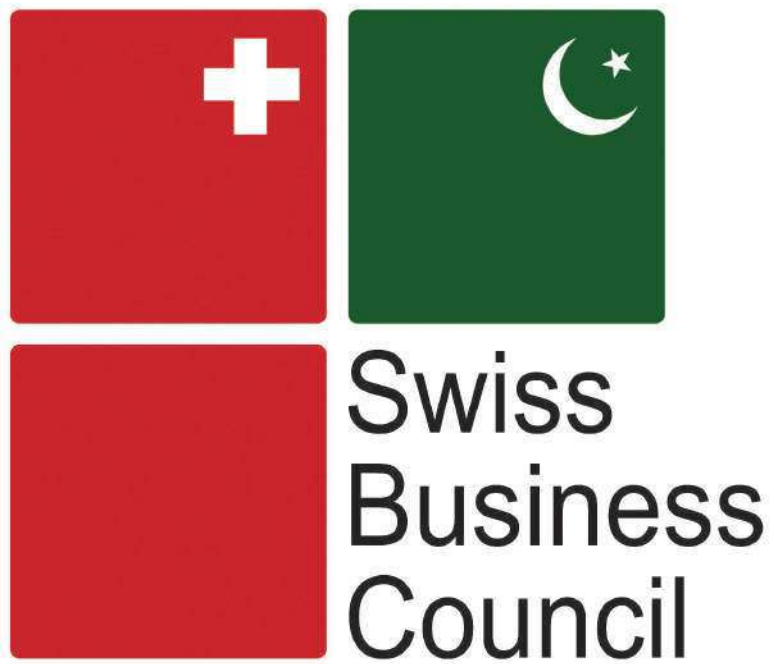
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