



Quarterly Newsletter of Institute of Business & Technology - BIZTEK

BIZTEKIAN VISION

An establishment of GEC Society, A social and welfare wing of Noman Group



May-Aug-2006



Inside Biztek



Seminar on Islamic Banking & Insurance Industry



Delegation from Singapore Visited



Corps Commander 10 Corps Visited



Seminar on Our Society & Judicial Activism



Award of Japanese Need Based Scholarships to Biztekians



HEC Digital Library Workshop for the Faculty



MOU Signed with University of Portsmouth, UK



Dr. Ibad Badar Siddiqui, expert on Cotton with Our Dean, Dr. Ayub Mehar



Rexona: Date With Late

ICMAP

Cultivating Corporate Leaders to Lead Business Organizations ...

The Institute

ICMAP was established by the government of Pakistan under Cost and Management Accountants Act, 1966, entrusting it with the responsibility to regulate and promote the profession of Management Accounting.

Over a period of more than 55 years, the ICMAP has been meeting national human resource needs through a steady flow of professional Management Accountants in the economy. It recognizes the challenges to the Corporate Sector of an increasingly competitive and demanding business world, and is constantly endeavoring to produce professional Accountants of high calibre with specialized skills in Cost & Management Accountancy.

Vision

To be the preference in value optimization for business.

Mission

To develop strategic leaders through imparting quality education and training in Management Accounting, to continually set and upgrade professional standards and to conduct research bringing value-addition to the economy.

Profession of Management Accounting

The Institute has more than 2800 associate and fellow members who hold senior positions in trade, commerce, industry and government. As an essential member of the top management teams, these professionals contribute to corporate planning process influencing destiny of the organizations.

International Collaboration

ICMAP has collaboration with following International accounting bodies:

- ◆ International Federation of Accountants (IFAC)
- ◆ International Accounting Standards Board (IASB)
- ◆ Confederation of Asian and Pacific Accountants (CAPA)
- ◆ South Asian Federation of Accountants (SAFA)

Study Scheme

ICMAP's 3 year programme consists of 21 courses spread over 6 stages (These courses cover 93 credit hours in addition to atleast 63 credit hours as prerequisites covered before admission to these courses). Duration for one stage is six months including self-study preparation and examination. ICMAP curriculum is carefully designed so as to develop the competency and capability of Cost & Management Accounting as required by the Industry – small and large as well to inculcate the strategic planning and decision-making skills.

Professional Certification

- ◆ 1-year Post Graduate Certification in Accounting
- ◆ 2-year Post Graduate Certification in Cost & Management Accounting
- ◆ Cost and Management Accounting Final Certificate

Professional Designation

- ◆ Associate Cost and Management Accountant (ACMA)
- ◆ Fellow Cost and Management Accountant (FCMA)

ICMAP Educational Programmes

- ◆ Regular Coaching Programme (Morning & Afternoon)
- ◆ Evening Coaching Programme for people in employment
- ◆ Distance Learning (Correspondence) Programme



Estd. 1951

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We thank all the contributors for their contributions. For the next issue, Please submit your articles latest by January 30, 2007

As-Salam o Alaikum.

One more semester has passed. Once again you have moved closer towards your achievement for higher qualification. Once again you have moved closer to your dream, your career, your job. Some of you have qualified by this time and are passing out for a brighter future ahead. Congratulations! Wish you best of luck in your practical life.

What is your objective in life? The answer depends upon which stage of your career you are in. But whatever the stage, your ultimate goal is a good job, a prospering career.

What are the necessities of achieving your objectives. Let's divide this into two. First getting a job and then maintaining the job and getting promotion, that means prospering. How can you get a job of your liking and preference? By getting a relevant qualification. Right. That's what you are doing at Biztek, getting higher qualification of your choice and preference. What else? To succeed in your interview you need to be aware of the surroundings, I mean the professional surroundings. What is happening in the industry, in the business, at the market place, in the country, in the world? Are you keeping yourself updated on this sphere of life? Do you read newspapers and magazines regularly? Remember, electronic media is not sufficient to form a total view on any subject. You need to be analytical, and for this you need newspapers and magazines including international magazines like Time and Newsweek. What is your reading habit. It has been said that a person should read/study at least for two hours daily to keep himself abreast of the information and knowledge in his chosen field. And mind you this is needed just to succeed in the first phase and that is the interview phase, to get a job at a good place. Now the question is are you preparing yourself for that? If not, don't blame the circumstances. Blame yourself. You have not prepared yourself for that successful day. So, get prepared.

Now the second phase. The real career, once you get the job. What should you do once you get the job. You are happy and want to have good past time at the organization of your choice. Right? Wrong! Concentrate on the job at hand. Don't limit yourself with a job definition. You have just started your career, it's your learning phase. Learn to your maximum, don't complain, don't argue, perform. Once again, are you preparing yourself for that ultimate performance. While studying at Biztek, do you concentrate on the subjects that you are studying? Are you learning enough for a superior performance tomorrow, the day when it will count most. That's the test of your competency. Don't see the world with a colored glass and then blame your boss. Your boss will also be a subordinate, and he will have his own commitments to his seniors. He will need to show results, he will need to perform. Are you ready and prepared in helping him in real terms by performing and playing your contributory role as his team member? Are you making yourself competent enough for that ultimate performance? If yes, only then your boss is going to favor you, if not then probably you are going to find another job within the first six months of your appointment, and may be much earlier than that.

My message to all of you in this issue is Concentrate on your study. Maximize your learning for a brighter future. Be a Knowledgeable Professional! Prepare yourself for that ultimate success!

Best of luck.

Sohaib Rabbani



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KNOWING



BETTER

Mujtaba Paswala
Deputy Registrar

It is good to know Biztek better, every time. Every time there is some addition, some extra work, some increase in performance. Last time it was the new building. This time it is a new campus, Biztek City Campus, as The Executive Development Center (EDC). Biztek has established its city campus on main Shahra e Faisal, PECHS Block 6. It offers all the major courses that Biztek offers at its main campus in Korangi Creek. Plus tailor made programs will be organized for serving executives in specific areas e. g. IT, Finance, Marketing, Sales etc.

The Executive Development Center takes care to develop serving executives in the industry. There are evening courses conducted from 6-9 PM on week days, while there are weekend classes conducted on Saturdays and Sundays 9 AM to 6 PM. This way a serving executive does not need to take any leave from the office. On any normal working day he/she may attend the evening classes. If he/she wants to take more classes he/she may take courses in weekend classes. We have given the flexible options. Now it is the turn of executives to come forward and avail the opportunity.

Faisal, opposite Lal Kothi bus stop or in between Nursery and Shaheed e Millat Flyover. The two floors of the building 'Uzma Plaza' have been esthetically built and furnished. The spotless immaculate interior matches with that of multinational organizations. The optimum size of the classrooms are well equipped with multimedia teaching aids. The library has sufficient number of relevant books to be used by the students as needed. It has all major daily newspapers and periodicals so that the students may read during the break. The computer lab is also well equipped with P4s and loaded with licensed original softwares.

The Faculty has been selected from the industry keeping in mind the orientation and requirements of the students. All are industry experienced seasoned professionals and enjoy a number of years services at multinationals or large national companies. This will help the students who are already in their practical life to gain practical knowledge from these teachers.



Let's BUILD PAKISTAN INTELLECTUALLY

and help the nation to build the nation

The world has become a global village today. Communication was never so easy and fast. Today human resource is considered more important than financial resource. Pakistan is still struggling to become one of the major players in human resource development. Thanks to the President General Pervez Musharraf, Prime Minister Shaukat Aziz and Federal Minister and Chairman HEC Dr. Atta ur Rehman who have taken great pain to take the country out of depression and towards new path of modern enlightenment.

Biztek has made an undeniable impact in the seats of higher learning by producing highly capable and competent business graduates. Intellectually creative, professionally pragmatic, socially well oriented, Biztek graduates have started to produce results in their respective job assignments meeting a high competency performance criteria.

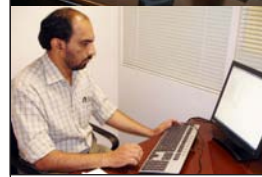
Biztek has created an image in the society uncommon for private business institutes. This has been possible mainly due to its selfless service, patriotic behavior, Government supportive attitude with an uncompromising goal of building the nation. Indeed, Biztek's uncompromising attitude has contributed towards its image building substantially. Biztek is extending its academic boundaries to further its objectives of nation building. More market oriented courses are being added to its portfolio. The Islamic Banking, Fund and Finance Managers Programs are the latest additions. Health Care Information Management is yet another.

Institute of Business and Technology – Biztek has grown to a magnificent size today. Both in terms of students population and in term of its infrastructure. Today there are 72 faculty members including 18 PhDs working as full time faculty members. The recent most expansion has increased the covered area to 45,000sqft. This expansion has been done by the Global Educational Consultants (GEC) Society. Biztek is an ISO 9001: 2000 certified institute of higher learning chartered by the Government of Sindh and ranked 'Category A/W' by Higher Education Commission (HEC).

By virtue of its academic results Biztek has been included in the list of selected few private universities whose students will be awarded need based scholarship by Japanese Government. Biztek on its own gives scholarships to the needy students too. It is offering need based scholarships to almost 40% of the students. Up till now more than Rs. 30 million have been given to the students in terms of money and for the period 2005-2006 more than Rs. 12 million have been given.

The academic extensions and Biztek's reputation have invited more and more students to get enrolled under it's patronage. The increased students enrollment motivated Biztek's Management to cherish its one and the only goal, 'LET'S BUILD PAKISTAN INTELLECTUALLY'.

Biztek is humbly playing its role in the contribution of nation building through higher education. Let's come forward and help Biztek to build Pakistan intellectually!



Help Educate the Nation

Dr. Riaz Ahmed Shaikh
Registrar

Donate Generously For A Noble Cause

If we analyze the future prospects of Pakistan with reference to higher education we see that taking human resource development as high priority is inevitable. It is indeed good to see that out of total of almost 93 universities/center of higher learning 46 (50%) are in the private sector. Among those 46, 22 (48%) are in Karachi. Karachi being an international city caters well for large number of international students as well. It is therefore appropriate that Karachi should be given a special status in higher education while considering privileges and exemptions. by the Government or other donor agencies.



The Institute of Business and Technology – Biztek is at the forefront in educating the nation and building their intellectual power. Biztek management the lone entrepreneur is taking extra care to cater the need of nation – human resource development, educating our younger generation and serving executives for making Pakistan stronger. This is a crucial point for the key decision makers of the country in promoting education. In other sectors like hospitals and patient care government supports generously. There are two aspects of human life. One is physical, taken care of by the hospitals, the other is mental, taking care of by educational institutes like Biztek.



There are many examples of individual or organizational donation and support to causes of national interest and importance. At the top of the list is Aga Khan University where names of individual donors are mentioned on stones. This is followed by HEJ Institute of Chemistry and Panjwani Institute of Molecular Biology at University of Karachi. Biztek is being built stone by stone with hard work and dedication of its sponsors. The philanthropic work of Global Educational Consultants (GEC) Society needs support and encouragements of like minded corporate citizens. One can donate in cash as well as in kind. The name of the donors can be prominently displayed at a place of one's preference.

The Management of Biztek is convinced that we owe our sincerity and commitment to this nation, to this country, to the community we live in. It is convinced that once we are able to develop a team congruent to the vision and mission that Pakistan most essentially require, we may be able to achieve things surpassing all previous history of this country. What we desperately need in this regard is the trust and confidence of concerned quarter and a willingness to become a part of this team in affairs where worthwhile contribution can be made.

Biztek is desirous to make a substantial contribution for the uplift of education in Pakistan and seeks support of philanthropists and entrepreneurs to further increase the scope of its operation making Biztek a truly international university of stature and recognition.

It may further be added that after reviewing its performance and the results it has achieved so far, Central Board of Revenue through letter No CIT/COS.V/SO-I/2004-05/3405 has recognized Global Educational Consultants (GEC) Society, as a nonprofit organization U/S2(36)(C) of the Income Tax Ordinance, 2001 and therefore entitling the donors to tax credits in his/her/their organization(s)'s Tax Assessment as per Section 61 of the Income Tax Ordinance 2001.



Make Your Career a Success !

Alexandra Levit,
Author of "They Don't Teach Corporate in College"

A practical guide that delivers the vital information for junior employees and particularly those who are about to start their careers and need to succeed in today's tough business climate. Based on a mix of interviews, research and the author's personal journey, the upbeat advice focuses on tangible tactics that recent college grads and experienced ones can put to work immediately to grow their careers and increase their job satisfaction.

When I landed a job in a top public relations firm after my college graduation, I thought the toughest part of my entry into the business world was over. I dumped my extra résumés in a recycling bin and eagerly awaited a paycheck that would scarcely cover my rent. I looked forward to worldly business trips, stimulating office brainstorming and hanging out with my co-workers every Friday at happy hour.



A few years later, I had never made it to a happy hour gathering because on Friday nights I was passed out on the couch. I held an entry-level position for 16 months while people with half my intelligence and work ethic lapped me. My résumé listed four positions in three years because I was always on the lookout for a better opportunity that would bring the ever-elusive job satisfaction. Since they don't teach corporate in college, here are six tips to help you win at the business world's game:

Develop a marketable corporate person:

Think of yourself as a publicist with the task of promoting you. Learn to capitalize on your skills, succinctly assert your achievements and project a corporate persona -- or your most mature, professional and competent face.

Establish profitable relationships:

Business networking is a valuable tool to gain information, increase your visibility in your field and make connections that will help you move forward in your career. Seek out new contacts and potential mentors whom you like and admire and whose interests you share. On the home front, don't expect your boss to figure out what you're all about. Determine her priorities, find out what she wants from you, and brainstorm ways to surpass her expectations.

Master transferable skills like goal setting, effective communication and time management:

You might not know exactly what you want to do with your life, but transferable skills will serve you well no matter what future path you decide to pursue. Make your time count now by working with your boss to set specific, reasonable and attainable goals for your present position that will help you advance to the next level.

Stay motivated despite trying circumstances:

There's no doubt that the business world can be frustrating, but remember that you can choose your response to your environment. If you make a conscious decision to begin each day with a positive outlook, negative conditions at work can't take that away from you. Aim to increase your self-awareness so you can better understand your emotional hot buttons.

Get people to cooperate:

Always keep in mind that other people don't care what you want -- they want to know what's in it for them. By approaching negotiations with an attitude that allows both parties to win, you'll be more effective at eliciting cooperation and ultimately getting what you want.

Be proactive about your career growth:

Approach your performance review strategically by soliciting feedback on your progress, identifying new goals and growth opportunities and hammering out a long-term promotion plan. When asking your boss for a raise, be prepared with a list of contributions that have positively impacted the bottom line.

When you're struggling to survive in a corporate job, it might be an achievement just to make it through the day. But if at any point you feel like taking these steps is not worth the effort, just consider how much time you are likely to spend in the business world. Assuming you work from age 22 to age 65 for 235 days a year, you'll be on someone else's clock for about 80,000 hours, or one tenth of your life. Isn't it only fair that you do everything you can to create a rewarding job experience?



Dr. David L'nedzi from the University of Portsmouth visited Biztek on June 23, 2006. His visit was related to developing an understanding between Biztek and Portsmouth for further action. In this regard an MoU (Memorandum of Understanding) was signed between Biztek and Portsmouth University. The MoU states that both the universities will exchange the details of their academic programs. The main emphasis was on telecom programs for BS and MS, further curricular enhancement and revision will be considered. It was felt that such an exchange and curricular enhancement would help Biztek students in Pakistan as well as students of Portsmouth University and enable them for international application.



Both the teams discussed about microwave satellite link, global satellite link etc. In addition to programs the exchange of students, faculty and research exchanges will also be considered if and when found appropriate.

Dr. David L'nedzi visited the campus and was very much impressed with the facilities available. He was surprised to know that Biztek is only five years old; because he said that the infrastructure that Biztek developed over that short period of time was remarkably appreciable.



HEC Digital Library Workshop

Sumera Gul (Librarian)

On 25th of May 2006, Ms. Urooj Fatima, Incharge-Digital Library Program, Higher Education Commission (HEC), Islamabad visited Biztek for a special workshop on Digital Library Program. Biztek lays great importance on research and it is publishing two Internationality refereed research journals. Research and publications are the part of a university's academic activities and add credentials for any academician. To write a research paper one needs to go through a lot of research publications. Biztek is fortunate enough to have the backing of HEC in this regard. At HEC level there are more than 11,500 sites of research publications for online access. Ms. Fatima came from Islamabad only to let the Biztek faculty know on "how to access these sites, use the facility and benefit from them?"



The Digital Library Program is to provide researchers within public and private universities in Pakistan and non-profit research and development organizations with access to international scholarly literatures based on electronic (online) delivery, providing access to high quality, peer-reviewed journals, databases and articles across a wide range of disciplines.

All faculty members from both the Faculty of Management Sciences and Computer Science and IT attended the workshop. Faculty were assigned IP addresses to make them eligible to use the Digital Library as programmed and provided by HEC through their official website www.hec.gov.pk

Ms. Fatima explained clearly how we can access the Digital Library? And what research papers we have access to? How Digital Libraries are evolving to meet the needs of teaching and learning? She also identified issues for continued development.

Ms. Fatima distinguished formal, informal, and professional learning and explained that the Program would allow faculty and students to use information resources and tools that have traditionally been physically and conceptually inaccessible. She also illustrated the types of information resources that digital libraries offers to faculty and learners and discussed some of the issues and challenges that digital libraries present for teaching and learning. We are sure this Program will help Biztek in the publication of its in-house research journals e. g. Journal of Management and Social Sciences (JMSS) and Tecknologix (Journal of Computer Science and IT).





AWARD OF JAPANESE NEED BASED SCHOLARSHIP TO BIZTEKIANs

Duria Hassan (Lecturar)

We have discussed this topic in our last issue also. This time Mr. Jalil Ahmed, Director General (SV & QA), Higher Education Commission (HEC), came to see the campus himself and wanted to ensure that the scholarships are going to the right Institute and to the right kind of students. He was more than pleased to see the huge Biztek campus, the library facility and the four well equipped computer labs. He was also pleased to see the seasoned and experienced faculty at Biztek's



portfolio. He appreciated the fact that Biztek has maximum number of PhDs in the private sector right now. He expressed the hope that this would continue and Biztek would be patronizing the highly qualified individuals of the country. He further added that the students would be benefited from this trend of hiring senior staff as faculty member. He concluded that there is no substitute to experience and only the experienced faculty can impart empirical

education practical at the market place.



Mr. Jalil Ahmed was received by President, Biztek Mr. M Anwer Dawood, Vice Chairman & Rector, Col (R) Tahir Hussain and Registrar Biztek, Mr. Syed Kashif Rafi at the campus. Mr. M. Anwer Dawood and Col (R) Tahir Hussain presented Institute's Shield to the distinguished guest.



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REXONA : DATE WITH FATE



Unilever Pakistan's Rexona Marketing Team visited Biztek on 21st August 2006 and put up a promotional stall for the day. They were launching their perfume 'Rexona'. Biztek encourages all marketers to come and use Biztek platform for their products' as well as company's promotion. This is very helpful for our marketing students who need to go out for experiencing such experiences of marketing promotion. Biztek provides them the facility of practical learning at the campus through such exhibitions and trade shows.



The promotional activities included free distribution of samples for end users, distribution of pamphlets and brochures and personal product briefing. To make the crowd more lively Unilever invited our famous cricketer Waseem Akram. The cricket giant mixed up with the students and shared his experiences with them.

There was a 'Music Show', where all Biztekians were the singers. They tried their level best to show their talent by voicing their expression his utterance as loudly as possible. The man who was the in charge of loudspeaker came at rescue by toning down the sound to a minimum so that all concerned are saved from the melodious voices of so many nightingales. However, to tell you the truth, Biztekians are good singers and some of them sing even at concerts.



The Program was sponsored by 'The Music' and 'ARY'. Waseem Akram was the guest of ARY. Those students who actively participated were Mr. Azeem Ahmed Sethi, Ms. Hadia Tariq, Ms. Zille Huma, Ms. Noor e Hera, Ms. Faiqa Iqbal and Mahwish khan.

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1st Convocation



We congratulate **Institute of Business & Technology** for holding its **FIRST CONVOCATION**. We also extend our warm felicitations to Mr. Noman Abid Lakhani, Chancellor Biztek and his devoted team for providing a solid base for the Promotion of Higher Education in the country. We wish all the graduating students a brilliant success in their high ambitions.



"Try not to become a man of success but rather try to become a man of value."



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Seminar On Our Society & Judicial Activism



Biztek organized a Seminar on Our Society & Judicial Activism on July 22, 2006 at its Kornagi Creek campus. Honorable Advisor to the Chief Minister Sindh Mr. Salahuddin Haider, was the Chief Guest and following were the speakers : Justice Ali Aslam Jafry, Federal Ombudsman, Insurance, Govt. of Pakistan; Mr. Syed Hassan Imam, District and Session Judge; Mr. Zahid Aziz, an Independent pleader and Mr. Naib Ali Pathan, Income Tax Laws Expert at National Accountability Bureau (NAB).



The topic of the seminar was very uncommon and important. The Judiciary is the custodian of law and law gives protection to common and uncommon both alike. Law is needed in case of disagreement. Judicial Activism is the rise and awakening of our superior courts. A common man victimized by the society can seek fairness and justice only from the courts of the country. This must be realized and the responsibilities should be fulfilled according to the demand of the situation.



The speakers emphasized that the Judicial System's role is to preserve the rule of law and guarantee the rights and liberties of citizens. It does so by fairly resolving disputes brought before juries and judges as prescribed by law and by administering all aspects of the judicial process consistent with provisions of the Constitutions of Pakistan.

According to learned speakers salvation and justice are not to be found in revolution, but in evolution through agreement. Violence has achieved only destruction, not construction. Things that we can not afford in Pakistan are : Intolerance, Indolence, Injustice and Indifference. Of all injustice, that is the greatest which goes under the name of law, and of all sorts of tyranny, the forcing of the letter of the law against the equity, is the most insupportable. That cannot be justice for one which results in an injustice to others; that cannot be security for one which results in insecurity to others; that cannot be right for one which inflicts a wrong upon others. Justice is the great interest of man on earth. It is the judgment which holds civilized beings and civilized nations together.

There must be something in the hearts as well as in the minds. Above all other purposes, we must labor by every peaceful means to build a world order founded upon justice and righteousness. That kind of world will have peace. That kind of peace will be worth having. That is the crowning responsibility that our people have laid upon us. That is the crowning task to which we dedicate ourselves.

At the end of the seminar Justice Dr. Ghous gave the concluding remarks. For student this was a topic not taught at Biztek. Therefore the seminar was more knowledgeable providing for them. They showed an unusual interest in the topic and asked many questions to the speakers.

This was definitely an interesting seminar that provided a lot of learning for all. Later on the Chief Guest Honorable Advisor to CM, Mr. Salauddin Haider presented the memento to the distinguished speakers .



Seminar On Islamic Banking

Sumaira Aziz (BM/819)

Biztek organized a seminar at Marriott Hotel, Karachi on Islamic Banking. The date was August 19, 2006. August 19, is a very important date for Biztek since this was the day when Biztek came into existence. Exactly five years ago on Sunday, August 19, 2001, Biztek came into being through one such intellectual gathering at Karachi Sheraton Hotel. Biztek does organize intellectual gatherings periodically. Since Islamic way of financing has become a way of financing increasingly, this topic was chosen by the organizers at Biztek which was later approved by the Top Management. The chief organizer of the seminar was Mr. Yasir Ahmed. It was hosted by Ms. Duria Hasan (Faculty) and Ms. Hadia Tariq (Student) together. The Chief Guest on this occasion was Provincial Minister Mr. Adil Siddiqui.

One can not sit on the lid of progress and if he does, he will be blown to pieces. We cannot control the direction of the wind, but may be we can adjust our sails. Bank is an old institution. For more than few centuries banks are providing financial supports to industries and organizations. The banking sector got its impetus when the City Bank started the retail banking for the first time in the world. During seventies the concept of Islamic banking was discussed at intellectual level in some of the selected countries. Pakistan was one of them. In 1979 the then President of Pakistan General Zia ul Haq approached the Al-Azhar University of Cairo, Egypt on this subject. During the eighties and onwards the idea got matured for implementation. From a corn it became a mighty oak and its existence or benefits reached an undeniable status. After the death of the President Zia ul haq there was an interim period of suspension in action. But it soon got its momentum due to the realization of its practicality and advantages. Islamic Banking is the trend of today and the future of tomorrow. Islamic Financial Institutions now operate in over 75 countries and their assets have increased beyond 230 billion dollars. Almost all multinational banks have opened their Islamic banking windows throughout the world and even non-Muslims are availing this system of banking.



Following were the speakers who spoke on this occasion.

Mr. Pervez Said, Director Islamic Banking, State bank of Pakistan. Mr. Pervez Said has extensive experience in Islamic as well as Conventional Banking. He established the Islamic Banking department at the State Bank of Pakistan and is currently heading it. He has been working on wholesale and retail Islamic banking propositions with global banks such as Citibank, Standard Chartered Bank and Mashreq Bank of UAE. Mr. Said spoke on Progress of Islamic Banking in Pakistan.

Mr. Ghulam M. Kherati, Senior Executive Vice President, and head of Islamic Banking, Habib Bank Ltd. Mr. Kherati is associated with Habib Bank Limited since 1977. A CA by qualification Mr. Kherati has successfully climbed his career ladder to become the head of his department beside being a senior banker. He has successfully launched the commercial banking operations of PICIC Commercial Bank. He spoke on Corporate Governance in Islamic Banking Sector.

Dr. Shahid Hasan Siddiqui is Chairman Research Institute of Islamic Banking and Finance. Mr. Siddiqui is a leader of high caliber and a research scholar as well. He enjoys more than three decades of experience as senior banker in Pakistan, Europe, and Middle East. He is a member of Sharia Advisory Committee of Bank of Khyber. He is a fellow of Institute of Islamic Banking and Insurance, London and Institute of Banker Pakistan. He spoke on Islamic Insurance.





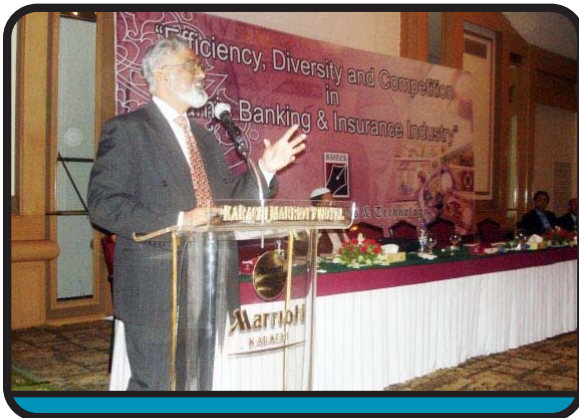
Mr. Muhammad Imran, Head of Islamic Banking, Standard Chartered Bank, Pakistan. Mr. Imran has worked for four years as Chief Executive of Pakistan's first and foremost Islamic Banking training & consultancy institute - Centre for Islamic Economics (CIE) under the chairmanship of Justice (R) Muhammad Taqi Usmani. He has been working with top multinationals like Shell & Philips in the fields of Finance, Business Development and Capital Investment. He spoke on prospects of Islamic banking.

Operations after achieving highest insurance qualification of the industry that is; ACIL. In May 2004 he set up the first Takaful company of Pakistan: Takaful Pakistan Limited, and became its captain himself. He spoke on Takaful, a new way of banking.

Mr. Najmul Hassan has rich and diverse marketing experience and also in setting up different projects of high importance. Mr. Hassan is the General Manager and Head of Corporate Business Development, Meezan Bank Ltd. He enjoys more than 26 years of rich banking and project management experience. He spoke on Introduction to Islamic Banking.



Dr. Muhammad Zubair Usmani talked on the basic issues of Islamic banking. Dr. Muhammad Zubair Usmani is member task force of Islamic Banking, State Bank of Pakistan, member Executive Committee Centre for Islamic Economics, Karachi. He was Ex-Sharia Advisor and member of Sharia Board "Amana Fund." He has research papers published in different journals of international repute. He spoke on basic issues of Islamic Banking.



Mr. Hussain Mazhar has developed first Islamic consumer product for ABN AMRO—Tawarruk facility. He developed three year strategy for Islamic business, Saudi Hollandi Bank and established the department. He also remained associated with Amanah Islamic Banking Division, Saudi British Bank—Riyadh, and Mashreq Bank—Dubai. He spoke on Diversification in Islamic banking.

Mr. Muhammad Ali Ahmed spoke on Family Takaful – Opportunities and Challenges. Mr. Mohammad Ali is an Associate of the Society of Actuaries, USA and has 12 years experience in the life insurance industry. He is the council member and secretary of the Pakistan Society of Actuaries. He spoke on Takaful – Opportunities and Challenges.

Mrs. N. K. Hasan. Mrs. N. K Hasan has 36 years of experience and is the Deputy Managing Director, Pak Kuwait Takaful Company Ltd. She has held key executive positions in Credit & Commerce Insurance, Oman Operations, Sultanate of Oman as General Manager Marketing (Life Insurance), Manager in Adamjee Insurance Company Limited, and Head of Management Development Academy in State Life Insurance Corporation of Pakistan. She spoke on Takaful : The way of Insurance

Mr. Nusrat Ullah Khan is a senior banker having 32 years banking experience. He's worked on key seats in national & international markets in Pakistan, Hong Kong, and South Africa. He has also written papers on Islamic Banking published in different newspapers. He spoke on problems in Islamic Banking.





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CURRICULUM

BIZTEK is already publishing two inhouse internationally refereed research journals i.e. Journal of Management & Social Sciences (JMSS) and Teknologix - Journal of Information & Communication Technologies.

CAMPUS FACILITIES

- ▶ The main Campus is located in the peaceful environment of Korangi Creek. It is designed for all those who want to study during day time.
- ▶ It's lush green lawn and spectacular building are spread over an area of more than 5 acres of land, an area many of our competitors envy.
- ▶ The air-conditioned spacious classrooms having multimedia and OHP facility for teaching.
- ▶ Appreciably equipped modern Computer Labs having more than 250 P4s with WiFi technology.
- ▶ Biztek 'Knowledge Hub', the library has more than 9,000 titles of professional books and un-interrupted online access to 11,500 research journals worldwide through different library programs of HEC.
- ▶ Secured in-campus parking facility
- ▶ PLUS In house Research Center, Discussion Forum, Students' Lounge, Girls' Common Room, Prayer Area etc.
- ▶ The Institute has established its Executive Development Center (EDC, City Campus) in the heart of the city at Main Shakra-e-Faisal, the Campus is equipped with the state of the Art facilities

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- MS Telecommunication
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- MBA (1 Year)
- EMBA (1 Year)
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- MS Economics
- MS Marketing
- MS Management
- * Ph.D Finance / Economics
- Marketing / Management

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- Marketing and Advertising
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- Management Information Systems
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- Health Care Management (only in MBA)
- Islamic Banking (only in MBA)

* To be offered shortly



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Delegation From Singapore Visited Biztek

S. Mahmood Hussain (BB/951)

Chief of CommerceNet Singapore Mr. Toh See Kiat visited Biztek on August 10, 2006. He was received by our Chancellor, Mr. Noman Abid Lakhani, and our Vice Chairman & Rector Col (R) Tahir Hussain. This was Mr. Kiat's first visit to Biztek. However, earlier his delegation has visited Biztek twice. As we have mentioned in our earlier issues of Biztekian Vision that we have signed a Memorandum of Understanding with Commerce Net and Mr. Toh See Kiat's visit was related to that understanding. We are trying to develop a number of possibilities for our students. These includes mainly transfer of certain technology to Biztek and exploring job opportunities for BIZTEK graduates. You may also recall that CommerceNet donated some books to our library. These are mainly computer software related.



CommercerNet Singapore promotes IT education in selected countries of the East including Pakistan. It exhibitions organized in it cordination are always a Success in Pakistan.

He discussed with Biztek's Mangement team headed by the team Leader Chancellor Mr. Noman Abid Lakhani and both the Deans of the respective faculties. The Guest visited the library and computer labs and was very much impressed with the development since his last visit. He was presented with the Biztek Memento and other souvenirs of the Institute.



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Visit *of* Corps Commander 10 Corps

Lt. General Salahuddin Satti, Corps Commander 10 Corps (Rawalpindi) visited Biztek on Thursday, July 27, 2006. His visit was more related to his earlier impression when our Chancellor Mr. Noman Abid Lakhani had a meeting with him sometime back. The Chancellor invited the General to visit the Institute which he gracefully accepted.

During his visit the General was received by the Chancellor, Mr. Noman Abid Lakhani; the President Biztek, Mr. M Anwer Dawood; the Vice Chairman & Rector, Col (R) Tahir Hussain and other high officials of Biztek. He was shown Biztek's rich library having more than 9,000 books, the 4 computer labs having around 250 P4s and other offices. He also visited the offices of Deans and met with senior faculty members. The General was very much impressed with Biztek campus. Its enormous building, the spacious hallway and corridor, the lush green huge lawn were all breathtaking and captivating. The General also appreciated the curricula, faculty and the modern method of knowledge dissemination process.



Mr. Adnan Abid Lakhani CEO-Noman Abid Company Limited (NACL) and Mr. Faraz Lakhani, President GEC Society were also present on this occasion. NACL is a company operating under the umbrella of Noman Group of Companies of which GEC society (Parent Body of Biztek) is also a member.

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SEMINAR ON COTTON BUSINESS IN PAKISTAN

Raheel Abbas (BEM/626)

Dr. Noor Ahmed Memon, organized a seminar on Cotton Business in Pakistan. The learned speaker was Dr. Ibad Badar Siddiqui, Vice President, Pakistan Central Cotton Committee. The seminar was organized on August 26, 2006 at Biztek main Korangi Creek campus. Dr Badar is a world reputed research scholar in the field of cotton. It was an opportunity that Dr. Badar agreed to share his knowledge and expertise with Biztekians.

His topic emphasized more on export since export is the main bread earner for Pakistan. He said that Pakistan has emerged as one of the major cotton and textile product suppliers in the world with a market share of about 30% in world yarn trade and 8% in cotton clothes, Major crops have contributed 8% of GDP. Market capitalisation of textile and cotton sector is around Rs 85 billion. Country has produced 12.39 million cotton bales during the 2005-06 seasons against an official target of 13 million bales.



Spinners anticipate consumption of more than 14 million bales of cotton in an average year. Cotton production target of 13.82 million bales for the next crop (2006-07) is achievable. However, Pakistan has to achieve 20 million tonnes of cotton production by 2010 under Government's Cotton Vision that has been planned in the recent years.

According to the US Department of Agriculture (USDA) report, Asia is fast emerging as major source of exports, especially of textiles, to the USA, EC and other countries of the world. China, India, Pakistan and other developing countries in the Asian region are large producers of cotton textiles. Between 2000 and 2005, most of the world's increase in household cotton consumption occurred in the developing world. He inferred from data for total fibres that Asian markets accounted for as much as 60% of developing world gains.

The problem of contamination in raw cotton continues to be the most serious problem affecting in our cotton spinning industry. Recently government has introduced cotton standardisation system for the production of high quality contamination free cotton paying a premium of Rs. 50 per 40 kg on the supply of clean cotton to the textile industry.

Dr, Badar answered the questions raised by the students to the satisfaction of the audience. Later he was presented with the institutes memento by Dr. Ayub Mehar, Dean, Management Sciences.





B.E.S.T

ELECTIONS

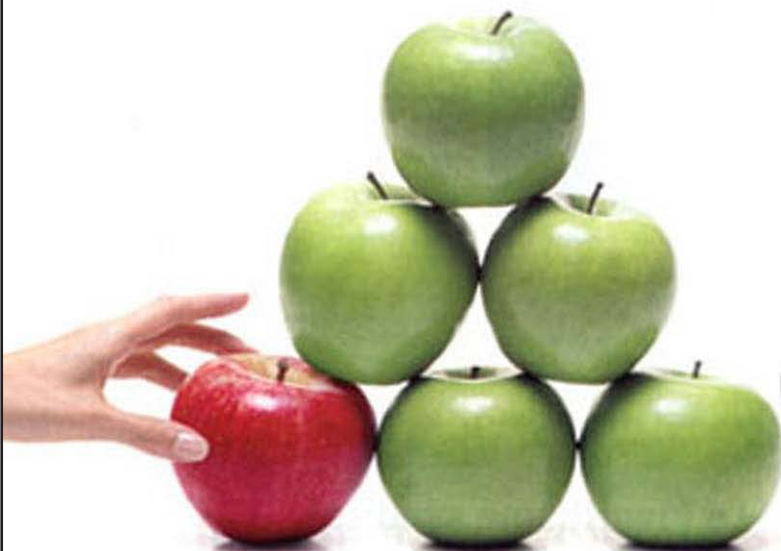
Election of BEST (Biztekian Entertainment & Social Team) was held on 12th July, 2006. Biztek believes in non-academic and social activities along with academics. Election of BEST is related to that The BEST team is responsible for organizing such activities and get together. The election was participated by Biztekians very enthusiastically. The voting was done from 10 AM to 1 PM and the result was announced on the next day. The following won the elections : Mr. Azeem Ahmed Sethi (President); Mr. Sharjeel Ahad (Vice President); Ms. Faiqa Iqbal (General



Secretary) and Mr. Yaseer Lakhani (Finance Secretary).

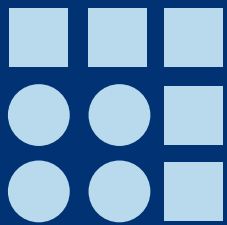
All the office bearers deserved their winning because they are well known personalities in the campus and have been involved many extra curricular activities even much before the election. Soon after the election they organized a number of functions. They also coordinated the visit of several company sponsored teams; for example the visit of Waseem Akram sponsored by Rexona . We wish the team every success in their endeavor.

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VISIT of Edexcel UK Representative and Country Manager Pakistan

Madiha Waris (BB/833)

Edexcel UK representative Dr. Naji and Country Manager Pakistan Mr. Sohail Zafar visited Biztek on July 22, 2006. Their visit was mainly based on imparting quality assessment of education dissemination process at Biztek. Biztek has been awarded the membership of this prestigious UK multinational organization. The delegates were received by the Registrar Mr. Syed Kashif Rafi and was shown different departments of Biztek. The visitors were particularly impressed with our well stocked library, classrooms and academic activities going on in the campus.



As we have reported earlier that Biztek as its ongoing policy signs MoUs (Memorandum of Understanding) and different other documents which may help to increase our already elevated education standards so that we become one of the best universities with the passage of time. While our student strength is increasing every semester we are pacing our growth accordingly. Edexcel membership is just one of those many achievements that we are getting every now and then through our consistent efforts to excel in education.



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In May, 2006 Herbal Essences shampoo's marketing team visited Biztek. During their presence they promoted their shampoo to the students through sales promotion campaign. They stayed at Biztek for more than an hour and distributed free product samples and brochures.



Herbal Essences is a brand of shampoo used to be imported till recently. Now they have started local manufacturing and the team campaigned for the locally manufactured product. The promotional campaign was part of their marketing strategy. Herbal Essences offers a wide range of shampoos with different aromas. Biztek students were glad to receive free samples. For marketing students this was a learning experience because such live promotional campaigns are part of their marketing exercises. The visit appeared to be a fruitful one.



FAIR 2006

Azeem Ahmed Sethi (BB/777)

The Talent Fair is held annually with the aim to connect job seekers with employers, and provide a platform to young men and women to explore job opportunities; offered by leading local and multinational organizations, who seek to recruit the best. The organizer of the show was 'Skills of Leadership (SoL).'

The success of the event largely depended upon the participation of students from different universities.

Prior to the event, assessment workshops are held at selected universities. The purpose of these workshops is to screen qualified students to represent their institution at the Fair. The pre-screened students are present in booths of their respective disciplines at the fair. Their brief profiles are available in the News Talent Fair 2006 Graduates' Directory "Potential."



as Team Spirit, Communication orientation and foresight, and the other was "Speaking Circle," which helped to analyze the presentation skills of students on the basis of content, time management, fluency and enthusiasm.

34 Biztekians participated in the Fair. They were given a discount for the registration needed for entry. Their profiles in "Potential" will be circulated among 50 companies present at the fair as well as more than 500 visiting companies from across Pakistan.

On 5th June 2006, Biztek welcomed the team from Skills of Leadership (SoL), comprising of Ms Shafaq Naeem, the project associate -SoL. Biztek provided the auditorium and two classrooms to carry out the event. The workshop stretched for 3 hours, the available Biztekians participated in the Workshop.

The evaluation workshop consisted of different activities for personality development and team building. Highlights of the workshop were the two activities one

named as "Tower of Power" an activity designed to analyze elements such

Skills, Initiative, Enthusiasm, Goal management, fluency and enthusiasm.





INDUS VISION

REALITY SHOW AT BIZTEK

Saqib Ahmed (BB/855)

Indus Vision came to shoot a Reality Show at Biztek on June 21, 2006. The show was held at Biztek Auditorium. According to the source this show is organized every week on a current topic of interest. A different venue is selected for each show. This time Biztek was the venue and Biztekians were the glamour of the day.



There was a panel comprising people from different walks of life. In front of the panel, Biztekians were sitting for giving their feedback and input on the topic of discussion. The panel included prominent personalities of the society

on the issue of current affairs of the city. Biztekians gave their opinion on critical aspects, mainly on the increasing rate of crime and fast deteriorating law and order situation. The hot discussion revealed many new aspects of the issue. Some of the points identified during the discussion were Youth frustration, Lack of career guidance for Youth, Lack of awareness in Community Living, Lack of awareness in sharing resources for common cause etc.

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BIZTEK'S FACULTY FURTHER STRENGTHENED



Dr. MANSOOR- UZ-ZAFAR DAWOOD (Associate Dean CS & IT & Professor)

PhD, MS, MBA, BE. Has more than 21 years of Teaching & Research Experience. Acted as Chairman Lab Committee at King Faisal University, Saudi Arabia. Served as In charge MS/PhD program and Secretary, BASR at Iqra University, Karachi. Published more than fifteen research papers. Supervised many independent research studies of MS level. Remained Member Accreditation Committee, King Faisal University, Al-Ahssa, Saudi Arabia.

Research Concentration and Subject Area:
Electronics Engineering



Dr. FAZAL HUSSAIN (Associate Professor)

PhD, MA, MSc. More than 20 years of experience as Research Fellow in State Bank and Pakistan Institute of Development Economics. Published various publications on Economy in Pakistan. Member Pakistan Engineering Council. Associate Member Institute of Engineers Pakistan. Associate Member Pakistan Institute of Bankers.

Research Concentration and Subject Area:
Stock Market Liberalization and its implications.
Financial Management, Monetary Economics, Econometrics.



Mr. Muhammad Shehzad (Lecturer)

MS, BS. More than five years of teaching experience

Research Concentration and Subject Area:
Programming, Database, Scripting Languages



Mr. Zafar Ali Mehar (Lecturer)

MCS, BSc. More than three years of experience in Software Engineering, Dot Net Technology, Instructor at PIA Training Centre, NED University and Bric Ware Software House.

Research Concentration and Subject Area:
SQL Server, Databases, Web Development



Ms. SABIKA JAFFER (Lecturer)

MPhil (in progress), MCom (in progress), MA, BCom. More than a year experience as Director Academics in Liaquat College of Management Sciences. One year experience as Lecturer in Pakistan Institute of Professional Studies (PIPS).

Research Concentration and Subject Area:
Macro Economics, Business law
Human Resource Management.

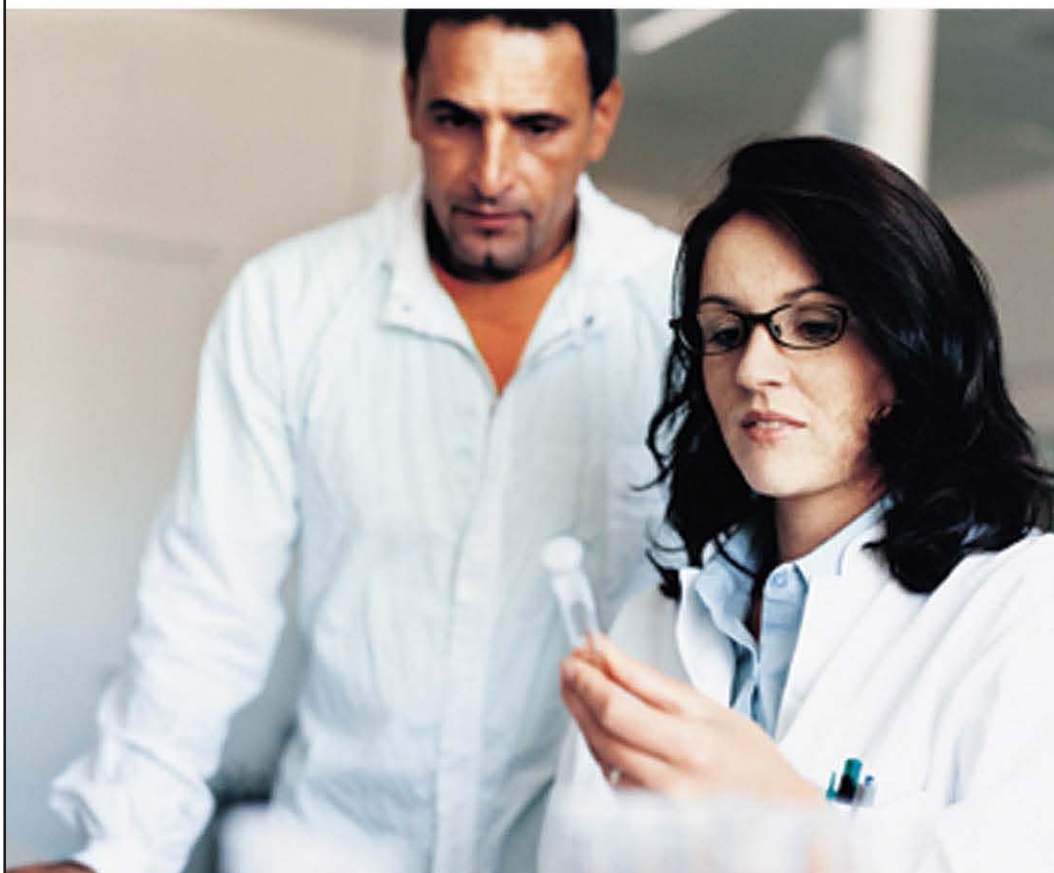


Ms. SUHIKA KANWAL (Lecturer)

MSc, BSc (Hons.). Have almost 02 years of teaching experience at various institutes.

Research Concentration and Subject Area:
Economics and Management.

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Big Blast at Biztek

Faiqa Iqbal (BB-1253)

Kolson Marketing Team visited recently. Kolson is the manufacturer and marketer of high quality light snacks like chips etc. particularly designed for children. They gave a new dimension to marketing by promoting simple snacks at comparably high price in its initial launch phase. It was nice to see that after establishing their products in children segment, now they are turning their focus on the 'Youths', and why not? The youths also need



snacks and eatables between meals. They distributed free promotional samples among the students and tried to convince them for future use as well.



They were introducing their products to a new market segment. They rightly positioned their products in the younger generation and promoted effectively. Their promotional program with dexterity and expertise in promoting Kolson products was indeed a big blast at Biztek.



The jewels in our crown...



...our products!

ERGONOMICS

M. Hussain Khorasany
(Lecturer)

This fast and modern era requires hard work, mental and physical stress for study and work

Certain measures can reduce the stress and helpful to cope up with fatigue and repetitive strain. These measures collectively are called Ergonomics. It is specifically designed to be comfortable and easy to use, physically as well as psychologically. In recent years Ergonomics have been associated more and more with computer products, such as ergonomic mice and keyboards.

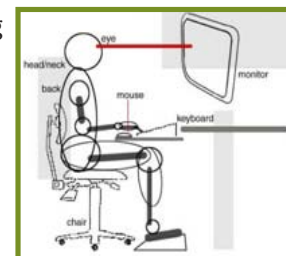
While a standard keyboard is said to place the wrists in an unnatural position, an ergonomic keyboard is split with each half set at an angle to the other, forming a slight V-shape. A more natural posture can be maintained while resting the hands upon an ergonomic keyboard, thus facilitating a comfortable experience even for extended periods of use.

In recent years, ergonomics has attempted to define postures which minimize unnecessary static work and reduce the forces acting on the body. All of us could significantly reduce our risk of injury if we could adhere to the following ergonomic principles:

- All work activities should permit the worker to adopt several different, but equally healthy and safe postures, Where muscular force has to be exerted it should be done by the largest appropriate muscle groups available.
- Work activities should be performed with the joints at about mid-point of their range of movement. This applies particularly to the head, trunk, and upper limbs.

Setting up your work place properly may be the single easiest way to prevent injuries. Follow these easy tips & suggestions to set up. Through these you learn how to set up your personal workspace in a way that best fits you. Learning correct ergonomics techniques, not only in your work but also in the non-work areas of your busy life, can help avoid long term injuries of the wrist, neck, shoulder or back. Here are some things you can do to improve your work health.

1. If you don't currently use an adjustable keyboard/mouse tray, consider attaching one to your surface.
2. Make sure the height of your keyboard allows you to keep an "open angle" with your arms.
3. If you use a keyboard tray, make sure there's enough room for your mouse.
4. If you have a broad chest, consider a "split" keyboard.
5. Position the top of your screen level with your eyes.
6. Adjust the Chair Height.
7. All mobile phones should be on silent mode and the ringing tone of on minimum.
8. Idle chatting should be discouraged and a separate café of common room should be used for relaxing during tea breaks/lunch time.
9. Adjust the Recline
10. Optimal Lighting for Your Work Space, Use blinds or drapes to control the light from windows.
11. Eliminate any reflection on your monitor.



Some Physical Exercises to Reduce Pain & Stress:

Hands and Wrists

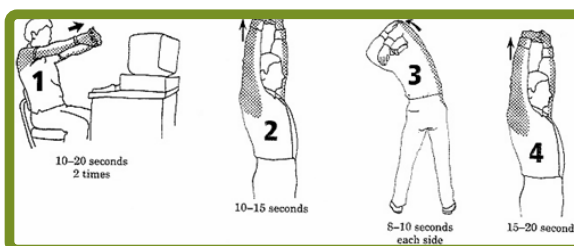
- Place your hands palm-to-palm in front of you
- Move hands downward, keeping your palms together, until you feel a mild stretch
- Keep elbows up and even
- Hold 5-8 second

Shoulders and Arms

- Interlace your fingers behind your back, palms facing your back
- Slowly turn your elbows inward while straightening your arms until a stretch is felt
- Lift your breast bone slightly upward as you stretch
- Hold 10 seconds

Back

- Lean forward to stretch
- Keep your head down and your neck relaxed
- Hold 10 - 20 seconds
- Use your hands to push yourself upright
- Stand with hands on your hips
- Gently turn your torso at the waist and look over your shoulder until you feel the stretch.
- Hold 8 - 10 seconds
- Repeat other side
- Keep your knees slightly flexed
- Do not hold your breath



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BBA (Hons) - BB/674



Irfan
BBA (Hons) - BB/721



Tauseef Ahmed
BBA (Hons) - BB/724



Abid Ahmed
BBA (Hons) - BB/728



Sajjad Haider
BBA (Hons) - BB/732



Anita Laila
BBA - BB/789



Saba Nuzhat
BBA - BB/794



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Raheel Ghaffar Khan
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Danish Ahmed Mallick
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Ali Akber
BS - BB-1123



Rekha Malini
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Sadia Kanwal Siddiqui
BS (SD) - BB-1159



Zerminay Siddiqui
BS (SD) - BB-1183



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BS (CS) - BB-1206



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Farrukh Adeel
MBA - BM/598



Abudul Rashid
MBA - BM/623



M. Misbah Hashemi
MBA - BM/624



Imran Ahmed
MBA - BM/628



Zahida Kiran
MBA - BM/633



Imtiaz Alam
MBA - BM/640



Syed Aamir Vakil
MBA - BM/718



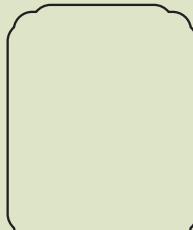
Iftekhar Ahmed Arain
MBA - BM/719



Syed Mazhar Hussain Zaidi
MBA - BM/721



Imran Saleem
MBA - BM/741



Rafaqat Jamil
MBA - BM/761



Khurram Sharf
MBA - BM/762



Kehkshan Zaidi
MBA - BM/773



Syed Faiz Shah
EMBA - BEM/508

THE INVESTORS, IN THEIR OWN INTEREST, ARE ADVISED TO CAREFULLY READ THE CONTENTS OF THE OFFERING DOCUMENT; PARTICULARLY THE RISK FACTORS MENTIONED AT CLAUSE 5.14 BEFORE MAKING ANY INVESTMENT DECISION.

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The logo for Reliance Income Fund features the word "Reliance" in a large, bold, black sans-serif font, enclosed within a green rectangular border. Above the "i" in "Reliance", there are three small squares: a blue one on the left, a red one in the middle, and a green one on the right. Below "Reliance", the words "Income Fund" are written in a smaller, black sans-serif font.

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