

PAKISTAN'S FIRST HIGH SCHOOL BUSINESS
PUBLICATION



ENTERPRISE EDITION

AITCHISON BUSINESS REVIEW





FROM THE ADVISORS

We are delighted, as advisors to the Entrepreneurial Society, to reflect on another remarkable year of innovation, learning, and achievement. In today's rapidly evolving economic and entrepreneurial landscape, we are proud to see students foster curiosity, critical thinking, and practical understanding with creativity and determination.

The Entrepreneurial Society provides a unique platform for young minds to explore ideas, test solutions, and develop leadership skills in real-world contexts.

Watching students approach complex problems with strategy, collaboration, and resilience has been deeply rewarding, with each initiative reflecting both ambition and discipline.

As the society grows alongside initiatives such as the Aitchison Business Concept and the Aitchison Business Review, we remain committed to guiding students through future opportunities and challenges, and hope this publication inspires critical thinking, bold innovation, and meaningful contributions to business and entrepreneurship.

Nida Naeem

Tahreem Aslam

Staff Advisors, ACES



As the Executive Council of the Entrepreneurial Society, we are honoured to share the Enterprises Edition of the Aitchison Business Review. This edition reflects the collective effort, dedication, and vision of our society, which continues to push boundaries and engage meaningfully with the world of business and entrepreneurship.

Throughout the year, the executive council has worked closely to create opportunities that encourage innovation, collaboration, and practical learning. From competitions and initiatives to publications such as ABR, each endeavour has been guided by a commitment to excellence and a desire to foster thoughtful engagement with real-world economic challenges.

The Enterprises Edition stands as a celebration of student-led ideas, informed perspectives, and entrepreneurial ambition. We hope this publication not only highlights the achievements of our community but also inspires readers to think creatively, act decisively, and approach enterprise with confidence and purpose.

**The Executive Council
Entrepreneurial Society**



FROM THE EC

FROM THE EDITOR

It is with great pride that I, Eqaan Ali Syed, Editor of the Aitchison Business Review, present this edition of the publication. In a world defined by rapid economic change and constant innovation, understanding business and finance has become more important than ever.

The Aitchison Business Review is Pakistan's only high school business publication, created to make these ideas accessible and relevant to students. This edition brings together researched articles, clear perspectives, and practical insights into entrepreneurship, finance, and the broader business environment. Each piece reflects the effort to go beyond surface-level discussion and engage with issues that matter in the real world.

As the ABR continues to grow alongside initiatives such as the Aitchison Business Concept, our focus remains on encouraging curiosity, independent thinking, and informed discussion among students. We hope this edition not only informs, but also inspires readers to think more critically about the economic forces shaping the world around them.

Regards,
Eqaan Ali Syed
Editor, ABR



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Articles

Agricultural Entrepreneurship: Worth It in Pakistan?	1
Pakistan's Business in a Global Political Economy	5
Healthcare Entrepreneurship	9
Understanding Stocks: A Guide	13
Sustainable Businesses in Pakistan	17
Digital Transformation of Small Businesses	21
Today's Financial & Economic Landscape	25
The Rise of Gen Z Entrepreneurs	28
Teen Entrepreneurs: changing the economy	31
Local Brands After the Israeli Boycott	34
Money in the Global Economy	37
Fintech in Pakistan: Inclusion or Deception?	40
Airlift: Rise and Fall	43
The Curse of Contract Farming	46
The Business Behind Popular Brands	49
Technology in Modern Business	52
Will Pakistan Go Cashless?	55

Society Recap

Prestigious Wins	58
Wins	60
Individual Honors	62

Business Analysis

Local Startups

Pak Maweshi	63
Chugtai Labs	66
Kiraaz Apparel	70
Johnny n Jugnu	73
Bykea	76

International Startups

RyanAir	80
Trader Joe's	85



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AGRICULTURAL ENTREPRENEURSHIP

Worth It in Pakistan?

Curated By Raed Mohsin Khan

The spine of the economy of Pakistan has been agriculture, which has been providing jobs for more than 38% of the workforce and contributing about 20% to the national GDP. As entrenched as its existence has been, one is surprised why the sector, in general, is underdeveloped and inefficient. But the very stagnation offers a rare opportunity at entrepreneurship. The question of the day is: is investing in agriculture with entrepreneurship in Pakistan worth it considering the risk, investment, and effort?

Largest Market and Demand Opportunity

Pakistan is the fifth-largest country in the world by population. Since the population is increasing very rapidly, the need for food, fiber, and raw agricultural goods is growing at a very fast rate. But the farm-to-market supply chain is full of wastages, inefficiencies, and quality issues. Entrepreneurially driven innovation in any one segment of this supply chain will lead to capturing huge market shares. Whether post-harvest storage, logistics, organic foods, or export-quality grading, the potential is huge.

Technological Disparities and Space for Innovations

Pakistani agriculture is still highly reliant on conventional methods. Mechanization, drip irrigation, precision agriculture, and decision-making based on data are yet to find space in the rural farm communities. This presents wonderful opportunities for agri-tech start-ups and business entrepreneurs. Tajir, Crop2X, and Pak Agri Market are

already there with entries, providing farmers improved access to market, crop advisories, and forecasts of produce. The initial movers authenticate the potential and open the doors for additional business activity.

Support from Government and Donors

In recent times, the Pakistani government, as well as international agencies such as USAID, ADB, and FAO, has initiated programs for increasing agri-entrepreneurship. Subsidised credit, incubation facilities specific to agriculture, and grants are some of them. Prime Minister's Kamyab Jawan Program and Punjab Agriculture Policy, among others, are schemes that provide youth-centric financing and training. The programs lower the barrier to entry in addition to the risk-reward mechanism of budding entrepreneurs.

Irregular Climate and Water Shortages

Impacts of climatic changes are already being felt by Pakistan's agricultural sector. Erratic monsoons, increasing temperatures, and shrinking glaciers have rendered the availability of water uncertain. Large-scale irrigation is required by most of the crops such as wheat and sugarcane, which are becoming increasingly unreliable. Entrepreneurs should consider drought-resistant technologies, crop insurance, or intelligent irrigation technologies—otherwise, crop failure remains a high risk.

Weak Infrastructure and Market Access

Even if top-quality crops are grown by

farmers, selling them is a problem. Rural roads are poor, there is little storage capacity, and middlemen steal margins. An agri-business either needs to eliminate or go around such systemic issues. This may mean building entire supply chains, an expensive and time-consuming task.

Cultural and Structural Resistance

It is not many farmers who are reticent to take on newer technologies or methods, especially if they are being suggested by young city entrants. It is difficult to convince them to take up mobile phone-based software, IoT sensors, or even new varieties. Moreover, Pakistani landholding habits are skewed—land gets fragmented and passed on, so large-scale testing becomes difficult in the lack of consortia or lease structures.

Policy Instability and Bureaucracy

Pakistani agriculture is highly politicized. Sudden export bans, import duties, or price controls can easily undermine business plans. In addition, licenses or subsidies access usually involves having to negotiate with slow and obscure bureaucracy. Entrepreneurs either need to know how to navigate this setup, otherwise they get stuck with red tape.

Value Addition and Agri-Processing

Value addition is the most overlooked area. Pakistan is exporting low-cost, raw fruits, vegetables, and pulses and importing value-added food, which is expensive. Entrepreneurs who have the capacity to start small-scale processing units like tomato paste factories, fruit

drying houses, or dairy value chains can increase profit margins while reducing post-harvest losses.

Organic and High-Value Crops

There are increasing local and overseas market demands for organic produce, medicinal herbs, and high-value special crops such as mushrooms, saffron, and stevia. The variable climatic conditions in Pakistan allow most of these to be cultivated with proper knowledge. Excellent opportunities exist for export-oriented startups, among others.

Agri-Tech Platforms and Advisory Services

Online platforms that connect farmers to experts, market prices, weather reports, or suppliers are cheap and scalable to create. Startups in this sector make money from premium services, advertising, or data analytics of agricultural input companies. Because penetration of smartphones is rising, the sector is ripe for expansion.

Livestock and Dairy

One of the largest milk producers in the world, the industry in Pakistan is, nevertheless, not organized or commercially based. Small entrepreneurs may seize opportunities by launching breed improvement schemes, mobile veterinary units, or decentralized milk procurement and production centers.

So, Is It Worth It?

Yes, but with caveats. Agripreneurship in Pakistan is no get-

rich-quick business. One needs to be patient, adaptable, and have intimate knowledge of rural economic conditions and climatic dynamics. The potential is real and largely unexplored, but so are the challenges. Agri-entrepreneurship, with the proper combination of drive, technical expertise, and access to funds, can be profitable and socially beneficial.

In a country plagued by rural poverty, food insecurity, and post-harvest losses, successful agricultural startups can be key to nation development while establishing sustainable enterprises. But they must also be prepared to innovate as others get stuck, to collaborate while others fight, and they must persevere when others give up. Agriculture in Pakistan is on the verge of revolution, and it's entrepreneurship that can unleash a green revolution that's different, this time, not due to government policies, but through innovation that's market-led. As long as one is willing to brave the initial stages of adversities and is willing to make long-term investments, the sector has, besides profitability, meaning.

PAKISTANS BUSINESS

In a global political economy

Curated By Raed Mohsin Khan

Introduction

Pakistan's business climate is not isolated; it is very much intertwined with global political and economic currents. Ranging from international trade agreements to geopolitics, and ranging from developments in international finance markets to foreign investment flows, Pakistan's businesses and economy are significantly influenced by global events. It is incumbent upon entrepreneurs, policymakers, and investors to understand these linkages so that they may manage risks and opportunities in a more interconnected world.

Regional Tensions and Trade Flows

Pakistan's regional political relationships have a direct impact on business. Hostile political relations with neighboring countries, for instance, limit bilateral trade, which might save billions of logistics expenses and open new markets to consumers. On the other hand, Pakistan's improving ties with China, for instance, via the China-Pakistan Economic Corridor (CPEC), have drawn tremendous infrastructure and energy investments. These projects not only create business opportunities but also put Pakistan under China's broader Belt and Road Initiative (BRI), integrating its economy with Asia's rising economic giants.

Foreign Investment and Security Issues

Political stability is essential for investment. International investors are keenly interested in Pakistan's internal security and political processes. For

instance, political instability or sudden changes in the government's policy can generate uncertainty, deterring investment. On the other hand, orderly democratic processes, transparency measures, and enhanced law enforcement can build confidence among international stakeholders to look up to Pakistan as a trustworthy partner.

Global Power Alignments

Pakistan's regional politics between the United States, China, and the Middle East remain critical to its business environment. Politics with the U.S. determine access to aid, trade favors, and technology. Strategic relations with the Gulf nations matter to remittances and energy security as well. Pakistan's geopolitics between these blocks determines both its diplomatic legitimacy and the capital flows, aid, and trade into the nation.

Trade Alliances and Market Access

Pakistan's exports are agriculture, textile, and raw material dependent. Beneficial trade access to developed markets like the European Union under the GSP+ facility has boosted textile exports immensely. However, loss of such preferential access on the basis of non-conformity to labor or environment standards would be highly injurious to the economy. Similarly, free trade agreements (FTAs) with China and other regional rivals give opportunities but expose local industries to tough competition, and they have to become more efficient and innovative.

Global Financial Institutions and Debt Dependencies

Pakistan's frequent balance-of-payments crisis keeps it engaged with the International Monetary Fund (IMF), World Bank, and Asian Development Bank. IMF programs typically bring with them strict structural adjustments—such as currency devaluation, tax adjustment, and subsidy removal—that reshape the business landscape. While these have the effect of stabilizing the economy in the long run, they can in the process add to the cost of doing business for businesses and reduce consumers' purchasing power. At the same time, foreign credit rating agencies observe Pakistan's fiscal policies, influencing investor perceptions and supply of international funds.

International Oil Prices and Energy Dependence

Energy remains one of the most critical concerns of Pakistan. With very limited indigenous oil and gas production, the country is import-dependent. International oil price fluctuations have direct impacts on production costs to industries and domestic inflation. Political relationships with the Gulf states and Russia are engaged in securing long-term supply agreements and investing in renewable projects. The global pressure to become green also forces Pakistan to do likewise, providing opportunities as well as risks for its corporations.

Global Supply Chains and Technology Transfer

The COVID-19 pandemic and

subsequent global supply chain disruptions laid bare Pakistan's exposure to global logistics. Shortages in raw materials like chemicals, machinery, and semiconductors hindered industries. Pakistan must connect itself with global value chains, attract foreign direct investment in manufacturing, and leverage technology transfer to be competitive. Chinese, Turkish, and Western-led projects can propel modernization in IT, agricultural, and renewable energy sectors.

Export-Led Growth

With synchronization with international quality, labor, and environment standards, Pakistani businesses can grow exports to high-income markets. Textiles and clothing sectors, for example, can advance along the value chain by making a commitment to branding and fashion design, instead of low-cost manufacturing only. Similarly, agricultural commodities like rice, fruits, and halal meat can claim larger shares of Middle Eastern and European markets.

Digital Economy and Outsourcing

Global demand for IT outsourcing and digital services has grown substantially. Pakistan's English-speaking, young workforce is ready to cash in on the bounty. Worldwide compliance through data protection laws, cyber security regulations, and digital trade agreements would make Pakistan a canopy for software exports, e-commerce, and freelancing.

Renewable Energy Investments

With the world going green, Pakistan can tap into international climate funds and investment in solar, wind, and hydro energy. Global partnerships in green energy not only reduce reliance on fossil fuels but also offer new opportunities for sectors and job creation.

Regional Connectivity

Pakistan's geographical location makes it a natural trade corridor between Central Asia, China, and the Middle East. Alignment with international transport and trade initiatives like CPEC and regional rail-road integration provides companies the benefit of transit trade, logistics, and intra-regional trade. Challenges in Global Alignment

Pressure to conform:

International partners increasingly demand transparency, anti-corruption system reforms, and environmental commitments. Pakistani businesses must adapt these demands to stay competitive.

Geopolitical Shocks:

Bordering country wars, sanctions, or international trade wars can affect Pakistan's investment and trading environment indirectly negatively.

Aid Dependence:

Over reliance on IMF and aid resources often restricts Pakistan's room for autonomous economic policies, restricting business agility for domestic companies.

Conclusion

Pakistan's economy cannot be separated from international economic and political happenings. Geopolitical arrangements, trade agreements, global financial institutions, and energy reliance all shape the domestic business environment. Though challenges such as political instability, regulatory compliance, and external shocks remain, export possibilities, e-commerce services, renewable energy, and regional connectivity are the hope of change. Pakistan's businesses need to not only be reactive to international realities but also proactive in keeping up with international standards and trends so that the nation can thrive.

HEALTHCARE ENTREPRENEURSHIP

Reinventing Medication

Curated By Sarmad Nazir

Before the boom

Prior to the pandemic, healthcare was a cautious and complex industry. It was dominated by big hospital chains, government, and pharma companies. While it worked at scale, innovation was glacial. Approvals, rules, and bureaucratic layers were holding new ideas trapped before they could reach patients. Although there had been progress in digital health, electronic records were not embraced in most nations. Telemedicine was not prevalent and was normally not trusted. Even in the majority of the globe, access to basic care was still an issue, particularly in rural and underserved communities. The sector was sluggish and unresponsive, as opposed to other sectors like tech and finance. But inefficiencies quietly laid the foundation for change. Disparities in availability, antiquated systems, and greater reliance on digital solutions provided an opening for new entrants. All it needed was an ignition point to set innovation in motion.

The role of entrepreneurs

With the onset of the COVID-19 pandemic, there was an immediate shift in patient and healthcare delivery behaviour. Entrepreneurs were quick to act on this opportunity. Those who were already established saw a surge in demand, and others flocked into the space. Startups started building solutions that catered to urgent requirements. Telemedicine platforms brought patients in touch with physicians from their homes. Mobile diagnostic kits enabled individuals to test themselves securely. Mental health

apps offered counseling in the event of widespread isolation. Small enterprises in most nations started providing medicines and medical devices to homes.

These groups operated with purpose, focus, and agility. All activities were driven by people who were driven by purpose, some of whom were medically qualified, seeing this as a chance to bring about lasting change. Rather than competing with mainstream healthcare, they filled the gaps that it was not capable of addressing in a timely fashion. They were successful because they had a clear plan. They used data to understand what users were doing. They were quick to adapt to user feedback. They also focused on making tools that would scale well. They thus brought a whole new level of energy into a system that had long been thought of as slow and rigid.

The importance of technology

Much of the growth of healthcare entrepreneurship has been a result of technological advancement. Advances in hardware, software, and artificial intelligence have enabled the creation of new solutions at a rapid pace. These technologies have revolutionized the way in which healthcare is accessed, monitored, and provided. Artificial intelligence has helped physicians a lot in diagnosing illnesses more quickly and accurately. Wearable devices monitor vital signs and provide real-time medical information. Blockchain technology is being explored for the secure storage of patient data. And 3D printing has helped produce cheap prosthetics and equipment in distant

locations. Technology has also assisted in lowering costs and promoting efficiency. Most startups operating in the health sector utilize applications or cloud-based systems to provide their services. The technology minimizes the amount of physical infrastructure required and enables these organizations to operate on a larger scale, even with limited resources. This wave of innovation has proven that, armed with the proper tools and strategies, healthcare can be more patient-focused, more responsive, and more efficient. The key is to apply technology not only to update care but to fully redefine it.

Why timing mattered

While innovation and strategy were foremost in mind, timing was everything for the advent of healthcare entrepreneurship. The pandemic created a sense of urgency. Decisions that took months to make were made within days. Governments loosened regulatory hurdles. Insurance companies started reimbursing for virtual visits. People who had never utilized digital solutions for health before started to because they needed to. This situation presented a unique opportunity. Startups that had been working in the background suddenly found themselves with an increase in demand. Consumers became more open to change. Investors became more interested in health technology. Public institutions became more interested in collaborating in unprecedented ways. This shift allowed small businesses to increase extremely rapidly. Several doubled in size within months. In a few instances, the businesses became

necessary services overnight. Where public need, market demand, and regulatory backing converged, the ideal environment existed to expand.

Physicians-turned entrepreneurs

One of the big stories of this time was the rise of healthcare workers as entrepreneurs. Doctors, nurses, and scientists began to leave their traditional domains to start up their own companies. They applied their knowledge of the system together with a desire to transform it from the outside. These individuals first understood the issues of providers and patients. They cared about solving real problems, whether diagnostics-related, patient accessibility, or treatment management. Their solutions were clinically grounded but entrepreneurially motivated. This phenomenon has been particularly apparent in the developing world, where resource imbalances are greater. Indigenous health entrepreneurs in most instances are establishing mobile clinics, using AI-based platforms, and creating health models that are community-driven and better than the current systems. These entrepreneurs are not creating businesses; they are leading a new paradigm of healthcare reform, one defined by agility, accessibility, and a fierce focus on practical results.

Barriers and problems

Even with progress, healthcare entrepreneurship continues to be challenged by significant issues. The first is the cost. Most digital health interventions are costly, particularly in low-income areas. In the absence of

subsidies or government support, they may exacerbate the gap in access. Privacy is also a concern. Medical data is private, and the more companies that handle it, the greater the potential for misuse. Legislation lags behind technology, leaving consumers exposed.

There are also ethical concerns. When medicine becomes a commercial enterprise, there's always the risk of prioritizing money over patients. Entrepreneurs must walk this tightrope extremely carefully to establish and maintain trust and deliver real value.

Last but not least, sustainability is the biggest concern. Most projects initiated during the pandemic are now struggling with new realities. With demand plateauing and funds dwindling, such projects must learn to grow responsibly while still delivering worthwhile results.

A prolonged transition

As the world turns its attention away from the short-term crisis, healthcare entrepreneurship is moving in a new direction. The lessons of the pandemic are guiding long-term strategic planning. Startups are not merely considering treatment but prevention and early diagnosis as well. They are creating solutions for managing chronic diseases, mental health, and personalized medicine.

There is more emphasis on collaboration. The entrepreneurs are collaborating with public health systems, non-governmental organizations, and universities to

upscale their solutions. The collaboration is crucial in triggering sustainable change.

New business models continually pop up. Some startups are choosing to be social enterprises. Others are experimenting with subscription models, cheap diagnostics, or community health models. The focus is shifting from high growth to sustainable impact.

Conclusion

The advent of healthcare entrepreneurship is more than the story of innovation. It is a testament to what happens when urgency and opportunity intersect. The pandemic laid bare the greatest weaknesses of global health systems; at the same time, it mobilized a new generation of thinkers and makers to step up to the challenge. While timing was a factor, it was the cross-pollination of strategic thinking, good execution, and deep commitment that caused ideas to become a reality. These firms are proving that healthcare can be made more efficient, more accessible, and more responsive. The destiny of medicine will not be shaped by hospitals. It will be shaped by those who are willing to upend the status quo and invent new models—those who see sickness as an issue of health but as an issue that is worth solving with courage, compassion, and imagination.

UNDERSTANDING STOCKS

A Beginners Guide

Curated By Owais Joiya

What Are Stocks?

Stocks are units of ownership in a company, also known as shares or equities, and they give investors a stake in the business and its future earnings. When a person purchases a stock, they are essentially buying a fraction of a company and becoming a shareholder. This ownership gives them a share in the profits of the company, usually paid in the form of dividends, and also some rights like voting in matters of the company. Stocks are an essential part of the financial system because they help companies raise funds from the public while giving individuals and institutions a chance to invest and receive returns. With the passage of time, investment in stocks has become one of the most used and successful ways of creating long-term wealth for both new and seasoned investors.

How Companies Issue Stocks

Stocks are issued by companies to raise funds without taking a loan. This is often an Initial Public Offering (IPO) that is done for the very first time when a company issues its shares to the public. The money garnered from IPOs can be employed to grow operations, create new products, penetrate new markets, or upgrade infrastructure. Post-IPO, the stocks of the company become exchangeable on stock exchanges, and their prices start being volatile depending on market factors. Once listed, a stock price is determined by several elements, such as the performance of the company, investor mood, economic metrics, interest rates, and geopolitical events. Investors purchase and sell shares in brokerage

accounts, and trading is much simpler than before with the emergence of online platforms.

Ways Investors Earn from Stocks

The two main sources of money from stocks earned by investors are capital gains and dividends. Capital gains are earned when a stock is sold for more money than it was bought with, which is the gain in value. Dividends, however, are periodic payments received by some companies from shareholders, typically from the profits of the company. Not every company distributes dividends; others prefer to invest profits into the company for further expansion, particularly for growth companies. Long-term investors usually look for capital appreciation, whereas income-oriented investors might prefer dividend-paying stocks for regular returns. The trade-off among these goals is a function of the investor's time horizon, risk tolerance, and investment goals.

Types of Stocks

Stocks come in various forms. Common stocks are the most common and include voting privileges at shareholders' meetings and the possibility of receiving dividends. Preferred stocks usually do not have voting rights but provide a guaranteed dividend and increased claim on assets in the case of liquidation of the company. Investors also categorize stocks according to company features, including growth stocks (likely to increase above average), value stocks (undervalued relative to fundamentals), and blue-chip stocks (equity in large, established firms with a history of

stable performance). There are also speculative investments such as penny stocks, which are sold at cheap prices and are highly risky but have the possibility of yielding large returns under specific situations.

Benefits and Risks of Investing in Stocks

Stock investing has a number of benefits, mainly the possibility of large returns in the long run. Historically, the stock market has performed better compared to most other types of investments such as bonds, property, and bank accounts, especially if the investments are retained for long durations. Stocks also offer liquidity, or the ability to easily sell or buy them as opposed to other assets. Stocks also provide ownership of businesses that drive the world economy, enabling investors to benefit from the success of industries in which they have faith. But stock investment also involves huge risks. Prices are subject to fluctuations and based on events that are not within the control of an investor, such as economic recession, company crises, or international crises. Losses are a genuine risk, especially for those who panic when markets drop or make ill-researched choices.

Getting Started with Stock Investing

To get started with stock investing, the initial step is to register with a brokerage firm registered with a financial service provider. Having a low-cost platform with learning materials, excellent customer support will make all the difference for those new to it. After setting up the account, investors would

then concentrate on research and diversified portfolio creation. Diversification is a technique for spreading investments in different industries, sectors, or asset classes to lower overall risk. This way, investors will not put everything they have into a single company or sector and lose their capital to unexpected losses. It's also essential to set clear financial goals, whether it's saving for retirement, generating passive income, or building wealth, and develop an investment strategy aligned with those goals.

Investment Strategies

There are many different strategies investors use to approach the stock market. A popular long-term strategy is "buy and hold," where investors purchase high-quality stocks and hold onto them regardless of short-term market fluctuations. This approach benefits from compound growth and is less stressful than active trading. Others prefer short-term strategies such as swing trading or day trading, which entail buying and selling stocks more often to take advantage of the move in price. These require more time, attention, and skill. Another increasingly popular method is investing in index funds or exchange-traded funds (ETFs), which provide exposure to a broad range of stocks and help minimize risk through built-in diversification. Regardless of the approach, staying informed, avoiding emotional decisions, and maintaining a long-term mindset are key to stock market success.

Role of Stock Market Indexes

Stock markets themselves are tracked through indexes, which serve as benchmarks for performance. The S&P 500 follows the 500 largest US companies and is typically used to gauge the wellness of the entire US stock market. The Dow Jones Industrial Average (DJIA) is made up of 30 major US companies, whereas the NASDAQ Composite is dominated by technology and growth stocks. In Pakistan, the most prominent is the KSE-100 Index, which represents the leading 100 listed companies on the Pakistan Stock Exchange (PSX). These indexes assist investors in determining how well various segments of the market are performing and can inform investment choices. As economies develop and new markets arise, being connected with market trends and awareness of world changes is vital for anyone interested in uncovering the intricate but rewarding universe of stock investing.

SUSTAINABLE BUSINESSES

In Pakistan

Curated By Mustufa Dawood

Challenges

Pakistan's economy has been in the pressure cooker for a while. Prices keep climbing, the power goes out just when you need it most, and the political scene? Don't even get me started.

But you know what's wild? In the middle of all this chaos, there's this whole green movement bubbling up. Businesses are finally clocking that saving the planet isn't just some "Western luxury."

"It's survival, baby. And maybe, just maybe, there's a little money in it too".

Sustainability in Pakistan: Not Just Buzzwords

Let's break it down. Sustainability's basically about not trashing the planet while you make your money, and thinking about the kids who'll have to live here when we're gone. In Pakistan, this isn't just about looking good on Instagram. It's about dodging some real nightmares, insane air pollution, water running out, climate change turning the weather into a disaster movie. Remember those floods in 2022? Or the heatwaves in 2024 that made everyone feel like they were living inside an oven? Yeah. That stuff's killing crops, jacking up food prices, and making life miserable. So when businesses ignore the environment, they're not just being careless, they're setting themselves up to lose cash, big time. Crops drown, factories shut down, people get sick, work slows to a crawl. Not great for the bottom line. That's why, lately, you're seeing more companies actually doing something for once. Cutting pollution,

saving energy, recycling, these aren't just "nice-to-have" anymore. They're must-haves if you want your business to survive.

Going Green: Solar Panels and Wind Farm

Renewable energy's really where the action is. Pakistan's been hooked on oil and gas forever, but those bills don't pay themselves, and they're wrecking the planet one blackout at a time. Solar and wind? Way smarter. More and more companies are slapping solar panels on rooftops, offices, factories, even homes. No more begging the power company for mercy.

And get this: there are whole wind farms popping up, like in Jhimpir, Sindh. These things are cranking out enough juice to light up thousands of homes. The government's finally catching on too, throwing out tax breaks and making it easier for private companies to sell their power. About time, honestly. Plus, it's not just about cheap bills. The green energy boom's creating jobs for people who actually know how to install and fix this stuff. So, while the suits in Islamabad argue on TV, regular folks are getting work and breathing a little cleaner air. Farming Smarter, Not Harder. Agriculture's still the backbone here, almost 40% of Pakistanis work the land. But let's be real, old-school farming is thirsty and pretty wasteful. Enter the new wave: drip irrigation, organic fertilizers, pest control that doesn't nuke the whole ecosystem. Some startups are even rolling out apps and soil sensors, so farmers can actually see what their crops need instead of guessing.

All this tech means better yields with less water, fewer chemicals, and bonus access to markets outside Pakistan. Turns out, people overseas will actually pay extra for eco-friendly crops. Go figure.

Recycling: Because Plastic Isn't Going Anywhere

And it's not just about power and farming. There's a whole ecosystem of small businesses making everything from biodegradable packaging to reusable shopping bags. Plastic waste is a beast here, just mountains of it clogging rivers and making its way to the sea. Some outfits are getting creative, turning old plastic into furniture, construction stuff, you name it. It's not magic, but it's a start. So yeah, Pakistan's got a long road ahead. But the green wave? It's rolling in, slow but steady. And if you ask me, it's about damn time. People, especially Gen Z and millennials, aren't messing around when it comes to the environment. They want brands that actually walk the talk on sustainability, not just slap a green label on plastic junk. That's why you see more companies scrambling to clean up their act. Exporters? They're sweating too, cause buyers overseas are demanding receipts, actual environmental certificates, before they'll even touch your product.

But, man, going green in Pakistan? Not exactly a walk in the park. Money's tight. Swapping out old, dirty machines for the nice eco-friendly ones? Costs an arm and a leg. Small businesses look at their bank accounts and just sigh. Banks aren't super keen to lend either, since, let's be real, "green" projects still look shut out of the global market.

risky on paper. And don't even get me started on infrastructure. Some places barely get steady electricity or water, let alone fancy waste management. Try running a sustainable business when half your town's running on generators and there's garbage piled up down the street. Plus, most folks, business owners included, aren't exactly up to speed on why all this green stuff actually matters in the long run. Habits stick. Changing minds? That's a marathon, not a sprint. Now, why should Pakistan care about all this? Because the world's changing, whether we like it or not. Big buyers and investors want products that don't trash the planet. Stay stuck in the past, and Pakistani companies could literally get shut out of the global market.

On the flip side, green industries are a goldmine for jobs. Imagine all the young people working in solar, wind, recycling, or even smart farming. That's millions of livelihoods right there, and not the same old factory grind. Also, less reliance on those pricey, imported fuels? Yes, please. More renewables means lower bills and a little more breathing room when climate disasters hit. Bottom line: going green isn't just about hugging trees, it's about making the economy tougher and more independent. Honestly, the road's bumpy. But there's hope. You've got entrepreneurs, big companies, even small farmers proving you can boost profits and take care of the planet at the same time. If the government steps up, makes it easier to get loans, fixes infrastructure, actually enforces pollution rules (instead of just talking about them), things could move way faster. Plus, some help from international partners wouldn't hurt, whether that's cash or new tech.

Long story short:

If Pakistan goes all-in on sustainability, it's not just the air and rivers that'll thank us. It's future generations, too. Feels like a no-brainer, yeah?

The background image is a dark, blue-toned collage representing digital business. It features a person in a suit working on a laptop. Overlaid on the scene are various digital elements: a large circular arrow icon in the top left, several line and bar charts, a city skyline at night, and stacks of coins at the bottom. Four large, light-blue upward-pointing arrows are positioned in the lower-left quadrant, symbolizing growth. The overall aesthetic is high-tech and professional.

DIGITAL TRANSFORMATION

Of Small Businesses

Curated By Mustafa Dawood

Businesses

Alright, picture this—Karachi's packed bazaars, Lahore's twisting alleys, Faisalabad's non-stop noise. Everywhere you look, someone's hustling: a dude frying samosas on the corner, a lady sewing kids' clothes in her living room, tiny kiriyana shops squeezed between motorbikes and rickshaws. These aren't just side gigs; they're the beating heart of Pakistan's economy. Economists have a fancy name for it—the "informal sector". Basically, it means you're off the books. No taxes, no paperwork, pretty much invisible to the government unless you're causing trouble. For ages, business here was all about cash, gossip, and who you knew. You needed a loan? Good luck—maybe your chacha would help out, but banks? Forget it. Then, outta nowhere, the digital wave hit. It's not some loud, flashy revolution—just a slow takeover by cheap Android phones, patchy Wi-Fi, and a handful of apps everyone's suddenly obsessed with. But man, it's changing everything.

The Real MVP: The Informal Economy

People love to talk about Pakistan's "big" economy, but honestly, this informal stuff? It's gigantic. Some folks say it's over a third of the country's whole economy—maybe more if you fudge the numbers a bit. We're talking millions—mechanics, chai walas, home bakers, the guy who fixes your bike. This is where the jobs are, especially for people who can't land a "proper" job with a desk and air conditioning. Problem is, most of these businesses are stuck in second gear. No paperwork means no loans, no insurance, no safety net if something goes sideways.

Bankers won't even look at you. You wanna grow? Good luck; you're pretty much on your own.

Digital Tools: Game On

Then, things started getting interesting. Even in neighborhoods where the electricity's out half the day, you'll see smartphones everywhere. People might not have running water, but they're scrolling Facebook. And with that, mobile payments, e-commerce, and Insta shops started popping up everywhere. The biggest game-changer? Mobile payment apps. Easypaisa, JazzCash, Sadapay—they're everywhere. Now, instead of dealing with crumpled notes and "Aray, change nahin hai," you just tap your phone. No more worrying about getting mugged on the way home with a pocket full of cash. Plus, you can actually see how much you're making—no more guessing. And don't even get me started on social media. WhatsApp groups for orders, TikTok for marketing, Instagram for flaunting your handiwork. You can run a whole business off your phone—no shop rent, no landlord breathing down your neck. Some lady in Gujranwala can sell her embroidered dupattas to someone in Peshawar, no problem. Then there's Daraz, Bazaar, and a bunch of other platforms. All you need is a half-decent photo and a data package, and suddenly your tiny business has nationwide reach. Wild, right?

Real People, Real Glow-Ups

This isn't just theory, either. Look at Amina from Rawalpindi. She used to bake cakes for her neighbors—nothing fancy.

Then she put her cakes on Insta, started getting DMs, and boom—15,000 followers, orders flying in, two people working for her now. Not bad for someone who started with a hand mixer. Or Shahid in Multan—ran your average corner shop, until this fintech guy convinced him to try taking payments by QR code. Next thing you know, he doesn't have to stress about coins. The app sees his regular sales, offers him a microloan, and suddenly he's got more stock on his shelves and making 30% more money. You love to see it. Stuff like this is happening everywhere. It's not just about making money, either—these tools are giving families a shot at a better life, maybe even a future where their kids don't have to work the shop

Not Just The Little Guys: Who's Helping Out?

Turns out, even the government finally noticed. The State Bank's pushing for more people to use mobile banking, making it easier to open accounts, and letting fintech startups do their thing. There's a bunch of NGOs in the mix, too—Karandaaz, Pakistan Poverty Alleviation Fund—running crash courses on how to use your phone for marketing, payments, keeping track of cash, all that jazz. And you've got startup incubators like Plang and Code for Pakistan, where young geniuses are cooking up apps for inventory, payments, customer management—tools made for regular folks, not just tech bros. So yeah, the streets haven't gone anywhere, but the screens? They're everywhere now. And for Pakistan's small business owners, that's not just a trend—it's a lifeline.

How Digital Change Hits Different: Women Taking the Lead

Honestly, one of the wildest—and best—side effects of this digital wave? It's how it's flipping the script for women. Like, in tons of places across Pakistan, women can't just pop open a store or wander around town for work. (Cultural stuff, safety stuff, you know the drill.) But now? With a phone and some WiFi, a woman can launch a business from her living room. Clothes, crafts, cupcakes—whatever. The internet doesn't care if you're working in your pajamas. Take HerGround, for example. That app's legit, helping women link up with delivery services that aren't sketchy or run by guys who make them uncomfortable. Social media's also a game-changer. Suddenly, being creative or talented actually matters more than knowing the right uncle or living in the “right” part of town. And let's be real: this isn't just good for women, it's good for everyone. More money coming in at home, women making their own choices, paying for school, feeling more confident. It's progress, plain and simple.

Roadblocks? Oh yeah, there's plenty.

Sure, all this sounds shiny, but it's not all sunshine and unicorns. Tons of people—especially older folks or those out in the sticks—aren't exactly whizzes with smartphones. You tell them to post on Insta, and they look at you like you've grown a second head. And don't even get me started on scams. Then there's the whole “access” problem. Phones are cheaper than they used to be, but they still aren't free. Internet? Sometimes it's slow as molasses or costs half your paycheck, especially if you're not in a

big city. And, of course, trust is a big deal. People are scared of getting ripped off online, losing money, or dealing with weird payment apps they don't understand. The laws? Not really keeping up. Cybersecurity's still a bit of a joke, honestly. Oh, and taxes. As soon as your business starts showing up online, boom—taxman wants a slice. People worry it'll eat into the little profits they're making. The government's got to figure out how to encourage growth without crushing these micro-entrepreneurs with paperwork and fees.

Why This Stuff Actually Matters

Pakistan's got a ton of young people, not nearly enough jobs, and the official economy limping along. If you want a magic bullet for all that? Digital business, baby. It's not just about fancy apps and cashless payments. When small businesses get online, they can scale up, pay taxes, hire more people, and just bring more energy to the whole economy. Competition heats up, services get better, ideas fly around—everyone wins. And when these little businesses start using banks and digital payments, they actually count in the big picture. That's how you build a stronger country from the ground up. Plus, let's not forget: when the world goes sideways (thanks, inflation, or whatever political weirdness is trending), a bunch of resilient, digital-savvy small businesses can keep things moving.

Peeking Into the Future: All About That Digital Life

So, bottom line? This migration from cash to clicks is one of the most

exciting things happening in Pakistan right now. Tech—when it's not wrapped in a million layers of nonsense—can actually level the playing field, give people a shot, and help everyone weather the storms. But it's not automatic. The people in charge need to step up: build better internet, teach folks how to use this stuff, set up fair rules. Private companies and NGOs? They've got to pitch in too, training and supporting newbies. If all this comes together, the next decade's gonna look wild—in a good way. Picture an economy that's more open, buzzing with ideas, and connected in ways nobody saw coming. Millions of tiny businesses, not just hustling in the local bazaar, but everywhere—right there on your phone, all day, every day. That's the dream, anyway

TODAYS FINANCIAL & ECONOMICAL LANDSCAPE

In Pakistan

Curated By Mikail Omer Liaqat

Navigating the Financial & Economic World: Current Trends, Challenges and Opportunities.

In today's dynamic economy, understanding the concept of business in the financial world, is more crucial, and more complicated than ever, not only for investors, but even for a business itself. As global markets grapple with the dashing rise in inflation and geopolitical tensions alongside the basic economic problem causing supply chain disruptions, businesses are forced to navigate through complex and uncertain financial environments.

Post-Pandemic.

The global economy is experiencing a unique set of challenges, especially with fluctuating interest rates. This is primarily due to the aftermath of the pandemic - Covid 19, which has left long-lasting impacts in various sectors. In the United States, the Consumer Price Index rose significantly, leading the Federal Reserve to implement aggressive interest rate hikes to curb inflation which greatly affected the consumers purchasing power. Locally, companies like Al-Fatah and Carrefour have reported shifting consumer behaviours, with more people opting for essentials rather than discretionary spending which has forced these large retail stores to reassess their entire inventory alongside pricing strategies, making profitability rather hard.

Volatility of the Stock Market.

The stock market is unpredictable. It's hard to wrap your head around how Coca-Cola lost \$5 Billion in stock market

value in half an hour, all because of Cristiano Ronaldo's gesture for people to drink water instead of Coke at a press conference in 2020 in Hungary. This aside, the stock market has mirrored multiple economic uncertainties as well. Tech stocks, which enjoyed significant gains during the pandemic, faced dramatic corrections last year, in 2023. Large companies like Meta and Netflix saw their stock prices plunge as investors reassessed their growth prospects in a higher interest rate environment. The tech sector's reliance on cheap capital made it particularly vulnerable to rising rates.

Inflationary Pressure.

As inflation continues to exert pressure on various sectors, businesses are having to deal with rising operational costs that impact their bottom lines. One notable example is the food industry, particularly McDonald's, the fast-food giant has faced increased costs for raw materials, labor, and logistics, prompting the company to raise menu prices across all its locations worldwide. Raising prices can have mixed consequences. Although, while it may help cover costs, it also risks alienating price-sensitive customers, especially in an environment where consumers are more budget-conscious due to overall economic pressures. Additionally, McDonald's has had to navigate supply chain disruptions that have affected everything from beef to packaging materials, further complicating its cost structure. This situation illustrates the broader challenge businesses face in balancing cost management with customer retention amidst rising inflation. Secondly, even at a national

level, things are slowly deteriorating. The inflation rate reached a record high of 38% in May 2023. Pakistan's external debt crossed \$126 billion in 2023, according to the Ministry of Finance. One potential solution could be to shift towards debt-for-development swaps, where Pakistan's creditors agree to reduce debt in exchange for the country's commitment to invest in sustainable development projects.

Modern Day Politics.

Geopolitical tensions shape, at least in essence, how businesses are around the world. The United States-China trade relationship remains complicated, with tariffs and trade restrictions affecting numerous industries. Companies that rely on supply chains across the globe, Apple being an example of such, must navigate through all this very cautiously. Apple's reliance on Chinese manufacturing creates risks particularly amid increased tensions from regulators in various quarters. In addition, the ongoing Ukraine War has disrupted energy markets, providing a call for soaring prices as well as increasing volatility. Hence, to reduce dependence on Russian Gas, European nations are racing to diversify in their energy sources. This situation is not only accelerating investments in renewable energy, but is also increasing funds in most of the Solar and Wind projects in Europe. Lastly, Transparency International's 2023 Corruption Perceptions Index ranked Pakistan 140th out of 180 countries. Strengthening anti-corruption laws and ensuring their implementation through independent bodies can help restore investor confidence and improve public service

delivery.

A Financial Landscape.

As the finance sector undergoes significant transformations, Fintech companies are challenging traditional banking models by offering newer solutions that enhance customer experience alongside streamline transaction's. Block Inc, a perfect example, has revolutionised payment processing for businesses on the smaller scale, providing access to financial services, previously harder to obtain. Furthermore, as the rise of cryptocurrencies reshape the financial landscape, digital currencies such as Bitcoin remain liable to change unpredictably at any time, therefore the underlying technology is more secure and efficient for transactions. In a nutshell, the financial world is marked by complexity and opportunity. As companies navigate post-pandemic recovery, the uncertainty of the stock market, inflation and rising political conflicts, adaptability is crucial. The ability to steer in response to changing market conditions and the economic problem of scarcity will be the key factor in determining long-term success. Entrepreneurs must foster a culture of innovation and sustainability, keeping in mind that today's consumers are not just looking for products and services but also for brands that align with their values. By embracing these facts, businesses can thrive in an ever-evolving landscape. On a final note, the mutual relationship between business and finance is in regard to understanding current trends and challenges thoroughly to make educated decisions.

GEN-Z

The new Entrepreneurs

Curated By Aalay Hasnain

Redefining Success on Their Own Terms

Over the past decade, entrepreneurship has changed a lot. While earlier generations often waited until their late 20s or 30s to start a business, today's youth aren't staying idle. Instead, Gen Z, individuals born between 1997 and 2012, are entering the business world at a younger age. With smartphones in one hand and a strong sense of purpose in the other, they're building startups, side hustles, and personal brands before even graduating from high school or university. This new generation isn't just starting businesses; they're changing what it means to be an entrepreneur. For them, success isn't only about making money; it's also about impact, freedom, creativity, and authenticity.

A Generation Born Online

Unlike past generations that had to adjust to digital tools, Gen Z was born into a digital world. They've grown up using platforms like YouTube, Instagram, TikTok, and newer AI tools like ChatGPT. They've witnessed how a single video can go viral and turn someone into a brand overnight. This awareness of digital power makes it easier for them to launch ideas without needing large investments. Take the example of many young TikTokers who now own clothing brands, sell art, or provide editing services just by building an audience and turning that attention into income. The barrier to entry for business has never been lower, and Gen Z knows how to take advantage of that.

Redefining Success:

One significant difference between Gen Z and older generations is how they define success. For many Gen Z entrepreneurs, owning a Lamborghini or living in a penthouse isn't the ultimate goal. Instead, success means:

- Having the freedom to work on their own terms
- Creating content or products they care about
- Making a positive impact on their community or the world
- Maintaining mental and emotional balance while pursuing goals

This shift in mindset is powerful. Gen Z entrepreneurs don't aim to build something just to sell it; they want to create something that reflects their values. They often ask questions like, "Does this product help people?" or "Am I proud of what I'm sharing with the world?" As a result, we're seeing more businesses driven by purpose, including eco-friendly brands, mental health platforms, and social enterprises, many started by teenagers.

Learning Outside the Classroom

Another important reason for the rise of Gen Z entrepreneurs is their access to information. In the past, people had to study business in university or work for a company to understand how it all works. Today, however, a teenager can learn everything from branding to sales funnels through YouTube, online courses, or podcasts, and many are doing just that. This generation doesn't wait for permission or a degree. They teach themselves, test things out, fail quickly, and keep moving forward. Platforms like LinkedIn and Fiverr have also made it possible for 16-year-olds to find clients from around the world.

There's no "right time" anymore. If someone has an idea, they just start.

Challenges They Still Face

While Gen Z is incredibly creative and bold, they face challenges as well. A common issue is a lack of experience, especially in managing finances, handling legal matters, or dealing with complex customer situations. Another challenge is the pressure of comparison. Seeing other young entrepreneurs succeed on social media can make some feel like failures, even when they're doing fine. Mental health is also a real concern. The hustle culture, combined with social media perfectionism, can lead to burnout or anxiety. Gen Z is aware of this and many are openly discussing it. In fact, some of the most successful Gen Z entrepreneurs are those who talk about their failures, rest periods, or therapy journeys, inspiring others to prioritize balance over burnout.

Pakistani Gen Z Entrepreneurs:

A Rising Force Pakistan's young population is one of its greatest strengths. With over 60% of the country under 30, the entrepreneurial spirit is alive and growing. Teenagers are launching thrift stores on Instagram, selling customized notebooks, tutoring online, and even creating tech solutions for local issues. Initiatives like the National Incubation Center and Ignite are recognizing this potential and providing funding and mentorship to younger applicants. Moreover, schools like Aitchison College, LUMS, and NUST are increasingly supporting entrepreneurship through clubs,

competitions, and publications like the Aitchison Business Review. Gen Z is no longer waiting for someone to give them a chance; they're creating their own.

Conclusion:

The Future is Now Gen Z is not just the future; they are the present. Their courage to act, understanding of digital tools, and unique view of success are already reshaping the global business scene. They aren't afraid to start small, think big, and learn quickly. They may lack years of experience, but they have passion, curiosity, and the desire to do things differently. In a world that's changing faster than ever, maybe it's the bold, risk-taking spirit of Gen Z that the business world needs. As this generation continues to grow, one thing is clear: entrepreneurship will never look the same again.



TEEN ENTREPRENEURS

Changing the Economy

Curated By Afnan Ijaz Butt

In today's fast-changing economy, job security is becoming less certain, especially for young people. With automation and global competition impacting full-time jobs, many teenagers are choosing entrepreneurship as a flexible and empowering option. Instead of waiting years to climb a corporate ladder, they are creating opportunities for themselves. Business is no longer just for adults. Today's tech-savvy teens are starting companies from their bedrooms, using digital tools, online marketplaces, and social media. For many, entrepreneurship is more than a job; it's a passion. This article looks at why teens are entering business, how they are doing it, and how schools can help them grow.

Why Teens Are Getting into Business

Teens today want to earn their own money instead of relying on parents. Running a business gives them independence and real-world financial experience. Whether saving for personal goals or supporting their families, earning through their own efforts builds confidence and responsibility. Hobbies are no longer just for fun; they're becoming income sources. Teens are turning passions like crafting, gaming, or baking into profitable ventures. They sell handmade items, offer online services, or promote niche products. Many are inspired by YouTubers and TikTok influencers who showcase entrepreneurship, proving that success is possible at any age. This generation values flexibility and purpose. Many young entrepreneurs also seek to positively impact their communities. In Pakistan, teens are moving beyond

grades and traditional careers. With internet access, they explore freelancing, digital content, and online businesses, showing that innovation and ambition know no age limit.

Tools & Platforms Empowering Teen Entrepreneurs

Social media platforms like Instagram and TikTok play a crucial role in helping teen entrepreneurs promote their businesses and reach customers. These platforms simplify product marketing and the process of growing a following from anywhere. Free design tools like Canva and website builders like Wix help teens create professional branding, logos, and websites without requiring advanced skills. They allow young founders to appear professional from day one. Online selling platforms such as Etsy, Shopify, eBay, and Facebook Marketplace enable students to sell products locally or globally. Creative teens also use platforms like Redbubble, Depop, and Teespring, which handle production and shipping, making them ideal for fashion and art ventures. Freelancing platforms like Fiverr and Upwork let teens offer services like writing, editing, or graphic design. While these platforms require users to be 18, many teens get started with a parent's permission or account. These websites provide teens the chance to earn money and gain valuable experience. Learning platforms such as YouTube and Coursera offer free or affordable lessons in marketing, finance, and business. This easy access to knowledge helps teens grow into smarter, more skilled entrepreneurs. Real-life examples demonstrate that these tools are effective. Moziah Bridges

began a bowtie business using Shopify at age 12. Alina Morse started a healthy candy brand with guidance from YouTube, eventually making it to Shark Tank. In Pakistan, many teens use Instagram to sell art, clothing, and baked goods, often designed with Canva and promoted through social media.

Teen Success Stories

Teenagers worldwide are showing that business success has no age limit. Mikaila Ulmer from the U.S. launched a lemonade company at just 11. Now, her brand is sold in major retail stores. In Pakistan, Haroon Yasin co-founded Taleemabad, an award-winning EdTech startup providing mobile learning to underserved schools. In cities like Lahore, school students are also starting small businesses, selling thrifted clothes, handmade jewelry, digital art, and food. They use Instagram, WhatsApp, and YouTube to expand their reach. These stories illustrate how creativity and digital tools can turn simple ideas into real, impactful ventures.

Challenges Faced by Teen Entrepreneurs

Teen entrepreneurship has its challenges. A common issue is lack of funding since most teens don't have capital or access to investors. Many also encounter limited parental support, especially when business is seen as a distraction from school. In addition, teens under 18 cannot legally register businesses or open bank accounts in their own name, making independent operations tough. Balancing schoolwork and running a business can be

exhausting. Society often dismisses young entrepreneurs, viewing their work as merely a hobby. Despite these obstacles, many teens persevere—starting small, learning from setbacks, and growing step by step. Their determination helps them gain real-world experience early on.

How Schools Can Support the Next Generation

Schools are vital in encouraging youth entrepreneurship. They can assist students by creating startup clubs or mini business incubators where teens can brainstorm, collaborate, and test real-world ideas. Hosting pitch competitions and business plan contests helps build public speaking, teamwork, and critical thinking skills. Schools should also allow student-run stalls during school events, providing hands-on selling experience. Most importantly, schools should introduce personal finance, digital marketing, and entrepreneurship in the curriculum to prepare students for life beyond textbooks. Some schools, like Aitchison, have taken positive steps through societies like ACES, promoting leadership and business awareness. With the right support, schools can help students turn ideas into impact.

Conclusion

Teenagers today are not just preparing for the future; they are already shaping it. From handmade crafts to digital startups, they are creating businesses that matter. With passion, internet access, and the right tools, they show that success doesn't have to wait. What they need is guidance, not restrictions.

An abstract illustration featuring two large, stylized shopping bags. On the left is a dark blue bag, and on the right is a red bag. Both bags have a geometric, faceted appearance. The red bag has a visible handle at the top. The background is a solid light grey. The text 'LOCAL BRANDS' is centered over the bags, underlined, and 'After the Israeli Boycott' is centered below it.

LOCAL BRANDS

After the Israeli Boycott

Curated By Darim Hassan

The fast food scene in Pakistan has dramatically transformed in a span of less than two years, with one prime reason being at the center of it all. The Hamas attacks on October 7th gave rise to the Israel-Palestine conflict that continues until this day. The war compelled the Muslim community to support their Muslim counterparts by boycotting all and everything that was associated with Israel. All the big brands like KFC, Coca-cola, and McDonalds came under the category. But a problem arose. Pakistanis are a population with plenty of foodies who dine out at fast food restaurants regularly. The local population panicked and searched around for something to take the place of the businesses that they deserted, unaware, however, that they needed to look only so far. Numerous small to medium-sized enterprises took advantage of these opportunities and promoted local fast food chains that now reign supreme in the Pakistani market. There are three cases in point that immediately come to mind when you consider this occurring.

CASE STUDY 1: KABABJEES FRIED CHICKEN

In 1988, a restaurant chain called Kababjees became operational in Karachi, primarily dealing in desi foods, a world away from the fried chicken. But it all changed after the initiation of the boycott movement, and people deserted the gigantic fried chicken chain, KFC. Seizing the golden opportunity, in July 2024, Kababjees launched a new restaurant in Karachi. But this store was different from the earlier Kababjees stores. This store had the name of "Kababjees Fried Chicken".

Utilizing taglines like 'Thing Global, Eat local', they ignited the fire of patriotism. Also, it proved to be the ideal substitute for KFC. These combined to bring Kababjees fried chicken to a brand value of 3 billion PKR within a year of its inception.

CASE STUDY 2: CHEEZIOUS

Launched during the early-mid 2010s, Cheezious was renowned for mixing western food like pizza with Pakistani touch. The largest instance of this is King Crust Pizza, which is extremely out of the ordinary and managed to have all of Pakistan in a chokehold. Cheezious was a fairly popular brand as of its birth but it was thrust into the spotlight after the boycott movement, which led competition brands like Papa John's, Domino's and Pizza Hut to lose business. The locals started, and they liked Cheezious more than other American chains. One X user rightly replied: "Why visit Pizza Hut when Cheezious is 10x better and not against any Zionist agenda." Therefore, Cheezious could expand at a lightning pace, illustrating the reality that Ksaykhao's 2025 guide put Cheezious at number one in a list of the top 10 best pizzas of Islamabad.

CASE STUDY 3: COLA NEXT

First a relatively lesser-known Pakistani drink introduced by Mezan Beverages, Cola Next was kept in the shadows for years, dwarfed by international giants such as Coca-Cola and Pepsi. But then came the 2023–2024 boycott movement, when Pakistani consumers started boycotting American soft drinks to opt for local options instead. Cola

Next capitalized on the moment with a complete rebrand, such as the strong slogan: "Kyun ke Cola Next hai Pakistani." among Pakistanis. The brand also hired actor Hamza Ali Abbasi to be the face of its campaign, cementing its patriotic appeal. One of the fans on X captured it all perfectly: "Cola Next tastes like victory. No Zionist baggage. Just fizz, faith, and Pakistan." Because of this, Cola Next's market share went from a mere 2.5% to 12%, and its visibility went through the roof in restaurants and supermarkets throughout the nation. The All Pakistan Restaurant Association even confirmed that local drinks, led by Cola Next, had replaced foreign sodas in over 90% of outlets by mid-2024, cementing its rise as Pakistan's new favorite cola.

Closing Words:

Other brands also benefitted from this, e.g., Johnny Jugnu's, Hemani, and Pakola. This phenomenon is not merely limited to Pakistan. Turkiye/Egypt's Carrefour, Saudia Arabia's Al Baik, and Middle East's Qibla Cola all benefited greatly from their American Competitors losing due to the boycott. Though perhaps the cause of the boycott wasn't the enhancement of local brands, no doubt it was an efficient byproduct of the cause. Therefore, it can be said that the boycott served a number of advantages, such as the uplifting of local brands and providing Pakistanis with an even stronger sense of national identity.

MONEY

In the Global Economy

Curated By Mohammad Mubbasher

Global Economy Money is something that we use in nearly every aspect of life. Whether we are purchasing food, paying for school, or saving for something special, money is at the center of it. Though we work with it constantly, few of us ever take the time to consider what ultimately makes money worth anything. Making money worth anything isn't fixed. It varies with so many factors, both domestically and internationally. Money has increased in value over time in some nations. In others, it has decreased to the extent that individuals cannot purchase essential commodities. These are referred to as appreciation, when the money's value rises, and depreciation, when the money's value falls.

First, we must understand the structure of the universe as we currently know it. The universe is vast, containing billions of galaxies filled with billions of stars, planets, and other cosmic objects. The observable universe, which is the part that we can see using telescopes and other instruments, spans 93 billion light-years. This is simply the limit of what we observe, but it does not necessarily mean this is the "edge" of the universe. As a matter of fact, the observable universe comprises only a part of the true extent of space.

What Gives Money Its Value?

Fundamentally, money is merely a mechanism that individuals employ to transfer worth. A banknote or a coin itself is not very valuable. The reason it is strong is that people have faith in it. When you give somebody money, they take it because they think they can turn it around and use it to purchase something else.

That is what makes money strong. For such trust to be there, the economy of the country has to be stable. When a government is careful with its finances and inflation remains low, citizens still have confidence in their currency. But when the nation experiences political instability, increasing debt, or mismanagement of the economy, citizens begin to lose confidence. Such loss of faith is one of the most significant factors that make money lose its value.

How Does Appreciation Work?

There are various reasons why a currency may appreciate. As the economy of a country is good, everybody desires to invest there. They may purchase its goods or services or even keep their savings in its banks. All of this makes its currency in demand more, which increases its value. At times, interest rates are increased to curb inflation. This also draws foreign investors, as they have the potential to earn more by having money there. The more demand, the higher the value of the currency. For common people, this can make imported products cheaper, so things like foreign electronics or cars become more affordable. There is a catch, though. If the currency gets too powerful, foreign nations may find it too costly to purchase products from you, which can damage domestic businesses depending on exports.

What Causes Depreciation?

Conversely, when the currency weakens, it implies that individuals need more of it to purchase the same product

than they did earlier. This may occur if the economy of the country is not strong, or if too much money is printed for there to be sufficient goods to back it. Depreciation can increase the difficulties for regular people, because prices on things that most people use become higher. Foreign goods are more costly, and when the country relies on foreign oil or grain, this can result in an increase in the living expenses very fast. Occasionally depreciation occurs gradually and individuals are given time to get accustomed. However, in extreme situations such as in Venezuela or Zimbabwe, the currency depreciated so rapidly that individuals required enormous quantities of money merely to purchase a loaf of bread. These are instances of hyperinflation, whereby money becomes worthless because prices increase at such a rapid rate.

The Role of Global Events

Even big and stable economies are not entirely exempt from depreciation. The worth of currency is usually influenced by things that happen across the globe. War, pandemic, or even an economic change in another nation can influence it. Suppose the biggest trading partner of yours enters a recession. It may cut down the demand for your products, and as a result, the demand for your currency decreases. This reveals how interconnected the world economy has become. No nation is isolated anymore. Something that happens in one location can have ripple effects across many others.

Is Appreciation or Depreciation Good or Bad?

Appreciation and depreciation are not always bad or good. A lower currency can be beneficial to a nation's economy at times by making its exports less expensive and more competitive. Tourists might also travel more, as their money will get them further. Conversely, a highly strong currency may be detrimental to export industries but provide consumers with cheaper imports. The trick is balance. Most governments and central banks try to keep their currency steady, without allowing it to fluctuate too drastically in either direction.

Why It Matters to Everyone

One of the big lessons in all of this is that money value isn't simply mathematical. It is about confidence, trust, and wise long-term decisions. For individuals who live in a nation, such changes are not merely economic jargon. They influence the cost of goods at the shop, the amount in their savings account, and even the destiny of their education and medical care. That is why it is crucial that nations take care of their money and individuals learn what moves the money in their hands.

Conclusion

Ultimately, money is still one of the most potent tools in society. Its worth can fluctuate, but it is never useless. The manner in which it behaves is a testament to the power of a nation's decisions and the beliefs of the individuals who employ it. As the world continues to challenge and evolve, the worth of money will continue to change. The more we know about it, the more we can prepare ourselves for whatever is to come.



FINTECH IN PAKISTAN

INCLUSION OR DECEPTION?

Curated By Darim Hassan

The explosion of mobile wallets and instant payment options have transformed Pakistan's financial landscape, marking greater growth in the last few years than ever before. However, there is a lot to unpack beneath the appealing aesthetics of app-based banking systems and promises of financial "inclusion". One would inevitably question whether or not the explosion of fintech in Pakistan is really fostering democratization of finance or if it is simply an illusion to conceal the fact that it can only be availed by a select few. Fintech, short for financial technology, refers to a branch of technology that is used to automate and digitize traditional banking practices. A country like Pakistan, with almost a hundred million unbanked adults, and without a presence of many traditional banks in rural and underserved areas, could benefit greatly from this technology. Pakistan has seen mobile banking and fintech startups grow significantly in the last five years. On the earlier end, JazzCash and Easypaisa perform basic financial transactions through mobile phones. Fintech companies are trying to catch up with more sophisticated platforms like SadaPay, Nayapay or Finja. The gap left by financial legacy institutions is being filled at a rapid pace. Strides made in regulations with the launch of EMIs or Electronic Money Institutions sponsored by the State Bank are now allowing for construction free, digital only financial institutions to operate without the need for physical branches. Looking deeper, however promising this might seem from a distance, there lies discomfiting questions. The question remains, is this inclusion when poor economic demography

continues lacking fundamental resources? There's no denying of progress that has been made towards installing mobile applications or virtual wallets, genuine financial inclusion is still a distant dream. According to a report published by Karandaaz in 2023, while digitally linked accounts have increased, more than 70% of mobile wallet users are male. In rural conservative regions, women are still heavily marginalized. Furthermore, a majority of participants in the fintech ecosystem do not go beyond basic transactions. The ability to access vital elements of financial mobility such as savings, insurance, credit, and investments is almost non-existent. The digital divide makes things worse. Fintech operates in the context of smartphones, however, almost 46% of the population in Pakistan does not own a smartphone and does not have access to stable internet zoom. Adding to this problem is the lack of trust online systems suffer. For informal laborers, farmers and even slum dwellers, what appears to be a seamless fintech interface is actually incomprehensible code.

Fintech – "fear of missing out" on financial services?

Pakistan's fintech story seems to have been written based on sheer speculation and excitement, with little thought given to the numbers. Between 2020 and 2022, local fintech startups were flooded with over \$100 million from venture capitalists, which also ignited a surge of fintech startups brought about a sharp rise in entrepreneurs with a vision to create the "Stripe of South Asia."

Unfortunately, often, the capital influx is directed towards profit and growth, churning out urban, millennial focused, and SME centric digitally advanced fintech solutions. Moreover, regulatory infrastructures are still underdeveloped and patchy. Concerns regarding data privacy, consumer protection, and cybersecurity have not kept up with fintech development. In 2022, a large digital wallet app data breach left thousands of users vulnerable to fraud and identity theft — but no open audit ensued. Without robust institutional protections, fintech can potentially replicate the same exclusivity, fragility, and opaqueness that have tainted Pakistan's conventional banking.

The Path Ahead: Reform, Inclusion, and Genuine Innovation

To live up to its potential, Pakistan needs to reimagine priorities and reimagine success. Inclusion is not signing users up into an app; it's enabling them with the means to save, borrow, invest, and insulate themselves from financial risk. This starts with focused digital literacy initiatives — particularly for women and marginalized communities. Money interfaces need to be in regional languages and made simple for first-time users. Telecommunication infrastructure in rural Pakistan requires immediate investment to make the ecosystem genuinely national. In addition, there is a need for coordination among fintech companies, the State Bank, and NGOs to create credit scoring systems for the unbanked, insurance products for farmers, and micro-loans specifically designed for daily wage laborers. We also need better regulation, not just

more of it. Sandboxing new financial technologies, incentivizing innovation in underserved markets, and ensuring transparent dispute resolution systems can build trust in digital finance. Data protection laws must be tightened to avoid exploitation, especially in a society where financial data can easily be abused.

Conclusion: A Mirage or a Movement?

The arrival of fintech in Pakistan is undoubtedly one of the most thrilling episodes in our financial experience. But the real question is not how many downloads an application has, but how many lives it transforms. If fintech turns into just another service for urban elites and middle-class freelancers, we will have digitised exclusion — not inclusion. But with the correct vision, regulation, and commitment to serve the unreached, fintech can actually transform the nation's economic map. The technology is already available. The task now is to employ it to benefit all — not merely the WiFi-and-debit-card set.



AIRLIFT

Rise and fall

Curated By Darim Hasan

In 2021, Airlift was Pakistan's golden startup. It was celebrated as the proof that we had finally entered the global startup scene — at a \$275 million valuation and a \$85 million Series B raise (the biggest in Pakistan's history), the Lahore-based startup was feted on every newspaper page, LinkedIn update, and economic conference. By mid-2022, it no longer existed. What did occur? How does a startup transition from meteoric ascent to complete breakdown — not over the course of years, but within months? And what can Airlift teach the next generation of young Pakistani entrepreneurs? Let's go back.

The Origin Story: Solving Urban Chaos

Airlift began in 2019 with a straightforward, compelling vision: make city travel efficient. In Lahore and Karachi, city transport is unreliable, congested, and in poor condition. Owning a car is costly. Ride-hailing is scarce and uncontrolled. Airlift's concept was to operate intelligent, air-conditioned buses on fixed routes, reserved through an app — offering middle-class commuters a reliable, secure, and affordable option. Within a year, Airlift had grown to Karachi and Islamabad from Lahore, and raised \$12 million in Series A. It was not only lauded for its technology, but also for its potential to transform urban mobility. Then came COVID.

Pivoting to E-Commerce

When lockdowns brought city travel to a standstill, Airlift had to shift — and quickly. It introduced Airlift Express, 30-minute grocery delivery with extensive

SKUs and dark stores in major cities. It made sense at the time. Global investor attention was through the roof for Q-commerce (quick commerce), and Pakistan — with a 230 million population, increasing smartphone penetration, and inefficient grocery networks — looked like the ideal test market. This strategy paid off, initially.

Airlift raised a record \$85 million in Series B, from investors such as Sequoia Capital and First Round Capital — the kind of firms that normally never gave Pakistani startups a second glance. It was a symbol of "Pakistani innovation", and poster-child for the digital economy. But beneath the bonnet, things were starting to go wrong.

Growth at Any Cost

Like most startups pursuing the blitzscaling formula, Airlift prioritized expansion over profitability. The firm was said to be losing rupees by the hundreds on each delivery. Delivery riders and warehouses were hired in bulk. Millions went up in flames on advertising, discounts, and product development — all under the assumption that scale would later correct the losses. Scale didn't correct it. And Airlift was not the only one. Around the world, a 2022 downturn saw venture capital firms retreat. Investors became risk-averse with high inflation, rising interest rates, and recession fear. Numerous startups were compelled to demonstrate profitability, not merely potential. For Airlift — which was losing millions of dollars every month and did not have a sustainable revenue stream — the money ran out. In July 2022, it went dark completely. Dozens of employees were let go. Warehouses

closed. No official acquisition, no elegant pivot. Nothing but silence.

What Went Wrong?

1. Too Many Pivots: Airlift pivoted from mobility to e-commerce too abruptly. While pivoting in startups is sometimes necessary, such abrupt changes necessitate a full operational and cultural transformation — which takes time, talent, and long-term focus.
2. No Road to Profitability: Airlift did not appear to have a road map to breaking even. Q-commerce is a capital-intensive game, particularly in a market with logistics bottlenecks and thin margins.
3. Dependence on External Capital: The business model depended extensively on future capital. When the world's appetite for VC reduced, Airlift had no buffer.
4. Premature Scaling: Airlift scaled like a unicorn before it was a solid business. Big rounds do not translate to big foundations.

Lessons for Pakistan's Startup Ecosystem

Airlift's downfall was a shock. But it also served to clarify. Pakistan does not require splashy billion-dollar rounds — it requires stable startups fixing actual problems with unit economics that work. The nation is riddled with inefficiencies — in logistics, education, finance, agriculture, and energy. A startup that fixes these over time, with patient execution and slow growth, is more likely to thrive than one in search of headlines. Most importantly, young entrepreneurs need to know this: raising capital is not an achievement — it's an obligation. If you take outside capital,

you're on a treadmill. If you don't set the pace, it sets you. Ever since Airlift's decline, Pakistan's startup scene has evolved a little bit. Founders talk more about sustainability these days. Local investors are becoming increasingly important.

And there is greater emphasis on building for Pakistan, rather than simply copying Silicon Valley models.

Airlift is gone, but its legacy endures — as inspiration and warning.

As young businesspeople, we need to be fearless — not foolhardy. We need to scale — but not without strategy. And most importantly, we need to recall: in business, it's not how fast you grow. It's how long you last.

THE CURSE OF CONTRACT FARMING

Farmers Trapped

Curated By Darim Hassan

Nothing has ever captivated scientists, philosophers, and inquisitive thinkers quite like the concept of the universe and it. Contract farming has increasingly and quietly entered the folds of agriculture in Pakistan in recent times, hailed as a win-win for farmers and corporations. The idea is straightforward in concept: corporations supply seeds, fertilizers, and technical support, and the farmers cultivate crops according to pre-negotiated conditions, usually with a guaranteed buyer and price. But behind the boardroom presentations and slick brochures is a grim reality: contract farming in Pakistan is failing. It's not creating wealth for farmers — it's concentrating corporate power. And the country's most disadvantaged communities are paying the ultimate price.

From Promise to Exploitation

Contract farming was a baby born out of survival. Pakistan's agriculture industry is famously wasteful: low yields, losses after harvest, antiquated irrigation, and spotty access to markets. Then came the private sector — local conglomerates and multinational behemoths such as Nestlé and PepsiCo — that provided a lifeline to strapped farmers. The dream soured soon enough. Rather than empowering the farmer, contracts became tools of domination. The choice of seed is determined by the company. Fertilizers and pesticides are frequently packaged into the package — and charged more than the market price. Most tragically, the terms of the final harvest's price are not transparent. Companies guarantee "market-based" prices but then establish their own procurement prices at harvest

time, frequently well below what was anticipated. The farmer gets all the risks: floods, locusts, erosion. The company, in the meantime, is sheltered, dictating the input as well as the output.

First, we must understand the structure of the universe as we currently know it. The universe is vast, containing billions of galaxies filled with billions of stars, planets, and other cosmic objects. The observable universe, which is the part that we can see using telescopes and other instruments, spans 93 billion light-years. This is simply the limit of what we observe, but it does not necessarily mean this is the "edge" of the universe. As a matter of fact, the observable universe comprises only a part of the true extent of space.

The Legal Grey Zone

How does this exploitation happen? A regulatory vacuum. Contrary to other nations such as India, whose states have implemented standardized contracts and legal protection, Pakistan lacks a uniform law of contract farming. There is little to no regulation of the terms of such agreements, often oral or inadequately documented. Farmers who are illiterate do not know what they are signing — and even those who do lack any viable means to enforce their rights. Dispute resolution? Virtually nonexistent. Corporations hardly ever get punished. And the state, instead of intervening, has just about stayed out of it — complicit in its inaction.

When the Middleman is Replaced by a Master Pakistani farmers used to traditionally deal with middlemen (arthis) — exploitative, to be sure, but at least part of a recognized local system. That's

what contract farming was intended to do away with. What it's done is substitute the middleman with an even more dominant master: corporations with lawyers, lobbyists, and supply chains. The farmer is still beholden to another. Only now, it's not a villager — it's somebody from a glass tower in Lahore or Karachi.

A Market That Doesn't Listen to Its Growers

The actual tragedy? Contract farming might actually work — if the system listened to its growers. Rather, it's based on the premise that rural farmers must be controlled rather than be partnered with. It presumes they don't know their own market or land. It values yield over sustainability. And it makes money off of their ignorance.

A Way Forward: Cooperatives, Not Corporates

Pakistan requires food security. It requires improved agricultural productivity. But the way forward isn't corporate mindlessness — it's empowerment of farmers. Farmer Cooperatives: From Kenya to the Netherlands, cooperatives have provided farmers with size and negotiating muscle to battle corporations without sacrificing control over their land and decisions. Digital Marketplaces: Digital platforms such as Tazah and Bazaar are starting to flip the procurement chain, enabling farmers to reach buyers directly. With proper support, these technologies have the potential to break corporate dependence. Legal Reform: Pakistan needs an immediate Contract Farming

Regulation Act — with standardised templates, transparent rules, and autonomous grievance redressal processes. Financial Literacy: Farmers need to be taught how to read and interpret contracts, just as they're taught how to use pesticides or manage irrigation.

Conclusion

Contract farming guaranteed a revolution in Pakistani farming — and in a certain sense, it achieved one. But it was a revolution, not of freedom, but of silent servitude. It made agriculturalists into factory hands in their own fields — held captive by dotted lines and muzzled by poverty. If Pakistan desires agricultural reform, it needs to begin by releasing its farmers from one-sided contracts. Because no country can feed itself by starving the hands that bring it its harvest.

THE BUSINESS

Behind popular brands

Curated By Haisum Murad Khan

We put on clothes, scroll through Instagram or snack every day—without giving it a second thought about the big companies behind them. From Apple and Nike to Netflix and Oreo, these companies didn't fall into place overnight. Behind each of them is a dream and then a tale of great decisions, excellent marketing, and individuals who knew how to make ideas into a successful business. But how in the world did we come to make these brands our favorites, and how do they make so much money doing it?

It's Not Just a Logo – It's a Brand

When you consider McDonald's, what pops into your mind immediately? Perhaps it's the big M, the fries, or even Ronald McDonald. That's not coincidence, it's all branding. A brand is something greater than a name or logo. It's the way a company makes you feel. Apple or Pepsi pay millions to create a certain image in your head. Apple wants you to feel that their products are streamlined, cool, and simple. Oreo wants you to feel happy and nostalgic. That emotional feeling is strong—and it's what brings people back. Big companies emphasize design, packaging, and persona to differentiate. Consider how much different a Red Bull can appear from a regular energy drink. Or how Starbucks has your name on the cup (even if they get it wrong). These little details make the customer feel more attached to their product.

Marketing: The Special Art

Great products aren't the full story. Even the best product can fail if no one knows about it. That's where marketing

comes in. Marketing is how companies tell the world about their brand. And the best brands know exactly how to speak to their audience.

Take Nike's famous slogan: "Just Do It." Simple, powerful, and motivational. Even if you've never played a sport, the message just hits. Now, with social media, marketing has come to an entirely new level. Brands no longer just place adverts on television. They're on TikTok, Instagram, YouTube, and even your favorite Spotify playlists. They collaborate with influencers who already have the trust and attention of their audience. Like, a beauty brand will collaborate with a celebrity or popular YouTuber to give their products a review. If that influential individual loves it, there are going to be thousands of people who will test it out, and that creates millions in sales.

From Idea to Empire: How They Make Money

So how does your favorite brand make money, then? It begins with a humble idea, but it takes a lot more than that to create a large setup. Let's assume that one has a new snack idea. They first determine what's unique about their snack, perhaps it is more healthy, crisper, or more enjoyable than others. That's the "unique selling point." They then test it with some individuals (friends or neighborhood stores). If the people enjoy it, they go into production and selling.

But producing the product is only half the battle. Companies must consider:

1. Pricing – Too expensive and nobody will buy it. Too cheap and they don't profit.

2. Supply chains – They require ingredients, packaging, delivery vehicles, etc. It all takes money and requires coordination.

3. Customer service – If the customer is not satisfied, they must have a means of making it right quickly.

4. Expansion – If it succeeds in one city, can they market it nationwide—or the globe?

Let's use an example. Chipotle was once a single restaurant in Colorado. The owner wanted to demonstrate to customers that fresh food could be prepared quickly in front of them. That concept took off. With investment, effective branding, social media buzz, and uncomplicated menus, Chipotle grew to thousands of stores and became one of the most liked food chains in America. Others expand by offering more than one item. Apple does this to perfection. After you purchase an iPhone, you will likely purchase AirPods, a MacBook, or even iCloud storage. That is what an ecosystem is, it keeps you within the brand for years.

the next large thing.

Conclusion: What Can We Learn from Big Brands?

As students, we learn so much from how these companies operate. You don't have to be an adult to begin thinking like an entrepreneur. Perhaps you have an idea for a product, or perhaps you've seen something that people need but lack. Every major brand today began as a small idea and a whole lot of passion behind it. So the next time you wear your favorite piece of apparel or indulge in your favorite ice cream at DSR, keep in mind: there's a whole company behind that brand, and possibly one day, your thought could be



TECHNOLOGY

In Modern Businesses

Curated By Haisum Murad Khan

You've probably bought something online, encountered multiple ads on social media, or talked with a customer service AI? So, you've already seen how tech is transforming the business world. In today's fast-moving world, businesses of all sizes rely on technology to improve how they work, how to be more efficient, and how to keep Infront of their competition. From marketing to product delivery, technology has become a dominant tool which assists businesses in working more effectively and touching more and more people than ever before.

Improved Communication, Faster Results

Communication is essential in any enterprise. Due to applications such as Instagram, X, and WhatsApp, business corporations can communicate with employees and customers at once, whether they are in the same office or at the other end of the globe. Businesses use chatbots and AI's to help customers get answers right away. Instead of waiting on hold for several minutes, customers can write their questions into the website chatbot and get help within seconds. This saves time and satisfies the customer.

Clever Marketing with Social media

Previously, businesses paid to have their ads print in newspapers, on TV, or on signs. Now, a majority of businesses utilize online advertising, which includes social media, websites, and targeted emails. This enables them to reach more people at minimal cost. Have you ever searched for something on the internet and then noticed heaps of

adverts for it later on Instagram or Youtube? That's not a coincidence. Companies use online information to know what consumers need and provide tailor-made adverts. This enables them to reach their intended audience and achieve better outcomes from their advertising.

Online Shopping Made Simple

One of the biggest ways technology has impacted business is with e-commerce. Sites such as Amazon, eBay, and Temu enable individuals to purchase items with the click of a button. Not only is this convenient for the consumer, but it also enables companies to sell their goods 24/7 without having to have a physical store. Even student entrepreneurs and small businesses launch online shops through sites such as Shopify or TikTok shop. This reduces startup fees and opens the door to a potential international market.

Making Better Decisions with Data

Today's businesses use data to make better decisions. By monitoring what their customers purchase, what they click, and how they interact with apps or websites, companies find out what people want and enhance their products and services. An example, let's say an apparel shop sees that more customers are purchasing jackets in October, they can stock up beforehand, or if the review indicates that a product is usually returned, they can repair the product. Data aids firms in solving problems efficiently and expeditiously.

Automation and Artificial Intelligence

Automation is where companies employ machines or software's to accomplish tasks that would normally be performed by human beings. This assists in minimizing errors and conserving time

Artificial Intelligence takes it a notch higher. AI can suggest what movies you can watch, what products you can buy, or even assist companies in hiring employees by evaluating their applications. While most of the world fears that AI will replace them, others expect it to bring new types of jobs, particularly in technology and design sectors. Either that or both, but one thing is certain: AI is transforming how we work and conduct business.

Challenges of Technology in Business

While technology has numerous benefits, it also poses risks. Cybersecurity is one of the greatest concerns. Companies have to safeguard customers data from hackers and secure their systems. There's also the matter of job loss and unemployment. With more work being done by machines and software, some conventional jobs will just cease to exist. But opportunities are opening up in fields such as coding, data science, and digital marketing and so it's crucial that companies employ technology responsibly.

Into The Future

Technology has revolutionized how companies communicate, market, sell, and make decisions. It enables them to work more quickly, reach more customers, and provide better services. But it also creates new challenges and

responsibilities. Being a student born in the digital age, learning how businesses make use of technology can provide you with a significant edge. Whether you wish to own your business someday or work for a technology firm, understanding the importance of technology is a smart move. Who knows? Perhaps your next BYOI presentation might be the beginning of something great.

WILL PAKISTAN GO CASHLESS?

Digital Shift Ahead

Curated By Ibrahim Mushtaq

Pakistan has been a cash economy for a whole half-century. From dinner groceries to school fees and even property purchases, the sound of crumpled rupee notes has accompanied everyday commerce. Yet, with fintech, mobile wallets, and government policies, Pakistan stands on the cusp of a digital revolution. The question is now not whether cash remains king but how long before it is overthrown.

The Digital Push: A Global Shift Takes Pakistan By Storm

Globally, countries such as China and Sweden have already transitioned to nearly cashless societies. Wallets have taken the backseat, replaced by QR codes, NFC, and peer-to-peer transactions. Pakistan has lagged behind, largely due to financial exclusion, illiteracy regarding digital, and infrastructural deficits. That was altered with the advent of fintech apps like Easypaisa, JazzCash, SadaPay, and NayaPay—all of which gave ordinary Pakistanis exposure to the economy without necessarily needing to maintain a traditional banking account. The actual turning point, however, came with the introduction of Raast, the nation's first state-sponsored instant payment system. Free digital transactions with Raast marked the commitment of the state to establishing a cashless economy.

COVID-19: The Unintended Catalyst

The COVID-19 pandemic, for all the grief that it has caused, has accelerated digital adoption. In a world suddenly dreading contact, contactless payment

was the safe and attractive choice. Supermarkets started accepting payments through QR codes. Street hawkers, with wallets in mobile form, became part of the digital economy. Online shopping grew, and digital wallets grew right along with it. Mobile banking transactions from year to year have increased over 100% since 2020, according to the State Bank of Pakistan. Town and country dwellers were not only sending money using apps—but paying bills, refilling phones, and buying stuff online for the first time became the norm

Fintech Startups: Convenience Beyond Measure

It's not about convenience—it's about inclusion. Companies such as NayaPay and SadaPay are capturing Pakistan's unbanked masses with sophisticated, app-based experiences and virtual debit cards. They're breaking the old barriers to banking:

- No standing in lines
- No visiting the branch
- No filling out forms
- And, most importantly, no minimum balance

By uniting fintech and user-experience design, these businesses are making Gen Z and millennials digital-first consumers. But... What's Holding Us Back? Until all these problems are addressed, the dream of a cashless Pakistan is an aspiration. 1. Trust issues: Most Pakistanis still like cash because of "safety" and control issues. 2. Digital literacy: Huge populations have no trust in mobile apps or online banking. 3. Internet connectivity: Off-grid locations are plagued by lack of connectivity, so online payments are unreliable. 4.

Merchant resistance: Most small businesses want cash to evade tax or transaction charges. Cultural habits will not die anytime soon—and in Pakistan, the love affair with cash is

the move away from cash and toward clicks isn't something to be thought about—it's unavoidable.

The Role of Government: Enabler or Barrier?

While platforms like Raast show promise, policy enforcement must remain firm. Regulation, security, and digital infrastructure should be able to keep up with innovation. The government can uniquely have the ability to:

- Facilitate electronic transactions amongst buyers and sellers
- Introduce tax documents with electronic bills
- Coordinate rural development fintech businesses
- Launch national online campaigns

If done right, Pakistan would learn from India's digital story, where payments such as UPI (Unified Payments Interface) changed the whole world of finance.

Then... Will Pakistan become Cashless?

The short answer: No way, and not anytime soon. But the path forward is certain. Pakistan is headed to a hybrid in which cash may still exist but electronic payment will be the standard in urban and semi-urban settings. Cashless is the norm for the next generation. The future belongs to those who can fill the gap—startups who understand the local psyche, gain the trust of the people, and offer easy-to-use digital solutions. And in a nation where more than 70% of the people are younger than age 35,



SOCIETY

/ RECAP



PRESTIGIOUS WINS

LGS OPF TRIATHLON

At the LGS OPF Business Event Triathlon, a prestigious competition incorporating three subcategories, Science, Art, and Business. The Aitchison College Entrepreneurial Society stood out as the Best Team in the Business subcategory among over 800 participants. The event tested students through multiple rounds focused on entrepreneurship, financial planning, and problem-solving, challenging both knowledge and creativity.



Our delegation excelled not only in strategy but also in collaboration, critical thinking, and innovative approaches to real-world business problems, reflecting the strength and dedication of the Entrepreneurial Society.

MARKHORS DEN

At Markhor's Den, hosted by the International School of Lahore, Aitchison College was declared Best Delegation.

Competing against top schools from across Pakistan, our delegates excelled across almost every category, demonstrating innovation, strategic thinking, teamwork, and a practical approach to business challenges. This win continued Aitchison's streak of four



consecutive national victories, highlighting not only our delegates' talent but also the consistent strength and leadership of the college in high school entrepreneurship competitions.

KGES

Hosted by Karachi Grammar School, the Karachi Grammar Entrepreneurial Summit (KGES) is widely regarded as the country's largest outstation high school entrepreneurship event, drawing participation from leading schools across Pakistan. In this highly competitive environment, Aitchison College was awarded Best Delegation, distinguishing itself through consistent excellence across committees and



Pakistan's most prestigious, and among globally recognised entrepreneurial platforms. YLES brings together some of the brightest young minds from across the region, setting an exceptionally high standard of competition among its 1,500 participants. Against this backdrop, Aitchison College was crowned Best Team, excelling across all aspects of the summit, from strategic planning and

challenges. Our delegates demonstrated strong innovation, strategic thinking, and teamwork, approaching complex entrepreneurial problems with clarity and confidence. This achievement earned national recognition and reinforced Aitchison's standing as a leading force in high school entrepreneurship on a national stage.

YLES

For the first time in 19 years, Aitchison College achieved a historic victory at the Young Leaders' and Entrepreneurs Summit (YLES) at LUMS, widely regarded as one of South Asia's largest,



innovative problem-solving to leadership, communication, and teamwork. This landmark achievement was accomplished by Team H: Raed Khan, Kanwar Uzair, Sarmad Nazir, Owais Joia, and Aalay Hussnain, marking a defining milestone



OTHER WINS

MATRIX

The Aitchison College Entrepreneurial Society sent a delegation to SICAS Matrix, attended by several major schools, Aitchison College delivered a strong performance and secured the Best Delegation.

SES

Going all the way to bahawalpur, Aitchison College showcased how even when its far from home, it can still bring its skills, winning a BD after a hardfought event.



BIZZVENTRA

Reaching Beaconhouse, Aitchison College managed to win the event with ease and bring home the best delegation.

LEC

Aitchison College attended the prestigious and one of the renowned events of the circuit, LEC, going

against major powerhouses, managing a dominant BD.



LUMINA

Aitchison College took part in JT Lumina, going up against some of the city's top schools. After three intense days of competition, the college emerged triumphant, clinching the Best Delegation.



NEGOTIUM

Setting foot in kaizen, Aitchison College managed to beat schools from all across lahore at this thrilling event to secure its Best Delegation



MELANGE

Once more at Melange, the Aitchison College Entrepreneurial Society made its presence unmistakable. Despite a small delegation, their skill, innovation, and cohesion stood apart, earning the Best Delegation award and reaffirming that excellence lies in impact, not numbers.



INCEPTUM:

At Imperium, hosted by LACAS JT, Aitchison College showcased its entrepreneurial spirit, with the delegation demonstrating creativity, teamwork, and determination to ultimately secure the coveted Best Delegation award.

PROMETHEUS

At SICAS Prometheus, the Aitchison College Entrepreneurial Society faced stiff competition from some of the city's top schools. Despite the challenges, the delegation earned the prestigious Best Delegation award and left a lasting mark on the event.

KOMERCO

Aitchison College competed at Komerco, hosted by LACAS Burki, securing Best Delegation against schools from across Lahore through strong performances by its C1 and C2 students.



INDIVIDUAL HONORS

MOHSIN JALIB ALI

Mohsin Jalib Ali, President of the Aitchison College Entrepreneurial Society, was the only Pakistani to qualify for Team Asia in the IBO 2024 final out of 8,000 participants, winning a gold medal. He went on to earn a Higher Distinction in the IBO 2025 and secured 1st place in the Wharton Global Investment Competition among 5,000 teams.

MIAN SAAD IMRAN

Mian Saad Imran, Secretary General of the Entrepreneurial Society, represented Aitchison College at the International Business Olympiad (IBO) and won the silver medal, showcasing outstanding entrepreneurial skills and innovative thinking.

AYAAN ARIF

Representing Aitchison College, Ayaan Arif earned a bronze medal at the International Business Olympiad (IBO), showcasing remarkable skill and innovation on the global stage.

AMR NAZIR AHMAD

Out of 5,000 teams, Amr Nazir Ahmad clinched 1st place in the Wharton Global Investment Competition, demonstrating outstanding investment skills and strategic thinking.

MUHAMMAD BIN SALMAN

Muhammad bin Salman of Aitchison College was named Best Performer at PYET 2025, excelling in a tough competition that brought together Pakistan's brightest young entrepreneurs.

SIKANDAR FAWAD

Sikandard Fawad earned Highest Distinction in IBO 2025, qualified for the international final round, and ranked among the top six in Pakistan.

MUAHID AHMAD

Muahid Ahmad managed to earn the Higher Distinction award in the IBO 2025, an outstanding performance.

EQAAN ALI SYED

Eqaan Ali Syed clinched the Outstanding Individual award at the prestigious PYET, uplifting the college's reputation through exceptional courage and performance, and distinguishing himself in a field of formidable competition.



BUSINESS

ANALYSIS



PAK-MAWESHI

Transforming Farmers

Curated By Haisum Murad

From Aim to Impact: whole half-century.

In 2023 Pak Maweshi, a student led initiative set out under spark tank's incubation program. Based in Lahore, Pakistan it was founded by Zarar Haroon Khokar and Ayaan Waqar, two creative high school students from Aitchison College. This project was inspired by their cultural roots and first hand experience with the problems faced by rural farmers. With a small team of under 10 people, the innovative startup created a mobile application, designed to help farmers trade livestock and access veterinary services in an easy manner. Unlike most business' in the agricultural space, Pak Maweshi was founded not just to be marketed as a product, but also an instrument of empowerment, bridging the digital gap and allowing small scale farmers, especially women, to play an avid part in Pakistan's livestock economy.

Tackling the Core Problem:

Pak Maweshi was founded to face the existent problems of rural livestock farming in Pakistan, where more than 35% of Punjab's rural population, about 25 million people, depended on animals for their livelihood. On top of that, small scale farmers, especially women, still had to face systemic challenges. Language was the main barrier: most already existing veterinary apps were created with English only interfaces, cutting off most of the population due to their limited literacy. Women, who are the supporting structure of household animal care, were excluded from earning opportunities because of

cultural restrictions and the absence of targeted outreach. Farmers had little to no access to transport, current prices in the market, or trusted veterinary care, forcing them to depend solely on unethical middlemen who would control prices and use up profits. Furthermore, limited digital literacy and variable rural internet connectivity made it tough to introduce solutions heavily based on technology. The startup addressed these issues through a simple yet complex approach. They introduced a pictorial and an Urdu based interface along with built in voice-over which ensured extensiveness, while a simple phone number was used to login as opposed to the traditional email. Adding to this automatic geo-location was provided which eliminated technical hurdles. To create trust with the people, the team engaged with elders, women's groups, and community leaders, while initial projects in Sahiwal helped streamline the model. As all initial startups, early adoption faced skepticism, with middlemen spreading resistance and farmers not fully trusting a phone app for something as important as animal sales. But by emphasizing the app's simplicity, offering solid benefits like nearby vet mapping and price clarity, and also showing clear economic earnings, Pak Maweshi slowly turned challenges into opportunities. These efforts planted them as not just an app, but a bridge that linked rural communities to technology, dignity, and growth.

Uniqueness in Approach and Marketing

Pak Maweshi wasn't unique just

because they simplified veterinary access, but because they reimagined how technology could truly and utterly belong to rural farmers. While other apps assumed English literacy and email access, Pak Maweshi created a system around how farmers actually live and work in their daily lives. This meant localized and simple voice-over instructions, but also things like automatic geo-updates so that no one had to type addresses or navigate complex forms. The marketing side of things was equally innovative: instead of spending largely on advertisements, the team built their reputation through personal networks, positioning with village elders, and organizations that already had a social influence in rural communities. Their distinct approach helped build faithfulness among the people and made sure that adoption wasn't just driven by publicity but also by trust. Through this, the app wasn't just a tool but a partner that assisted in everyday animal care, offering farmers a sense of empowerment often overlooked in modern day digital solutions.

Growth Through Measurable Impact:

Pak Maweshi had scaling , already figured out . Rather than simply rushing to expand, the team tracked adoption with solid goals: a 30% increase in downloads within just six months, targeting at least 20% from female users; a 25% rise in veterinary bookings within three months; and significant improvements in livestock health through user surveys. These benchmarks showed that noticeable impact was being created in the community . Early reports had shown

reductions in illness and increases in income from animal sales, proving that the model worked. By integrating Google Maps for reliable vet access and refining entry via phone numbers, the platform cut digital friction while boosting reach. By partnering with local organizations they created momentum , making sure that their app wasn't seen as an alienated project but rather a community driven solution. This mix of influence driven goals, clever technology solutions , and local collaboration allowed Pak Maweshi to scale responsibly, showing how student led startups can become a model that can balance growth with purpose and ease.

Looking Ahead:

Pak Maweshi has already created a real impact in the agricultural space, improving livestock health, empowering women, and allowing rural farmers to earn more with dignity. What started out as a small idea has now become a model of how digital tools can be used for benefits, and thrive outside cities. With clear goals, community trust, and a design carved in culture , the journey is positioned well to expand further. The future indicates healthier animals, larger rural economies, and lasting social influence.

CHUGTAI LABS

Reforming Healthcare

Curated By Darim Hasan

Background Profile: Dr Mariam Chughtai

Dr Maryam Chughtai is a Harvard educated Pakistani scholar and teacher. She holds a doctorate in education from Harvard University, two masters degrees in education policy from Harvard and a bachelor of arts, humanities and social sciences from Rice University. However after completing her education from the US, she also taught courses at Harvard Graduate school of education as well as The Harvard Law school. In 2015 she returned to Pakistan and founded the School of education at LUMS. She is also now Associate Dean and a tenure faculty member. She also played key roles in education reform. She served as Director of Pakistans first common core national curriculum. She is reportedly writing a book on the politics of identity in Pakistans education system.

Background Profile: Dr Omar Chughtai

Dr. Omar Chughtai, a graduate from King Edward Medical College with advanced education in the field of pathology from the University of Texas Houston is not only the Director of Operations but also part of the family ownership of Chughtai Lab. Since returning to Pakistan in 2007, he has overseen the lab's expansion into one of the country's largest diagnostic networks.

Background profile: Chughtai Labs

Chughtai labs is now Pakistan's largest diagnostic lab network. Originally in 1983 when it was founded by Professor Dr Akhtar Sohail Chughtai as a clinic with

one pathologist and a few technicians it was called "Lahore Labs". Over four decades the company expanded steadily all over Pakistan. It now has more than half a dozen STAT labs and over 160 branches across 50 cities. It also has over 350 collection centers nationwide. To this day leadership of Chughtai labs remains family based. Professor Dr Akhtar Sohail Chughtai is now Chairman/CEO and oversees strategy while several other family members including Dr Maryam Chughtai are board members.

Services provided;

Chughtai Lab offers comprehensive healthcare services, including at-home diagnostics like blood and urine tests, radiology, and nursing care, as well as specialized packages for corporate clients, and advanced services like home MRI. They're also well known for community service projects. For example in 2015 they conducted over 125,000 dengue tests for free. Its home and patient services include sample collection for blood, urine, and other tests, along with homecare support such as injections, dressings, physical therapy, ambulance services and even specialized care ranging from life assistance to ICU-level care. For patients unable to visit centers Chughtai labs also provides radiology at home including portable X-rays and even MRI services. Alongside these, Chughtai Lab delivers comprehensive diagnostics and health packages, from routine blood tests and thyroid checks to executive health profiles and diabetes screenings. It also serves the corporate sector with pre-employment medicals, yearly checkups, vaccination drives and on-site

sample collection as well as drug. In addition to home-based solutions, Chughtai Lab operates modern in-center facilities offering CT scans, MRIs, ultrasounds, and digital X-rays, while telemedicine services further extend access to urgent care. With a nationwide network of over 400 collection centers and a 24/7 central lab, Chughtai Lab positions itself as one of Pakistan's most reliable and accessible healthcare providers.

USP

Chughtai Lab's unique selling point is its widespread accessibility through home sampling and digital reporting, supported by a nationwide branch network and international accreditations. This makes it one of the few labs in Pakistan that combines convenience, reliability and scale which ensures patients can access quality testing without having to physically visit a lab.

How Chughtai Lab Took Advantage of Covid:

During the COVID crisis Chughtai Lab used the crisis as an opportunity to take a gamble in an attempt to try and solidify its role in Pakistan's healthcare industry. It became the first private lab in Punjab to introduce the concept of PCR testing and quickly launched drive through testing facilities which were a huge success as they were pivotal in making it easier and safer for people to get tested. The lab also partnered with major airlines, offering rapid PCR testing in over 30 cities to facilitate safe travel and it also introduced antibody testing with FDA-approved technology.

By halving test prices under government pressure, it made diagnostics more affordable at a time of urgent need. While other labs struggled to keep up Chughtai Lab strengthened its reach, affordability and trust turning a national health emergency into a period of growth and reputation building.

Setbacks:

Despite its growth not everything was sunshine and rainbows. Chughtai Lab has also faced setbacks that tested its credibility and operations. At different points the lab has come under criticism for high testing costs especially during the early months of the covid pandemic when affordability was a major concern. Forcing regulatory bodies to intervene and protest for price cuts. Questions have also been raised about the accuracy of certain reports with some cases of errors drawing public and media scrutiny. In addition, the lab faces intense competition from both local and international diagnostic players, making it difficult to maintain clear market dominance. Expanding too quickly has also created challenges in making sure service quality across its nationwide network is up to the high standard set not only this consistency is also much harder to guarantee at such a scale. These issues highlight the pressures that come with being one of the country's leading healthcare providers.

Marketing Analysis:

Chughtai Lab's marketing strategy relies on trust and convenience as its main selling points as convenience is also a main aspect of its unique selling point.

Instead of flashy advertising to catch attention it focuses on building its reputation through health awareness drives, community interactions and outreach as well as partnerships with mainly hospitals but also some schools, and airlines. The lab highlights its home sampling services, 24/7 availability and also the nationwide network it has built to show patients that reliable care is always within reach. During the covid crisis it strengthened its image by publicly taking action to provide affordable testing and rapid results which helped reinforce confidence at a time of uncertainty. Chughtai Lab positions itself as a dependable and accessible choice for healthcare across Pakistan.

Conclusion:

Chughtai Lab has become one of Pakistan's most trusted and reliable healthcare providers by focusing on various different factors some of which include accessibility, reliability, and innovation. While it has faced challenges around cost, competition, and consistency, the most useful ability it has is to adapt, especially during COVID-19. This has strengthened its reputation and ensured its place as a leader in the healthcare industry as well as the diagnostic industry.

KIRAAZ APPAREL

Rewriting Pakistans Fashion Industry

Curated By Hamza Talat

Kiraaz Apparel is a modern Pakistani streetwear brand that fuses Urdu poetry, literature, and cultural heritage with contemporary fashion design. Kiraaz was co-founded in 2024 by Wajahat Khan and Umama Sumair, two creatives who share a passion for storytelling and design. The name Kiraaz, which means chery in Turkish, symbolizes nostalgia, rarity, and timeless beauty. This essence captures the brand's mission, to preserve South Asia culture and poetry by turning it into wearable art.

Brand Purpose & Vision:

Kiraz was born out of the desire to make Urdu poetry more relatable, celebrated, and visible in today's world, especially among the youth. By combining the world of streetwear with the literary heritage, Kiraz aims to:

- Keep Urdu poetry alive through a modern medium
 - Create a platform for cultural storytelling in fashion
 - Establish Pakistani streetwear as globally relevant
- Its long term vision is to become globally recognized South Asia streetwear label, merging Eastern heritage with Western streetwear culture, while inspiring individuality and creativity.

Product & Services:

Kiraz Apparel currently offers:

- Streetwear T-Shirts & Hoodies Featuring verses from iconic Urdu poets.
- Collectible Packaging – Each product comes in a hardcover booklet-style box that includes designs and excerpts of

poetry, turning unboxing into an art experience.

What makes Kiraz unique is that every product tells a story. Each piece is carefully designed with handpicked verses, custom typography, and nostalgic details, making it more than just clothing it's a cultural collectible.

People Behind Kiraz

Founders: Wajahat Khan and Umama Sumair

-Inspiration: Their mutual love for Urdu poetry, nostalgia, and culture inspired them to create Kiraz as a medium to preserve and promote South Asian stories.

-Fun Element: Beyond fashion, Kiraz is focused on experience. The unboxing itself is part of the brand's storytelling packaging is treated like a collector's item, enhancing the cultural value.

Target Audience Kiraz targets a mix of:

- Youth/Gen Z – Who resonate with individuality and urban culture.
- Poetry & Literature Lovers – People who value Urdu poetry and cultural heritage.
- Creatives – Designers, writers, and artists who appreciate storytelling through design.
- Fashion-forward individuals – Those who seek unique, meaning-driven streetwear.

Future Outlook

Over the next 5 years, Kiraz envisions: Becoming a globally recognized South Asian streetwear brand. Collaborating with poets,

photographers, and artists for limited-edition collections.

Expanding into international pop-ups and cross-cultural collaborations. Redefining Pakistani streetwear as not just style, but cultural preservation.

Conclusion

Kiraz Apparel stands at the intersection of fashion, culture, and literature. With its unique blend of Urdu poetry and streetwear aesthetics, it has the potential to set new benchmarks for Pakistani fashion, making it both culturally rooted and globally relevant. The brand isn't just about clothing, it's about stories people can wear, carrying forward heritage in a way that resonates with today's generation.

JOHNNY N JUGNU

Remaking Fast Food

Curated By Aryab Mehmood

Johnny & Jugnu is not merely another burger establishment; it embodies a unique culinary ethos. Originating in Lahore, this homegrown chain is characterized by its tenacity, distinct flavour's, and unapologetic attitude, transforming fast food into a deeply personal experience for the residents of Lahore. It represents a fusion of bold flavour's and innovative ideas, where every bite exemplifies a small act of defiance against bland, generic burgers.

From Modest Beginnings to Significant Recognition:

In 2014, a group of recent LUMS graduates chose to forsake conventional career paths and channel their efforts into creating something uniquely their own. Equipped with little more than a second-hand fryer, a rented location in Islampura, and a vision to introduce quality fast food to the city, they launched Johnny & Jugnu. The initial phase was fraught with challenges. Within a year, they were compelled to close their inaugural branch. However, instead of conceding defeat, they regrouped and emerged more resilient. By 2016, their outlets in DHA and Johar Town were delighting long queues of customers with crispy chicken burgers and wraps, marking the inception of a significant culinary movement.

The Cuisine That Sparked a Movement:

Their menu exemplifies that simplicity, when executed well, can be truly magical. The Wehshi Burger stands out as their flagship item—a perfectly fried crispy chicken fillet nestled within a soft bun, generously adorned with the sauce

of your choice. For those seeking a spicy challenge, the Atomic and Chipotle options are available, while the Garlic and Greek flavours offer a milder, creamier alternative. Their wraps are equally delightful—filled with crunchy chicken strips, fresh vegetables, and just the right amount of zest. Additionally, their crinkle fries and signature dips are not to be overlooked; pairing Mushroom sauce or Jalapeño dip with fries has become a ritual among Jugnu enthusiasts.

Distinctive Features of Johnny & Jugnu:

What distinguishes Johnny & Jugnu is not solely the food, but the essence behind it. Unlike large international chains, they have cultivated a brand that is distinctly Pakistani. From the outset, their focus has been on flavour's that resonate with local tastes, rather than attempting to emulate global trends. Furthermore, their brand persona is characterized by a cheeky, rebellious, and relatable nature. Their social media communications are devoid of corporate formality, instead resembling the banter of a witty friend. Notably, in 2021, when their staff were wrongfully detained for refusing to provide complimentary food to certain VIP individuals, they did not remain silent. Their stance against entitlement struck a chord with the public, swiftly elevating them to the status of local heroes. Johnny & Jugnu is remarkable because of its authenticity. It transcends superficial aesthetics and influencer endorsements; it is rooted in staying true to their heritage, serving food they take pride in, and fostering a connection with customers.

The Menu: Where Sauces Rule the World:

If there's one thing Johnny & Jugnu gets absolutely right, it's their menu. It's refreshingly simple yet dangerously addictive. At the heart of it all is the iconic Wehshi Burger—a crispy, golden chicken fillet tucked inside a soft bun, oozing with one of their signature sauces. And oh, the sauces. This is where the magic happens. Atomic is for the spice warriors; a fiery blend that leaves your taste buds tingling. Garlic and Greek are for the calmer souls, bringing creamy and tangy notes that balance out the heat. Chipotle adds a smoky punch while Mushroom and Jalapeño give their own little twists to every bite. It's the kind of burger that's messy in the best way possible—the type you eat with both hands and no regrets. If you're not in the mood for a burger, the wraps might just steal your heart. Their tortilla wraps and smaller “Smol” wraps come generously stuffed with tender chicken strips, fresh lettuce, kidney beans, and, of course, your choice of sauce. They're lighter than the burgers but still pack a flavorful punch, perfect for when you want something quick but satisfying. And let's not forget the crinkle-cut fries—golden, crunchy, and made to be dunked into their signature dips. Pair them with Jalapeño sauce for a spicy kick or Mushroom for something rich and earthy. It's simple, it's bold, and it's everything you crave in comfort food.

Important Information Before Visiting:

It is important to note that there is no seating available—Johnny & Jugnu specializes in grab-and-go or delivery

services. Furthermore, they currently do not accept card payments, so it is advisable to carry cash. However, this does not appear to deter their loyal patrons. Once one has experienced the distinctive flavour's of a Wehshi Burger, there is no going back.

A side-profile photograph of a delivery rider on a motorcycle, moving from left to right. The rider is wearing a black helmet, a green jacket, and black pants. A large, green, insulated delivery bag is mounted on the back of the motorcycle. The background is blurred, suggesting motion. The text 'BYKEA' is overlaid on the left side of the image.

BYKEA

Fast, Reliable, Local

Curated By Afnan Ijaz Butt

In the crowded streets of Pakistan's cities, a quiet change began—not with shiny cars, but with motorbikes. While global ride-hailing companies like Uber and Careem targeted the upper-middle class with car services, a local startup took a different route. Bykea, launched in 2016 by entrepreneur Muneeb Maayr, saw opportunities where others did not. In a country where motorbikes outnumber cars and jobs are limited, Bykea decided to build on the resources people already had—motorbikes and smartphones. This approach turned everyday commuters into service providers, offering a quick, affordable, and flexible solution to urban transport and delivery needs. What started as a simple idea quickly grew into an innovative business model. This article looks at Bykea's rise and what it teaches young entrepreneurs.

Tackling a Real Issue

Before Bykea, urban transport in Pakistan didn't work for the average citizen. Car-based ride services were often too expensive. Rickshaws were unpredictable. Public transport was overcrowded and unsafe. Meanwhile, millions of young people owned motorbikes but lacked steady income. The problem was clear: a country filled with two-wheelers and traffic issues, yet no platform to connect them. Bykea's founders didn't see a limitation—they saw a huge opportunity. They envisioned a system where the most common vehicle in Pakistan could become the solution. By launching a bike-based ride-hailing and delivery app suited to local needs, they offered a practical, tech-based solutions

The Founder's Vision

Muneeb Maayr wasn't just starting a business—he was starting a movement. His goal was to empower everyday Pakistanis by turning their motorbikes into tools for making money. Bykea's app enabled bike owners to provide transport, delivery, and payment services using their smartphones. The app was designed for easy access: it worked on basic Android phones, supported Urdu voice commands, and allowed cash transactions. These features made the platform simple to use, even for those with little tech experience. Maayr's grasp of the local context helped Bykea connect with users often overlooked by more expensive, car-focused services.

A Smart and Scalable Approach

Bykea built its business on simplicity and smart growth. Motorbikes could navigate traffic more quickly and cost less than cars, making the service more affordable for customers and more profitable for riders. Over time, Bykea expanded beyond ride-hailing. The app added features like parcel delivery, bill payments, mobile top-ups, and even local shopping. It also tested a car service called Flexi in Multan and Faisalabad. This evolution turned Bykea into a one-stop urban utility tool, especially for underserved areas. Most importantly, it didn't need large investments or extensive infrastructure. By utilizing existing resources—people, bikes, and phones—Bykea scaled quickly and efficiently.

Gaining Ground During COVID-19

Gaining Ground During COVID-19

The COVID-19 pandemic disrupted the world, but for Bykea, it created a chance to grow. As cities shut down, the demand for home deliveries and contactless services rose sharply. Bykea responded quickly, expanding its delivery services to provide groceries, medicine, and other essentials. Small businesses and pharmacies began relying on the platform, and thousands of unemployed youth signed up to earn income safely. While other companies paused or reduced their operations, Bykea pressed on, showing that flexibility and local insight could turn a crisis into an opportunity.

Outsmarting the Competition

What makes Bykea stand out is how it excelled against international competitors in its own market. Uber and Careem had more funding and global experience, but Bykea had something even more significant—local knowledge. It offered bike rides at lower prices, accepted cash payments, and included Urdu voice navigation. Its riders, known as “pilots,” were trained to meet local service standards, and the app was kept straightforward for broader access. These seemingly minor features combined to create a product that truly felt “made in Pakistan.” In doing so, Bykea demonstrated that in a crowded market, understanding your audience is more important than just replicating global models.

From Rides to a Super App

Bykea didn't stop with rides and deliveries.

Over time, it transformed into a full-fledged super app. Customers could use it to send parcels, pay bills, and even manage basic banking tasks through riders. By entering the fintech space, Bykea helped introduce digital payments to thousands who had never made online transactions before. This made it more than just a ride service—it became a daily necessity for many users. As Pakistan's middle class became more connected, Bykea stayed ahead by offering tools that made everyday life simpler.

The Journey Wasn't Smooth

Despite its rapid growth, Bykea has faced real challenges. Regulatory setbacks, rising fuel prices, and strong competition tested its resilience. Some local authorities raised concerns about the safety of bike-based transport, while others questioned its scalability. Bykea responded with improvements—better safety protocols, strategic partnerships, and ongoing upgrades to its tech. These challenges, rather than hindering the company, pushed it to sharpen its focus and strengthen its foundation.

A Lesson for Aspiring Entrepreneurs

Bykea's journey is more than just a business story—it's an inspiration. It shows that you don't need to invent something completely new; sometimes, you just need to identify a problem others ignore. It encourages young entrepreneurs to work with what's already available and to create solutions that genuinely serve their communities. The key is to start with purpose, stay flexible, and address problems that truly matter.

Conclusion

A Roadmap to Follow Bykea didn't just transport people—it advanced the country. It empowered individuals, supported small businesses, and proved that innovation can emerge from within, not just from outside. For young Pakistanis looking to leave their mark, Bykea offers more than just a business model. It provides a guideline: know your community, tackle real challenges, and build confidently. Even the buzz of a motorbike can signal the start of something significant.

A Ryanair aircraft is shown from a low angle on a tarmac during sunset. The sky is filled with orange and yellow clouds, and the sun is low on the horizon. The aircraft's fuselage is white with blue and yellow accents. The engines are large and dark. A small white ground service vehicle is positioned in front of the aircraft.

RYANAIR

Frugal Spending

Curated By Mohammad Mubbasher

Unique selling point:

The model that ryanAir works is that of offering extremely cheap flights with low maintenance which results in its target audience being budget crazy customers who want the cheapest they can get. Its USP results in its target audience being primarily of those budget travellers, but to dive a bit deeper into the kinds of these customers it includes business passengers, as they get attracted to its low costs to cut down on travel expenses, students who require cheap flights to and from countries as it promotes discounts for students, it also targets families as its programs include priority boarding for families with young children and family friendly seating selections. This USP has also resulted in it being resilient to marketwide threats such as the covid 19 pandemic in which it resorted to keeping skeleton flights meaning it grounded most of its fleet, infact it grounded over 99% of its fleet but kept a small number of its flights open at the EU governments requests. It operated mainly on helping EU nationals when they were stuck abroad, transporting any goods medical supplies or workers wherever needed and also maintaining connectivity between key cities. All of this alongside its huge cash reserve, and its albeit controversial techniques to cut costs even then, following its business model, such as reducing employee wages cutting jobs altogether, and even negotiating with airports for lower fees resulted in it fairing way better than others. Another unique point that aided in its covid 19 resilience was the fact that since it operated on a low cost model for cheaper tickets, it bought

planes in bulk to organise cheaper costs from boeing and it also only bought one model. It not only bought in bulk but it also sold the airplanes off quite early, around after 8 years of use, especially considering other legacy airlines as this results in it not needing to pay those hefty maintenance fees. This aided it in covid 19 as when the flight restrictions finally wore off it was able to launch its fleet quicker than other airlines resulting in it capturing a larger market share and a dominance in the market. However to make up for its dirt cheap tickets RyanAir has introduced numerous hidden fees such as extra money for extra luggage.

Marketing strategy:

To understand RyanAirs marketing we have to look at their buyer persona. It consists of the customer being relatively young, and as such focused on prices alot. They love a good deal and also love to travel around the world. Hence they want to budget travel and would love any travel deal they can acquire. Since they are part of the younger generation they are quite active on social media like instagram, facebook, twitter, etc and as such check out reviews and critics. So through all of this their motivation is cheap travel. But the problems they face would be that of hidden fees with limited service options. They would also desire softer and more comfortable seating and any extra amenities. Now RyanAirs marketing strategy hinges on their main selling point, which is their extra cheap flights with many promotional materials consisting of marketing messages such as "Europe's cheapest flights". These ads often also promote shockingly low

ticket prices with them even going down to 5 or even 1 pounds which further more attracts attention and such customers. This initial price hooks travellers, even if later hidden fees like baggage and more would drive up the cost. It also uses controversial marketing especially under its CEO Michael O Leary. Often times their ads mock figures like politicians, rivals or public figures such as how in 1990 they mocked British Airlines by marketing their flights as cheaper then even taking a taxi to the airport, or when they mocked Gordon Brown the UK prime minister by mocking his air tax. However for some more recent examples are such as how the CEO once mentioned paying people to use the toilet, or making tickets cheaper but with people having to stand up during the flight. This approach allowed news outlets covering this news to promote them for free. Another approach Ryan Air took was to cut out travel agents early by aggressively promoting their website. This allowed them to avoid paying these travel agents and cutting down on costs. This also allowed them to have more freedom in their distribution costs. As now they could fully control their loyalty program, priority boarding, or upselling on their other areas like luggage. However after severe backlash, mainly about its poor quality of services and its many hidden fees, RyanAir changed its tone a bit. It launched its "Always Getting Better" campaign in which it advertised it changing itself for the better. They backed this up by improving their website, removing the hidden fees and started being more transparent about themselves. They also introduced the My RyanAir loyalty program to get people coming back and as such also

marketed themselves through that. However a critical part of their marketing strategy is the involvement of priming their customers for their infamous famous add ons. These include priority boarding, seat selection, in flight sales, etc. And nowadays almost 40% of their revenue comes from these add ons and as such making sure that their customers are mentally ready for them is a vital part of their marketing strategy.

Growth timeline:

To really put into perspective of RyanAir's dominance in the budget travel market, let's take a look at how they grew over the span of decades, and which problems they faced + how they solved them. We split this into 5 sections. The 1980s, 1990s, 2000s, 2010s, and lastly 2020s. In the beginning, in 1984, RyanAir was founded by Tony Ryan with it starting out with 15 seater Embraer Bandeirante which flew on only one route from Waterford to Gatwick. In 1986 RyanAir added the Dublin-Luton route which resulted in them finally challenging other airlines. Then in 1989, even though it was carrying around 600,000 passengers, it faced losses and neared collapse. Then comes the 1990s which is known as when they reinvented, specifically under their new CEO Michael O Leary who was appointed in 1991 and he swiftly got to work as in 1995 RyanAir broke 2 million passengers, establishing itself in the market as the low cost disruptor. Then when the EU allowed low cost airlines to operate freely across borders, in 1997, RyanAir started rapidly spreading across Europe. 1998 also marks when it was listed on the DUBLIN and NASDAQ

stock exchanges. The 2000s marked the rapid expansion of the company with them launching RyanAir.com, which soon became the most visited airline website in Europe. RyanAir also continues its strategy of buying in bulk as in 2003 they ordered 125 Boeing 737-800s, being one of its biggest bulk buys yet. This allowed it to grow its fleet and by 2006 it carried more than 42 million passengers, surpassing the British Airways as Europe's biggest airline. In 2009 RyanAir also tries, but fails, to acquire Aer Lingus. The 2010s were a period of controversy and consolidation, with them launching the "Always getting better" ad roll out in 2013 after severe backlash about their quality and the features. RyanAir also shifts its focus on a peaceful land with central England being their base. In 2017 a massive error resulted in them facing major flight cancellations due to a pilot scheduling accident, in which 700,000 people were affected. Lastly comes the 2020s characterized by the recovery of the industry from covid 19. In 2020 RyanAir grounded around 99% of its fleet, operating only on skeleton flights. However since in 2021 the crisis was over, RyanAir needed a way to gain back customers, and so due to this they employed ridiculously outlandish idea that work such as, aggressively pushing out their tickets for even. In 2022 they returned to profitability, with them flying 168 million passengers. For their future goals they bought 300 Boeing for future growth, aiming at 300 million passengers by 2034.

Setbacks:

Now because of RyanAirs business model they face a lot of inherent

setbacks such as how their customer service reputation has been utterly destroyed. This is due to their harsh baggage fees, no frills approach and policies which are generally unfriendly to customers. This made RyanAir infamous, not just for their ultra cheap prices but also with this customer service reputation tagged along. This hurts their customer loyalty, which results in people only flying with them when they want cheap flights. However their business model also creates another plethora of problems such as their labour and union relations. This is due to the fact that they rely on very lean, and strict contracts. They also have self employed pilots which is a risk factor and adding to how cost cuts on a lot of wages, makes their staff not very happy with them. They also focus on efficiency however they do it to the extent that there is little room for error. They have an ultra tight schedule, packing as many flights as they can into one day, using all the aircrafts they can for ultra high utilisation, however this means that one tiny issue could snowball into a multi day problem. This is proven by their rostering mistake in 2017 which led to around 20,000 flights being cancelled. This makes their business one that is very fragile and operates on a thin line. Their marketing also carries an inherent risk, especially of the CEO Michael O Leary who banks on controversial statements to keep the company in limelight. He has, at many times, made provocative and mocking statements to ridicule rivals, politicians, etc. This has brought brand awareness to the company, yes, but it also makes them operate on a fine line as they might topple over the edge and go too far as when they mocked a french

president and his girlfriend, after a lawsuit, they had to pay 60,000 euros.

SWOT ANALYSIS:

STRENGTHS: Now as we move onto the swot analysis lets first look at their strengths as they stem from their USP. They have the lowest unit costs which works in their favour as they utilise most of their aircrafts, and they have a high turnover rate which results in increased efficiency. They also have secured their spot as one of Europe's main airlines, and due in part to this, they also have a robust cash reserve with consistent profitability and also have hedging strategy cushions for fuel price shocks. Also to cut costs they built their own website and direct traffic towards it to keep costs low as they don't have to pay travel agents then, and since they have standardised their fleet with the main portion of it consisting of Boeing 737s-800s, they don't have to pay a lot of costs on maintenance or training costs. **Weaknesses:** However hand in hand their strengths also create their weaknesses, as their low costs results in less money used for maintenance and cleaning, and the quality of all their items and as such customer satisfaction plummets. And so it now has a view in the market as "Only good since its cheap". Since RyanAir also tries to cut costs everywhere, they have, at many times, introduced pay cuts to their employees which culminated into them having a bad history with pilots and unionization. As mentioned before they also operate on tight schedules which creates a lot of stress on the pilots and staff which results in their being little tolerance for disruptions, and when they do occur it causes mayhem. Another weak link is that they rely on one airplane type, that is the

boeing, and as such they are susceptible to boeing related issues or delays. Their marketing also warrants severe backlash, not just from the public but also in regulatory fines. **Opportunities:** They have also had numerous opportunities to grow their business, as due to their quick turnover of new planes and buying of 1 or 2 types of airlines, they can easily bounce back from fleet skeletization as shown when after covid, legacy airlines took longer to get their fleets up and running in which time RyanAir was able to capture most of the market. They can easily expand their fleet by buying in bulk and especially by buying the 737 MAX they use more sustainable and greener options through which they position themselves as "lowest emissions per passenger km" which can appeal to the EU climate rules becoming stricter. As African and Eastern European countries start having more travellers, this results in more of them moving towards RyanAir due to its cheap prices and as such RyanAir has organic traffic. **Threats:** However the many threats that RyanAir faces are marketwide such as how the volatility of fuel prices could result in them spiking and skyrocketing, which can quickly erode their margins, or how the EU could crack down on secondary airports, which RyanAir prefers due to lower fees, or on environmental rules and state aid disputes. Nowadays aswell many other airlines are also coming up with this same budget airline model and as such there is also intense competition. With wars coming around the economy itself also seems to be at a downturn which would impact the airline and tourism industry severely and also as green right activists are becoming more prominent, backlash against high flight frequency is increasing.

TRADER JOES

Introducing Quality Goods Only

Curated By Ibrahim Mushtaq

Trader Joe's has completely redefined grocery retail, and its success comes from many factors. It was founded in 1967 by Joe Coulombe, who believed America's future would be more educated, well-traveled, and adventurous in food if consumer trends changed. In 1979, Theo Albrecht, the German co-founder of Aldi, took over. His financial backing helped the company grow, but he kept its simplicity intact. Trader Joe's avoided big-box locations, instead choosing smaller stores in suburban neighborhoods and cities. Today, it has over 500 stores, all in the U.S., with no international locations. Despite its growth, Trader Joe's has kept its simple identity.

Unique Business Model

What sets Trader Joe's apart is that over 80% of its inventory is private-labeled products. This gives the company full control over pricing, quality, and branding. Customers feel like they're getting something exclusive, which builds loyalty. Unlike traditional supermarkets that carry around 50,000 items, Trader Joe's stocks only about 4,000 carefully chosen products. The unique selection ensures that customers always discover something new they can't find elsewhere. Even though the products look premium, the prices remain much lower than gourmet shops. This is because Trader Joe's avoids middlemen and relies heavily on private labels, delivering high-quality items at reasonable prices. Constant innovation is another strength. Trader Joe's frequently introduces new products and retires old ones, keeping customers curious and creating

urgency: "buy it now, or it might be gone next time." This exclusivity is a major reason behind their ongoing success.

Customer Experience

Shopping at Trader Joe's feels more like a scavenger hunt than a grocery trip. Customers are excited to discover new products, unlike in typical supermarkets. While other stores frequently raise prices, Trader Joe's remains affordable and dependable, making customers feel valued. Instead of spending millions on advertising, Trader Joe's relies on word-of-mouth marketing. Customers spread the news themselves, which is both authentic and cost-effective. The brand has also developed a strong personality. Hawaiian-shirt uniforms, cheerful staff, and the quirky Fearless Flyer newsletter add humor and charm, creating an emotional connection that makes shoppers loyal.

Marketing Strategy

Trader Joe's marketing is a masterclass in simplicity. Instead of traditional advertising, it focuses on customer trust and word of mouth. Its Fearless Flyer newsletter, filled with hand-drawn illustrations and witty product descriptions, turns everyday groceries into fun discoveries. The company has also invested in its brand identity. Friendly staff, cheerful store environments, and a lighthearted shopping experience are part of its strategy. Everything about Trader Joe's—from exclusivity to personality—strengthens customer loyalty and makes it stand out from other retailers.

Rival Businesses

Whole Foods – Founded in 1980 in Austin, Texas, Whole Foods became a pioneer in natural and organic food retailing. Known for its quality but also high prices (“Whole Paycheck”), it was acquired by Amazon in 2017 for better logistics and digital presence. Unlike Trader Joe’s, Whole Foods has global reach but lacks affordability and charm.

Costco – A membership-based warehouse that focuses on bulk goods and extreme value. Its strength lies in efficiency, savings, and loyalty programs. However, it offers little in terms of entertainment or discovery, unlike Trader Joe’s.

Aldi – Trader Joe’s “cousin,” Aldi is a German low-cost grocer that has expanded globally. It succeeds with low prices, efficient supply chains, and private labels, but lacks the adventurous, quirky branding that makes Trader Joe’s special.

Walmart – The world’s largest retailer, known for “Everyday Low Prices.” Walmart offers size, range, and convenience but little in terms of exclusivity or customer experience. While Walmart is practical, Trader Joe’s provides personality and community.

Conclusion

Trader Joe’s remains one of the most loved grocery chains in the U.S. By keeping things simple, quirky, and innovative, it has built a loyal customer base and a unique identity in retail. Even though it faces competition, supply chain risks, and the challenge of going digital, its clever strategy and community-driven branding keep it strong.

