

THE ORGANIZATION OF PAKISTANI ENTREPRENEURS

RAISING AN ENTREPRENEUR




2022 ANNUAL BUSINESS CONFERENCE

Network . Inspire . Collaborate .


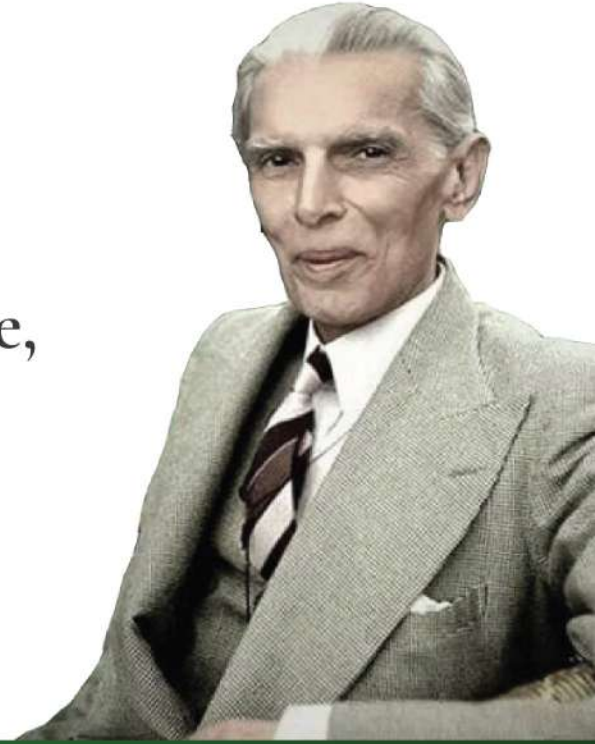
12 NOVEMBER 2022





My message to you all is of hope,
courage, and confidence.

Quaid-e-Azam Mohammad Ali Jinnah



My dream is for people around
the world to look up and to see
Canada like a little jewel
sitting at the top of the continent.

Tommy Douglas

Editors' Note

Dear community of Open Toronto, welcome to our Annual Business Conference 2022. It feels great to revert to personal from virtual, doesn't it? It gets us back into the pre-pandemic world. But we feel the world has changed, and it has. We like the comfort of the virtual but also the connection of the personal. The influence of hybrid is shifting how we communicate, connect, and create a new world. On one side, people are making new choices about where they want to live and creating new expectations about flexibility, working conditions, and life balance, but on the other side, industries other than technology are not fully aligned to organizational agility, maintaining alignment, and empowerment of teamwork in a virtual environment.

Covid 19 has driven us to be more innovative than ever, to switch off our conscious self-monitoring and be prepared to be wrong. It has buttressed the advent of the digital era, in which success has different overtones for entrepreneurs, it is not essentially about being more prominent, more prosperous, or working longer hours. That is just a byproduct of the work they do. Ever more, success belongs to people who can come up with the most creative solutions to pressing problems. It is about gaining an edge by doing something nobody else is doing. This issue is dedicated to entrepreneurs and sustainable thinkers who are led by their creativity to turn their passion into a craft.

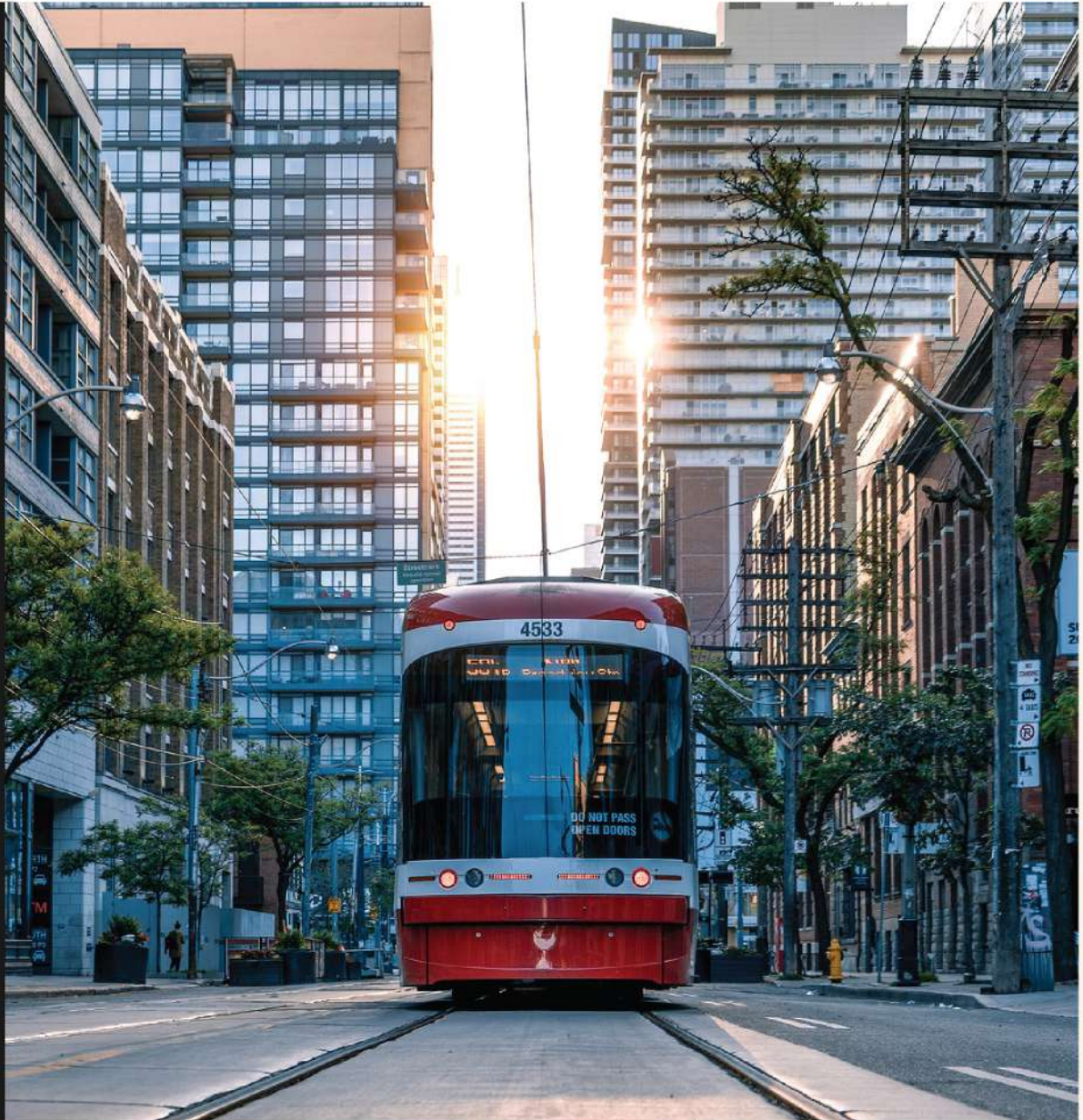
Starting with this year, we have also become more conscious to help our community gain the financial independence that we all dream of. Do not disregard your ambitions in order to focus on 'normal' jobs. Do not compromise your dreams before you even make an attempt to realize them. Do not let anyone put a roadblock on your path. Take risks. Indulge your curiosity. Be creative! Open will be by your side. Open is not only your connection to the most Senior Managers, Decision Makers, Owners, and C-Level executives, and with high household incomes; but it can also help you garner the resources required to realize your business idea.

May this day at the conference mark the start of a new journey for you!

Areeba Fawad

Asif Zaidi

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Let the wayfarer,
traversing the wildernesses of the dark night,
tell you now of the face of kindness that is the dawn.
About the dawn,
listen to the hope that is the dawn.

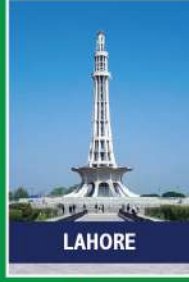
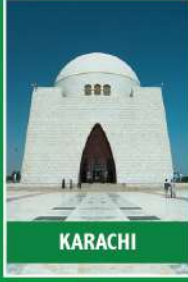
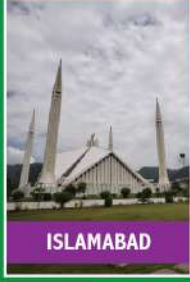
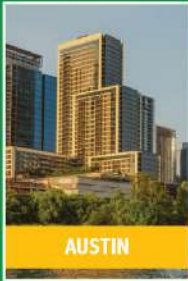
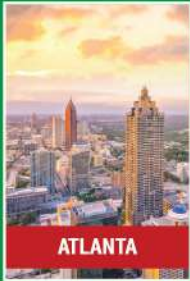
Faiz Ahmed Faiz

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OPEN'S World



President's Message

Creating an Entrepreneurial Ecosystem Together

As we come together for 2022 Annual Conference of Open Toronto, many businesses and the world's social structures have been vastly challenged, and, in some cases transformed, by the COVID-19 global pandemic and the ensuing changes of the last couple of years. The events that have shaken the world make it clear that if it affects one of us, it affects all of us. While governments have played a leading part in responding to these world events, business organizations have been crucial in leading the world from darkness to better days. As we emerge from the trying days of the recent past and a new normal takes root, the importance of collaboration and cooperation among businesses, entrepreneurs, and stakeholders has been reinforced.

What will business look like in this new world? While the uncertainty in a world infested by Covid-19 confronted many organizations and social structures, it also yielded some valuable lessons for us. The alacrity with which a vaccine was propagated, and the pioneering advances made in these last couple of years have manifested that business has the competence and desire to deal with world problems at a speed and level that few would have foreseen. This period also unfolded a new understanding for businesses and entrepreneurs as well as for academics of business that this could be an opportunity to reset business practices that will guide us into the future.

The spirit of entrepreneurship is stronger than ever. Round the world, societies increasingly look up to business to help solve problems of the day – environment, energy, health, inequality, and poverty. There has been a palpable increase in the awareness of the role of business in tackling challenges faced by humanity and issues of diversity, fairness, and inclusion. And businesses are beginning to respond.

“THE SPIRIT OF ENTREPRENEURSHIP IS STRONGER THAN EVER”

One big change we have seen in our time is that as the global economy has pivoted towards a mode of production in which knowledge has the biggest say, the contribution of private enterprise and innovation to economic prosperity has grown. Vigorous entrepreneurship and SME development are now crucial to economic growth. The more entrepreneurship accelerates, the more it spurs economic growth because the ability of entrepreneurs and innovators to develop ideas into great enterprises has become the fulcrum of our economic growth and future prosperity. Therefore, I applaud all of you who are working to inspire, educate, and raise up this hotbed of innovation named entrepreneurship.

Open Toronto is proud to be a part of the overall ecosystem that underpins your entrepreneurial grit and perseverance to transform ideas into reality. We at Open Toronto strive to foster a tight-knit community through the spirit of entrepreneurship so that we can support one another in good and through bad times. Most importantly, Open Toronto wants to do a lot more to harness the ability to help young entrepreneurs navigate the early stages of their journey.

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The best way to predict the future is to create it.

Peter Drucker

This conference today is an important part of that process. Today, we are proud to enable the show for the experts to share their knowledge and experience that may help bring your business to the next level.

A more innovative future is yours to seize. As a

community of entrepreneurs, do remember that you are not alone in this journey. I encourage you to boldly go and do great things, to build a better future for yourself and for the community. The journey will not always be smooth, and chances are that you will face uncertainty and hardship along the way. Nevertheless, I hope you find comfort in the support, knowledge, and guidance available in the network to tide through the difficult times.

We at Open Toronto remain committed to supporting a new generation of entrepreneurs to grow and commercialize their ideas and to helping those already on course to navigate their journey better. I am glad that we have this platform to propagate ideas and insight that may inspire, motivate, and educate our entrepreneurs.

I wish you a fruitful, educating, and enjoyable day at the conference. Thank you.



Asif Zaidi

Asif Zaidi
President - OPEN
Toronto

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Even if I don't finish, we need others to continue. It's got to keep going.

Event Program

Saturday, November 12, 2022

7:45 am	Registration and Breakfast
8:45 am	Start of the Proceedings
9:00 am	Opening Remarks by Asif Zaidi - President OPEN Toronto
9:20 am	Keynote Speaker - Trevor McPherson - President MBOT
9:40 am	Keynote Speaker - Paula Cruickshank - SVP BDC
10:30 am	Refreshments + Networking Break
11:00 am	Keynote Speaker - Shahid Malik - President PSEG
12:00 pm	Keynote Speaker - Sal Khan of Khan Academy
1:00 pm	Lunch + Networking Break
2:00 pm	Entrepreneur Panel
2:45 pm	Keynote Speaker - Wasif Rizvi - President Habib University
3:30 pm	Refreshments + Networking Break
4:00 pm	Keynote Speaker - Dr. Chitra Anand
5:00 pm	Closing Remarks - Saquib Vali
5:20 pm	Hors d'Oevres
5:30 pm	Musical Evening - Live Band Host: Shahan Farooq

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*Eloquence is in the assembly,
not merely in the speaker.*

William Pitt

GUEST SPEAKERS



Wasif Rizvi

**President
Habib University**

Wasif Rizvi is the founding president of Habib University - Pakistan's premier liberal arts and science institution. He is an ardent advocate of higher education that provides a student-centric, interdisciplinary, and contextually grounded intellectual experience to the youth. Habib University, under his leadership, has become a globally recognized and appreciated university with established collaborations with leading institutions – including University of California Berkeley, Texas A&M University, Stanford University and University of Michigan.

With innovative curriculum, diverse student body, accomplished faculty, collaborations with leading global academic institutions, award-winning campus design, Habib University is also the first ever community owned institution in Pakistan, providing need-blind admission to high-merit students from disenfranchised backgrounds.

He holds twin graduate degrees from Harvard Kennedy School and Harvard School of Education. Prior to founding Habib University, Wasif was associated with the Aga Khan Education Services in Pakistan and spearheaded many development projects across Asia and Africa.

Sal Khan

**Founder & CEO
Khan Academy, Schoolhouse.world,
Khan Lab School, Khan Lab High School**

Sal Khan is the world-celebrated educator and the founder and CEO of the fabled Khan Academy that has revolutionized education. It is a nonprofit with the mission of providing a free, world-class education for anyone, anywhere, offering free online exercises, thousands of videos, and software to over 120 million users -with over 2 billion views and 7.5 million subscribers- in 51 languages.

In 2012, Time named Khan in its annual list of the 100 most influential people in the world and Forbes magazine featured Khan on its cover. Khan has received numerous venerated international awards. He is also the author of bestselling book "The One World Schoolhouse: Education Reimagined".

Sal Khan holds a master's in engineering from MIT and an MBA from Harvard Business School.



Dr. Chitra Anand

Author, Professor, Advisor on Impact and ESG

Dr. Chitra Anand is a renowned author, a celebrated speaker, a professor, an educationalist, and an entrepreneur. She has worked in top positions with Microsoft, TELUS, and Open Text, winning a number of prestigious awards for her pioneering work.

Chitra is a vanguard of Intrapreneurship. Her work and talks show how to keep on the leading edge of markets, technology, and consumer behavior. Her book *The Green House Approach* is a required read for the Forbes School of Business MBA program. She serves on the Advisory Committee for Forbes School of Business & Technology and for University of Ottawa and teaches as a professor at Centennial College.

Chitra is an MBA from The Kellogg School of Management and a PhD from Bradford University. She also has degrees from Harvard University and Wilfrid Laurier University.



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*If you cannot
do great things,
do small things
in a great way.*

Napoleon Hill

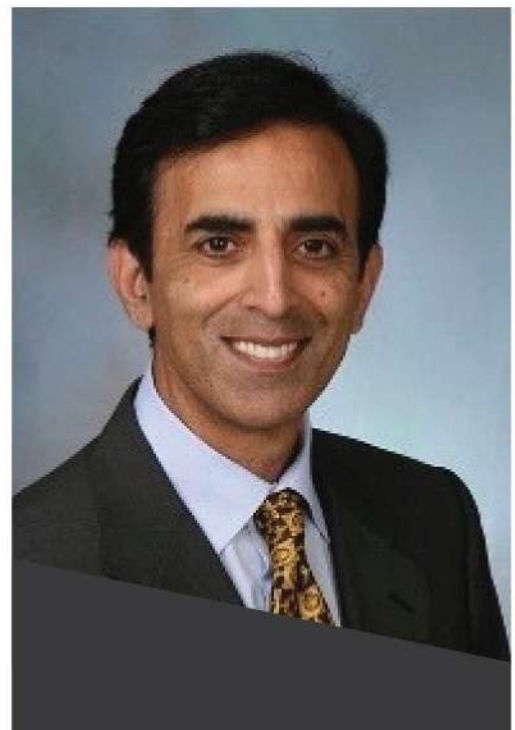
Shahid Malik

**President, PSEG Energy Resources –
Board Member NYSE**

President of PSEG Energy Group, a public company with \$12 bn revenues and multibillion valuation, Shahid Malik is an accomplished energy industry and business leader with a powerful record of growing businesses under his leadership. He has also played a key role in several acquisitions and divestments.

Having successfully led major organizations in vastly diverse functions, Shahid is now embarking on his journey as an entrepreneur by founding a company in renewable and sustainable energy.

Shahid sits on several boards, including NY Stock Exchange and Nodal Exchange, Washington DC. Shahid holds an MBA from Rice University, Texas and another degree from Manchester University, England.



Paula Cruickshank – BDC

Senior Vice President, Ontario, and Digital Transformation Lead

Paula oversees BDC's financing and consulting services across Ontario, while also ensuring digital investment decisions and strategies for segmentation, omni-channel and client teams are aligned and continue to serve BDC's clients.

Prior to her current position Paula was the head of BDC's British Columbia and North region. Under her leadership BDC's business and footprint registered extraordinary growth in that region. After joining BDC in 2009, Paula managed the government's \$12 billion stimulus program to revive the country's asset-backed securities market in the wake of the 2007–2009 financial crisis. Since then, she has pioneered several important innovations for BDC, including the launch of BDC's avant-garde Funding Platform for Independent Lenders (F-PIL).

Paula holds an International MBA from the Schulich School of Business and an LL.M in Banking and Financial Institutions from Osgoode Hall Law School.



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*Courage,
my friends;
'tis not too late
to build a
better world.*

Tommy Douglas

Trevor McPherson

President and Chief Executive Officer – Mississauga Board of Trade

Trevor became the President and CEO of the Mississauga Board of Trade (MBOT) in August 2021. Prior to joining MBOT, Trevor was with the Ontario Chamber of Commerce (OCC) for 15 years, most recently serving as its Vice President of Member Services.

Under Trevor's leadership OCC's membership saw an extraordinary growth. He also oversaw OCC's annual Advocacy Day at Queen's Park, one of the most successful OCC activities and its signature event. Earlier, Trevor was Director, Strategic Initiatives and Governance at the OCC and also led the provincial Ontario Economic Summit (OES) initiative. Prior to the OCC, Trevor worked with the Province of Ontario as an Area Director in the Trade Development Division.

A graduate of Queen's University (Political Studies) and Seneca College (International Business Management), Trevor enjoys playing guitar, and spending time with his wife Jennifer and two daughters.



My Journey to being an Entrepreneur

By Zahra Haidari

The first time I fathomed what I wanted to pursue as a career I was 15 years old. I clearly enjoyed accompanying my father to open houses, his loyal right-hand person, eager and passionate.

I adored my father back in those days and was amazed by how he would move from room-to-room, giving each visitor the power of imagining their own lives in each house my father showed. I loved how pleasant he was and so easy to like. An honest man, with a covetously laid-back, serene, cool, and composed attitude. I liked his passion about his job and in retrospect, played a significant role in seeding the same passion in me.

As a young girl, I liked — and still like — how he allowed me the liberty of the script. At his open houses, I would welcome visitors, offer them the feature sheet, and walk them through each room. We would end the tour in the kitchen, which was often the makeshift office where he would answer questions, provide any additional information, and discuss the deal.

As I work on my own today, I still hold that feeling very close to my heart. I think of my dad each time I deal with a customer for whom buying or selling a house entails not only an important financial commitment but also a memorable emotional moment in life. Like my father, my first and foremost concern is to advise my clients in their best interest and not just to close the deal. I take time to first understand what a buyer is looking for in a house for them to flourish and enhance their living experience



Zahra Haidari is an accomplished Real Estate agent specializing in residential real estate in Mississauga and the Greater Toronto Area. Her ability to offer knowledge and value, problem solver mindset, and client first mindset have earned her numerous awards and honors. Zahra holds a degree in economics from McMaster University.

“Winners never quit and quitters never win.”

Vince Lombardi

When I was a young girl, what most fascinated me about real estate was the people I met along the way. The most gratifying aspect was to sync myself with their emblematic desire for buying a first home, upsizing to a second, or downsizing to a third. I loved their enthusiasm, the manner in which their eyes inspected from wall-to-wall, imagining their own selves and their loved ones living in that very place.

Often my visits were met with objections. Perhaps the living room was too small, the ceilings were too low, or the kitchen was too outmoded. I learned along the way how “home” can be something different to everybody. I enjoyed discerning those expectations and knew then that real estate industry was where I wanted to repose my professional endeavors.

I worked as my dad's apprentice for several years before I decided to hazard off on my own. However, I still look up to my dad to offer me clarity and strength when I need them. This has been an enjoyable journey. I am nearing almost five years as a real estate professional, and I cannot say I know everything, but I do know that putting your client's interests first is the most fulfilling part of my journey. I love to work with people and real estate business has made me a big team player. I focus on working alongside my clients rather than selling. Apart from being personally fulfilling for me, that has allowed me to stand out amongst the crowd.

I am now married, and I have expenses – and lots of them. I find the most limiting fear with young entrepreneurs is that they do not know where the money will come from for them to support their lifestyle and financial obligations. I was no different. I feared not being able to make payments on the house I currently live in, besides other apprehensions that accompany being on your own. I am grateful that I have been able to face my apprehensions and misgivings with determination. It is not easy, but it is definitely worth it.

Below I will round up a few major lessons I have learned along the way to share them with new entrepreneurs.

KNOW WHAT YOU WANT

Find out what you truly want to do and what your values are. That is important because you are not just a business owner, you are a brand. Before you embark on your journey, have a clear idea of what you want to accomplish and what you bring to the table to be able to accomplish that. As an entrepreneur, you identify this for yourself at the beginning. Without intention, you will not be able to distinguish yourself. A strong sense of self-worth and belief are the founding characteristics for an entrepreneur, they will anchor you even during tough times.

BE PATIENT

Take your time, entrepreneurship is not the magic wand to jumpstart our way to success overnight. It takes time. Learn and be steady. Cherish your small successes as moments of triumph that compound over time into something greater. I choose to view time as an ally, rather than something against me. Time teaches us, it adds to our perspectives, it brings maturity, and turns us into experts. Slow and steady wins the race, do not get burned out or drop the ball in trying to run too fast.

BE PERSEVERANT

Do not let the challenges you face set you back. Use them to learn, to make you better and stronger and then move forward. Success consists in trying just one last time. Missteps, difficulties, surprises — these are all a part of the voyage. Take them in your stride and go forward better equipped than before.

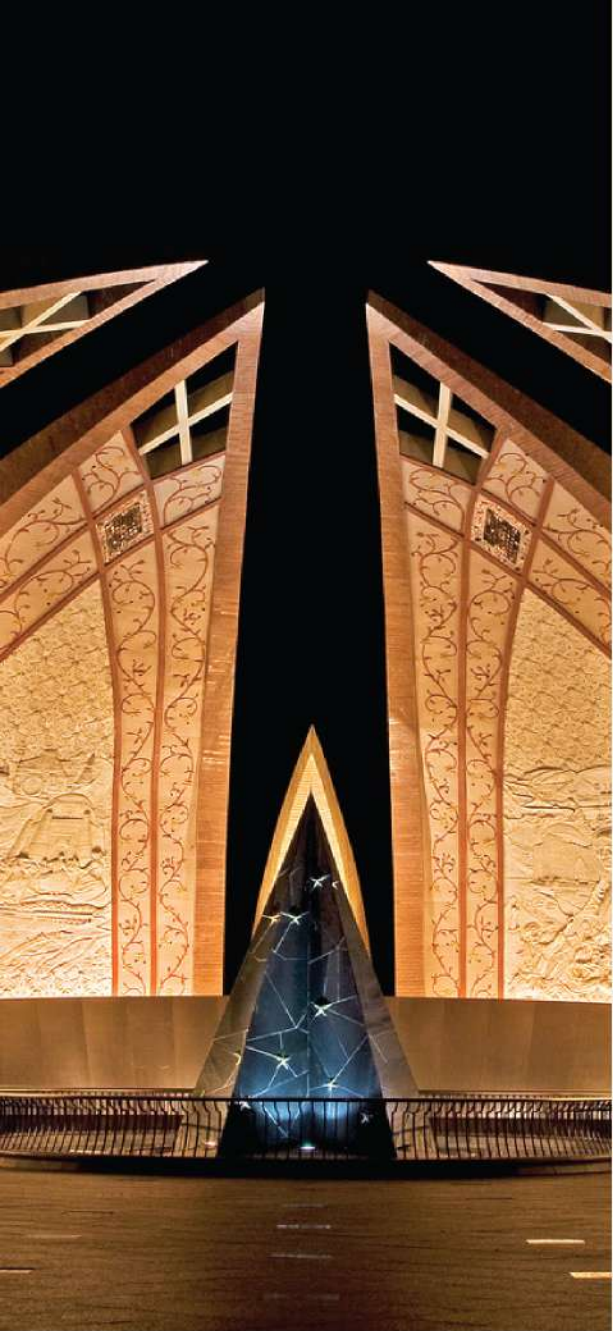
BE HUMBLE

Entrepreneurship is a team game. Share your victories and glory with others. Think 'us' and not 'me'. Business humbles you in ways you have never imagined. I find remaining down to earth is essential when it comes to starting a business. Never forget where you started and where you can wind up. Never lose sight of who you are. Always be genuine and you will be a positive message to the world around you.



It's fine to celebrate success but it is more important to heed the lessons of failure.

Bill Gates



About the author

Zulfiqar is a passionate entrepreneur who feels strongly about the social enterprise and environment. Global Lumber Resources Inc. named amongst Canada's Top 50 Growth Firms Globe and Mail and Zulfiqar profiled as "Export Guru". Also founder of 'Global Home,' a unique concept. President of The Hunar Foundation Canada.

Entrepreneurship- My Emotional Journey

By Zulfiqar Ahmed Ghumman

Talliwala is a small village situated about 150Km northeast of Lahore. It sits 5km north of the famous town of Sohdra, that served as a fort under the rule of Maharaja Ranjit Singh, by the Chenab River.

I grew up on a farm there, as I now fondly reminisce. The village had a Haveli, a mosque, a school, an old lady that taught to read Quran, and a solitary convenience store. Lest I forget, there was a Qabristaan (cemetery), quite an intriguing place for us as kids. The stories of the dead walking there at night were rife. When someone died, we followed the procession until the burial was done and the rituals completed. It was there that we played hide and seek and jumped over the graves in seeking a place to hide. At times we wondered why some people did not get to live past their childhood while others did.

That village was my first institution that taught me a few things that I still hold dear. No electricity and no refrigerators, vegetables and fruits were seasonal and limited to what came from your own farmland, shaping our expectations to rejoice in what we got.

Life revolved around nature, the sun, the moon, the rainfall, and the floods. You wanted to eat berries, to climb trees at the risk of breaking a bone or two.

And now to today, it is funny how we debate at home whose turn it is to make that run to Frontino's, in a Mercedes, just 400 meters apart from the house. Life is always about perspective. Isn't it?

In the summer of 2006, I was faced with a question akin to a midlife crisis. Shall I sacrifice a corporate leadership role to venture out on my own? I was doing well in my job, a success story among the Pakistani Diaspora in the UAE. Could I leave everything I had built behind, a name, a career, friends and family and move to another country. How was I going to cope with the emotional challenges of this new way of life.

“I just wish people would realize that anything's possible if you try; dreams are made possible if you try.

Terry Fox

Many of us immigrants to Canada are not really economic immigrants. We were lured by the promise of stability, by the hope that Canada would provide a better future for our kids while we just hang in there. Transition generation as my friend Asif Zaidi described it the other day.

Stepping into entrepreneurship was a truly humbling experience. It would often challenge my self-belief in myself and would undermine the pride I carried from previous accomplishments in life.

Here I talk about that emotional journey, the highs and lows of building a business. It does not pretend to offer any advice, though it may contain a few lessons. That a simple boy from a flood-stricken village can make a decent living through entrepreneurship may resonate with you or help us raise our kids differently.

Early-Stage Entrepreneurship is a challenge in self-doubt, irrelevance from the job market, undercut social stature, peer pressure as those friends in the workplace seem to be getting promoted faster after you leave that world behind. It is important to remember that in business we make our own path through the wilderness. It serves to fold your back and side view mirrors, so that you are not distracted by all those guys who are overtaking you financially and career-wise.

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*Logic will get you from A to B.
Imagination will take you everywhere.*

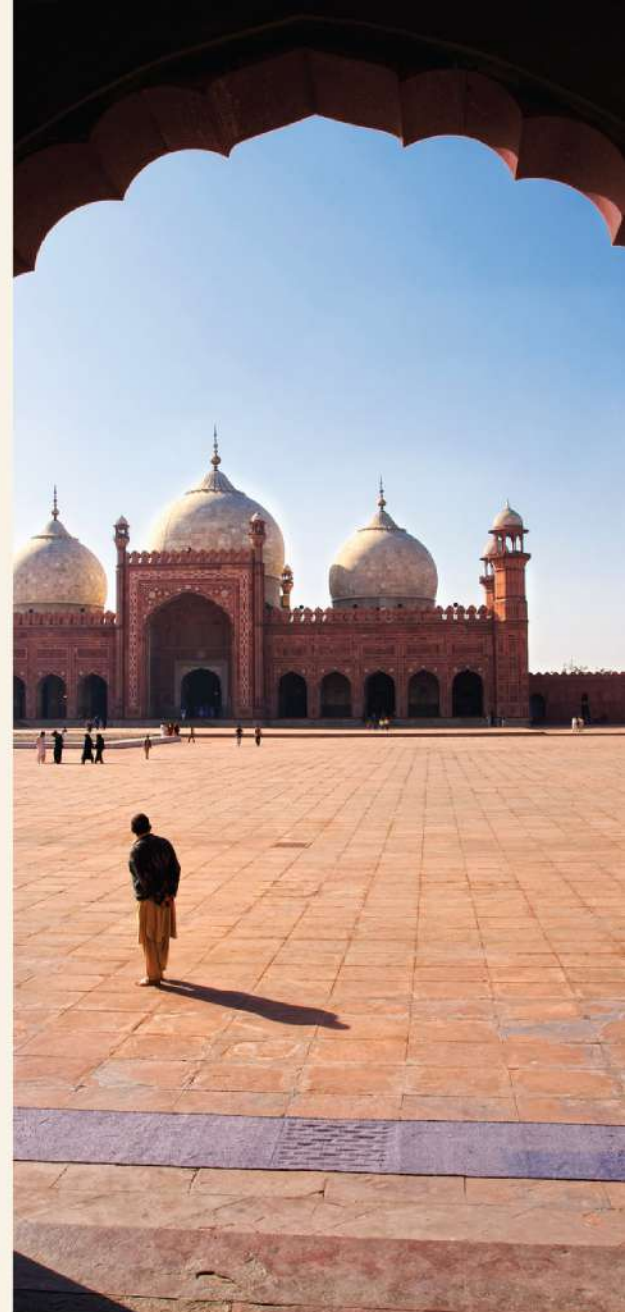
Albert Einstein

Our savings culture inhibits entrepreneurial growth as we seek certainty and security in life and we raise our kids the risk-averse way. Back to my village story, we do not encourage them to climb a tree to pluck fruits and mange the risks associated with doing so.

In an employment that your kid has to start out from where you started and not from where you finished. One of my mentors and a hugely successful entrepreneur once shared a gem of wisdom, as he tried to uplift my spirits in those Early-Stage days. He said life is a relay race, you run as fast as you can and as many laps as you can carry yourself before you handover the baton to your successor so that they get a head start over others.

As I struggled, the wisdom of seasons I learned in my village would echo in my head, 'no mangoes in winter, no oranges in summer. You get what you get, and you don't get upset'. My challenges would pass too, as did my successes in the past.

There were no teams to be led, I managed myself, I led myself, and I was my biggest cheerleader. I bought a pair of headphones, and we started running together, me and my fears. I even remember to this day the song that I played in the summer of 2006 and I could never forget those days.



*Ae saala
Abhi-abhi hua yakin
Ki aag hai mujh mein kahi
Hui subaah main jal gaya
Suraj ko main nigal gaya
Roo-ba-roo roshni
Roobaroo roshni hai*

*Jo gumshuda, sa khwaab tha
Wo mil gaya woh khil gaya
Wo loha tha pighal gaya
Khincha-khincha machal gaya
Sitaar mein badal gaya
Roobaroo, roshni
Roobaroo, roshni hai*

Running everyday not only allowed me to stretch my limits, from 2 to 3 to 14 kms per day, it also made me stronger from inside.

Even my mother thought it starting out on my own was an unwise move. The insecurity dismayed her as it confronted her youngest child. Having been there, I can tell you that security is an illusion. I am sure all of you have seen people losing the so-called security of their employment.

Thank God entrepreneurship is gaining in ascendency. Startup is the buzzword describing young and bright working on the next big thing. In the post covid workspace, as we all work from homes, it is easy to see that boundaries between employment and entrepreneurship are vanishing.

The road to entrepreneurship is mystifying to most. Bootstrapping your company from savings and initial sales is a difficult process as all the risk is placed on the entrepreneur. I always told myself that if something went wrong, I would have my CPA, CA, and Project Management Certifications to fall back upon. That was fear talking to me.

Past the high-fatality early years, the big question was how I grow outside the growth that I am capable of achieving alone. Am I the best manager for this business? Is my accountancy background and my bias towards security inhibiting growth potential of this organization? I do not like to call it my own business and I could never bring myself to print a business card that says President/CEO/Founder. A few years ago, the head of the Expo 2020 (Dubai) walked up to me at a trade show and said 'I know you are a big company and you are expensive, but we would love to do business with you if you are willing to reconsider your prices a little bit'. I cried. I never realized how people view our business and the company we built.

We hire people every month and I wonder looking at those resumes how some very smart people are unaware of their potential. How in our search for security, fixed income, vacation pay, and end of service benefits we bargain ourselves for a fraction of our potential and our joy.

Remember when you become successful by God's grace, watch for the small guy. View them both as a threat to your empire (market share) and as an opportunity that



you can explore. That is the threat and not the leader in your industry. In my own experience of business-building, the easiest market share we took was from the smug giants. It took them months to realize how we were eating their lunch.

As I write this, sitting in front of a bookshelf filled with partly read books, I wonder if one's life is anything more than a partly read book. How many of us would go to our eternal bed feeling that many pages in their book of life were left unturned?

For anyone of you looking to add the chapter of entrepreneurship to your life's book, I am here to sit down with you and share the lessons time has written in mine.

*We believe that no nation can
“ survive politically free but
economically enslaved.*

Tommy Douglas

The Three R's to the Runway of Success for Entrepreneurs

By Khalid Nazim

As someone who has run several different businesses, when I look back at my journey, I discover that similar themes have helped me do my best at every step of it. Whether it was a basement business or flipping houses, running a large chunk of a corporate business, or setting up our manufacturing unit, the following three elements stood out for me as the major catalysts of success.

1R - RESEARCH

Research is what adds substance to any idea and lends backbone to the implementation that follows. Business research helps you to gather comprehensive information pertaining to all areas of your business with the purpose of leveraging this data to make right decisions, understand your industry and technology, learn about your target market's purchasing behavior and demographics, promote business growth, know the pain points from others' experiences, increase sales, and reduce costs.

In my first business, Kustom Kalligraphy, I sold laser engraved leather and wood products on Etsy. While this idea required less market analysis and no business plan, I was still making a reasonable investment in the machinery itself. I spent weeks researching to build up my understanding of machine types, the technology being used, and the user experience. I would join newsletters and online forums which ultimately convinced me to buy a lower priced Chinese machine over some very expensive and coveted American ones. Having the knowledge to make this vital business decision saved me tons of initial capital costs and helped me create a very successful basement business. Gathering information and understanding the 'why' of your idea and decision-making will allow you to have a backbone to questions, concerns, and future behaviours in the business.

2R - RESOURCES

Resources like money or mentors may mean the make

or break towards success in your entrepreneurship journey. It is true that not everyone will have a lot of capital that may be required to start or scale up an idea; however, you should always contemplate what else could be considered a resource.

Time is a big resource. You have to know to find it and then use it well. In this age of work from home, time is on your side. If you no longer have to drive two hours to work in a rush hour – that is two hours more you can spend on 'side hustles' for extra income or meetings with possible partners.

“ *For how tiny the world,
This ant's egg-and the sky!*

Mirza Asadullah Khan Ghalib

Mentorship is another resource that successful entrepreneurs are known to use to tremendous effect. Utilizing your time to network and join groups like OPEN will essentially put you around the caliber of people who have already been where you want to go in your journey and done it well.

Associating with the right peers is another great resource. In order to start my current manufacturing business, I needed to leave my 9-5 job and go all in. I could not have done this or gained the confidence without the peers who shared their stories of success and failures with me and gave me the crucial push that entrepreneurs sometimes need at the start of their voyage.

So, always try and reflect on the resources available to you beyond money such as people, spaces, time, and knowledge. After all, entrepreneurship is all about doing well with limited resources, doing more with less. Isn't it? Hence, entrepreneurs make the most of the resources that are within their reach. Make sure your resource spiral keeps getting bigger and better. When unforeseen challenges roll into

town you might not have the answer. You might not have anyone you can turn to. But if you have learned to be resourceful, you will find a way.

3R - RESILIENCE

Resilience is a requirement and often an indicator of a successful entrepreneur. Stan Lee wrote in the Spider-Man comic: "with great power, comes great responsibility." Sometimes we forget to be responsible for ourselves and our emotions especially in times of peril. You do not have to be a superhero to know what it is like to feel a heavy burden – it can come in many shapes and guises, rent, relationships, personal goals, your children's education. This is where resilience and responsibility of one's own mind comes in. Great and intoxicating highs and dire and lonely lows are both a part of life. Tempering yourself in both scenarios will help you build the strength required to play the long game.

Resilience is the ability to bounce back and that comes from tenacity reinforced by passion, awareness, mindfulness, and purpose. To be so passionate about an idea that you refuse to give-up because of a bad day. To have enough awareness that the 'bad days' are not the ultimate defining moments and will pass as did the 'good days.' Mindfulness helps you stay in the moment and to detach yourself from an idea, situation, or business. And finally, to have a purpose in life that goes beyond your job and beyond your own self – rather your family, your hobbies, your charity. To be resilient is to know that nothing is finite.

Early years in your own business can be mentally exhausting and socially draining. It

will be tough, and you will face challenges. You know that going in and you expect it but what you do not appreciate is that these challenges can appear in many shapes that you least expected, taking you from the heroic founder to a lonely person haunted by self-doubt. So, when you are down in a dark place, resilience is the torch that will help you find your way back up. The resilience is what you need to roll with the punches and to not let those punches snuff out your internal fire which ignited the journey.

ENDING

These 3 R's have always found a way to be a part of my entrepreneurship journey, typically showing every-day in thought or practice. While attending the OPEN's 2022 Global Retreat last month, these themes came up a lot in discussion with fellow participants and with presenting speakers. I do hope that this insight will help stimulate some other entrepreneurs as to what they can do to conduct research to build and implement ideas, to identify and leverage resources for them and those around them, and to practice resilience in all that they do.

So, here is a leaf from the book of my life. I can tell from my own experiences that life was usually not what I envisaged it would be. It is an amazingly powerful experience that has changed me for the better. If you do not pretend to hide when you are vulnerable and open up to others rather than recoiling inward, I have found that you can garner incredible support from other people – good groups like Open, friends, personal network, and people you meet along the way who are just simple well-meaning folks. So, get involved and try to give back when you can.

About the author

Khalid is a versatile business leader with Global experience and demonstrated success in various facets of Smart Buildings Technology. He currently owns a 3-D Printing Business, manufacturing parts for the industrial and health-care sector.



Avoiding mistakes costs more than making them.

Omer Shai

How to Become a

REAL ESTATE ENTREPRENEUR

Imran Zaidi is a seasoned Real Estate professional with wealth of knowledge on the real estate market, financial processes, and mentorship. Along with his expertise, he has also found success in building and growing a boutique real estate brokerage in Toronto.



Like most human endeavors, entrepreneurship has an age-old and deep-rooted association with land and buildings on it. In simple terms a real estate entrepreneur is a person who purchases and sells properties to generate income and to build wealth. Plus, they do not work for anyone but themselves. A real estate entrepreneur is generally motivated, risk-tolerant, and driven. They possess the ability to conjure possibilities and seize opportunities when they find one. More than anything, it is a typical entrepreneurial mindset more than anything that blends imagination with enthusiasm and tenacity.

As Michael E. Gerber says in his book, *The E-Myth*, “The Entrepreneur is the visionary in us. The dreamer. The energy behind every human activity. The imagination that sparks the fire of the future. The catalyst for change”. Actually, taking the leap from an employee or an investor to an entrepreneur merely comes down to recognizing the attributes it takes to be successful.

If you are an entrepreneur who has not yet ventured into real estate, it is worth considering. The foremost argument for doing so is real estate’s steadily productive ROI’s in almost every property market — an investment that will continue to give, even in the face of today’s economic uncertainty. At this time, the rental market is booming, and you may possibly find good deals during the economic downturn.

In my years I have seen quite a few businesspeople transforming themselves into real estate entrepreneurs. So can you. Here I will discuss some of the basic characteristics it requires.

THE RIGHT APPROACH

Having an entrepreneurial mindset is the starting point. This is the most basic and important trait for success in business as it consists in never stop learning

and consistently pushing forward in the face of challenges and setbacks. Bear in mind that an entrepreneurial mindset is not an inherited attribute — it is an individually acquired behavior that gets stronger with use.

THE DESIRE TO LEARN

You have to constantly educate yourself on the topic, including the knowledge of industry, markets, and human behavior. Being a real-estate entrepreneur does not require a formal education, but you do need to be highly knowledgeable about the industry (its markets, transactions, terms, laws etc.) and reasonably competent in finance. A good knowledge is essential to both mitigate risks and produce more opportunities. Find yourself a good mentor within the real estate industry, soft skills matter a lot in this industry. Broaden your network to increase your sources of information and knowledge. Get a solid understanding of financing processes and building regulations. You can also take courses centered on real estate, comprising those that define the buying and selling process, explain various terms and definitions, and provide understanding of the flipping and reselling activity.

BUILD A STRONG NETWORK

Networking is vital in real estate, so seek ways to build connections and interact with others in the industry. Look for real estate-focused groups in your community to join in person or online. You could also try to find a mentor who has experience in real estate. A wide repertoire of connections will help you find opportunities and offer your more choices in building your team.

*What would you do
if you weren’t afraid?*

Sheryl Sandberg



BUILD YOUR TEAM

Real estate industry is about working with people. It is important for a real estate entrepreneur to be self-aware, cognizant of their strengths and weaknesses. It will help you in building the right team around you to fill the voids. Find complementary pieces in people with real-world experience. As your business grows, you will discover that having a reliable and experienced team of real estate agents, attorneys, finance experts, and contractors will make sure your business functions efficiently and achieves success.

DEVELOP THE RIGHT DAILY HABITS

We all know the power of habits. The key to being very good in anything comes down to practice. Healthy daily habits are essential for a real estate entrepreneur as these routines keep body, mind, and spirit in good shape. Wake up early to take advantage of the power of mornings. Visualize success and be mindful of what you tell yourself. Always be networking, keep building your rolodex of real estate contacts.

PLAN

Let your execution be founded in thorough planning. This will improve the quality of decisions you make and will help you stay on the path to achieving your goals. Have a clear structure for how the business will operate, as well as identify the short-term and long-term goals, with a plan for how you will achieve those goals.

START SMALL BUT START

The path to success in the real estate industry starts with just one investment. Be sure you have fully evaluated your first deal. As you gain experience, you will become more successful in the industry. Many folks think that starting in real estate entails buying up massive properties. It certainly is not the whole picture. I always tell beginners to start small by investing in a single-family property. Even if you have the cash to go for something bigger, save that cash for future investments as you get wiser and better at it. Get in at a lower barrier of entry and get started sooner rather than later. One big bonus of just starting

is the knowledge you gain early on. You will never truly learn if you do not get going.

REINVEST YOUR REAL ESTATE INCOME

As the cash begins to flow in, resist the temptation to splurge it right away. To me, the key to becoming a real estate entrepreneur is not to spend the cash that you earn from your first property. Instead, invest this cash in another property as the second rung of your ladder. This is how your business begins to build.

START BY SELF-MANAGING

Once the property is running and you have found your tenant(s), it will not need much time. I always tell my clients that at the beginning they should self-manage their units to gain as much knowledge as possible and to save on the management expenses. Once your business grows, you can outsource the property management and spend all your time on building your business.

“The path to success in the real estate industry starts with just one investment”

EPILOGUE

You can take your real estate investment to the next level to become a veritable real estate entrepreneur. This will require developing an entrepreneurial mindset, practicing positive daily habits, continuing your education, and building productive relationships. With more experience in the field, you will be able to lower risks, increase returns, and build strong relationships with lenders. And, mind you, it does not require a fortune to begin in real estate. Real estate is your best chance to balance building generational wealth while having family and personal time. Last but not the least, there have never been more ways to get started in real estate. You can always find something that suits you.

There is only one success - to be able to spend your life in your own way. ”

Now and the

By Fawad Laique

ENTREPRENEURIAL SPIRIT

Here are some recent news headlines:

- “IMF cuts 2023 forecast, warns ‘worst is yet to come’ for global economy” (October 11th, 2022, Forbes)
- “RBC now sees recession in early 2023, more job losses amid ‘cracks’ in economy” (October 12th, 2022, Global News)
- “Toronto now has the highest housing bubble risk in the world, international report finds” (October 12th, 2022, Toronto Star)

The world is being rocked by undercurrents of rapid economic change. Countless newspaper headlines point towards slower and slower economic momentum. With such gloomy forecasts, should Canadian entrepreneurs hibernate alongside the upcoming winter season and slow down development of new business opportunities and ideas?

Certainly not! In fact, WhatsApp, Pinterest, Airbnb, and Uber are some examples of companies that started at the height of the financial crisis in 2008 and 2009. Peter Drucker, the father of management thinking, notably said “the best way to predict a future is to create it”. Most people are prone to thinking of entrepreneurial spirit as some kind of qualification attainable through a professional development course or a college program. However, this is simply not true. We all know of so many legendary businesspeople who did not finish college or even had no formal education at all.

Entrepreneurs do not wait for the dust to settle but are endlessly searching for opportunities, adding value to the economy and community, innovating new business models and startups to advance our world. An entrepreneurial spirit is a way of dealing with situations where you feel empowered, motivated, and capable of taking things into your own hands.

“ *I do not believe in taking the right decision,
I take a decision and make it right.* ”

Muhammad Ali Jinnah



This attitude is known as the “entrepreneurial spirit”, which is cultivated by:

01. Fostering a Growth Mindset

To believe that intelligence is developable, have a desire to learn, embrace challenges, and view hurdles as opportunities

02. Focusing on Your “Why”

To have a clear vision or inspiration that drives you, giving you a reason to push through challenges. For an entrepreneur every moment is an opportunity to learn and to grow.

03. Perseverance and Relentless Pursuit

Inspiring others through steely conviction, vision, and foresight. With a business, there are inevitably going to be setbacks. Entrepreneurs do not let mishaps get in the way of their goals, instead they have the persistence to push through tough times.

04. Motivation to Accept Challenges

Propensity to view every setback as an opportunity to learn, grow, and triumph over the challenge.

05. Privileging Action over Talk

Entrepreneurial spirit places premium on action and not talk. They are ready to roll up their sleeves and get the job done.

06. Ability to decide

Entrepreneurial spirit knows not to procrastinate but to decide. They know how to find, process, and act on the information they trust and then decide based on that information.

07. Willingness to take Risks

Entrepreneurial spirit begs a certain level of optimism and fearlessness. They embrace uncertainty.

08. Always Open to Change

Entrepreneurial spirit is never contented with status quo. They constantly seek to get better, to have a vision for the future, and adopt change to make it a reality. Entrepreneurs are constantly thinking of new ideas.

09. Knowing to be Resourceful

Entrepreneurial spirit does not require everything to fall in place before starting. They are ready to work with what they have and then garner resources along the way. They are able to come up with solutions when life throws a curveball.

10. Having a Passion

The essence of entrepreneurial spirit consists in passion. When you know what makes you passionate and energizes you, it is simpler to wake up in the morning, set goals, and do the work of achieving them.

Cultivating this mindset will transform how you approach the world, growing as a more action-oriented and innovative person. Innovation and entrepreneurship go hand in hand. In an era when successful innovation is a requirement for success, it is more important than ever for individuals and companies to learn to harness their entrepreneurial spirit. This applies to all businesses, yours included.

Consequently, there is no optimum time or climate that impacts an entrepreneur’s drive to change the world around them. Rather, it is attitude and spirit. Regardless of what your experiences are, or your walk of life, the door to become an entrepreneur is open. The time to start your dream is now.

About the Author

Fawad Laique is a highly resourceful corporate executive and business leader with thirty years of business development, and stakeholder engagement with big 4. Currently Managing Partner with Global Semiconductor Group.

10 Lessons from Building a Wealth Management Business

By Shaban Farooq

1. Have a mission statement:

Starting a wealth management business is one of the toughest things one can do if you do not have a clear mission statement that will help you navigate tough times. It can be something as simple as, for example, "to have the most trusted wealth management business in the GTA". Whatever your mission statement, it will keep you focused on your ultimate goal and help you recoup when the chips are down. Having a clear mission broadens your thinking so the firm's operations would not be jeopardized by concentrating on just one main activity.

2. Choose your clients wisely:

When starting a wealth management practice, most advisors are not very discerning about choosing their clients. They feel the pressure of starting a new business and instead of choosing their clients to fit their business, they take on everyone as it gives them a feeling of accomplishment. This leads to a negative client experience down the road when things do not work out as that client was never a good fit for your business. It leads to reputational damage and loss of time and revenue. Net worth, age, profession, reputation, and a number of other criteria can guide you to determine whether a client is the right fit for you.

3. You cannot be everything to everyone:

When it comes to investing, people can have vastly different needs. There are clients looking for planning, some looking for the lowest fees, then there are those looking for stock of the day tips, and as an advisor, you cannot be an answer to all of them. It is unfeasible to run different practices to suit every client. This does not mean that every client should not have an individualized investment plan or strategy, but you cannot offer everything. For example, if you are running a



practice that focuses on wealth planning you cannot be the lowest fee solution in the market. If you try to become the lowest fee practice for a few clients and a planning-based advisor for some others, your entire business would suffer as you would dilute the quintessence of your practice.

4. Be yourself:

This is probably the most important criterion for being a wealth manager. If you start playing golf even though you hate it, it will not work. People want to deal with someone who is authentic and shows their true self. Changing who you are just to get a few clients is the wrong way to approach your business and is not sustainable. Stick with things that you enjoy and are important to you.

5. Have a process:

Every advisor should have a process that a potential client goes through to become a client. If a client refuses to respect your process, then you are better off without that client, no matter the size. For long-term sustainability, you need someone who is willing to follow your process in order to make sure that your advice adds value for them. Effective financial planning and investment process entail a comprehensive and holistic approach, and that is where synergy with the client matters.

“

If you really look closely, most overnight successes took a long time.

Steve Jobs

6. Just because they ask for it and it can be done, does not mean that you should do it:

A big part of managing wealth is effective risk management. When the markets are going up, normally a client will have a greater risk appetite and when they are going down, it is the opposite. As a wealth manager, it is important to understand this distinction and make sense to a client who wants to take higher risk just because markets are favorable or wants to sell in ephemeral panic. In fact, not being afraid to say “no” is a key element in retaining clients. If a client wants to do something that does not make financial sense, tell them why you advise them not to do it.

7. Make your own luck, it is called hard work:

There is no substitute for hard work in this business. The more calls you make, the more meetings you do, the greater success you will have. When the chips are down, refer to your mission statement for inspiration.

8. Be genuine and actually care:

This is a business of caring. If you do not care about the well-being of your client, their family and their future, then you are in the wrong business. In most cases, as the client is solely focused on growing their wealth, it is the advisor’s role to make sure that the client can see the big picture with an eye on succession planning, tax planning, family governance, budgeting, etc. Successful wealth managers pay attention to more than just their clients’ wealth. They utilize data and information to ascertain individual needs and behaviors as well. In effect, they have a 360° view of their clients.

9. Making money and managing wealth are not mutually inclusive:

Some of the best businesspeople I have met in my life are the worst money managers. Never be intimidated by a client’s success. Just because they have made a billion dollars in their business does not mean they will know how to manage their wealth. That is one of the reasons why in almost all cases within three generations, the families are back to square one in terms of their net worth.

10. Your growth passes through your client’s experience:

In a relationship business, it is always about referrals. Even when you are prospecting, there is still no better way to make your case to prospects than through existing clients. Do everything to deliver incredible service to clients – their needs must be an absolute priority from the moment your interaction with them begins. Your clients also echo your reputation to other industry professionals, such as accountants and lawyers, who can be a good source of referrals for you as well.

About the Author
Shaban is a highly regarded wealth management professional. He is an
Investment Advisor with RBC Dominion Securities based in Toronto
focused on addressing the shirtsleeves to shirtsleeves in three generations dilemma.



Success usually comes to those who are too busy to be looking for it.

Henry David Thoreau

Your Guide to Success IN E-COMMERCE BUSINESS

By Farhan Huda

Setting up a business is everyone's dream, and in today's world we have more opportunities than ever to turn our dreams into reality. Ecommerce entrepreneurs are successfully doing it every day and have turned their dreams into multi-million-dollar realities.

So, what is the secret recipe of a successful e-commerce entrepreneur? It is not very different than any other entrepreneurial endeavor; all you need is an idea (something that you believe will take off), determination, an agile business plan, a focused team, flawless execution, and a little bit of luck.

Although there is no shortcut to success, there are a few things you can do in your business to improve your chances of becoming a successful e-commerce entrepreneur:

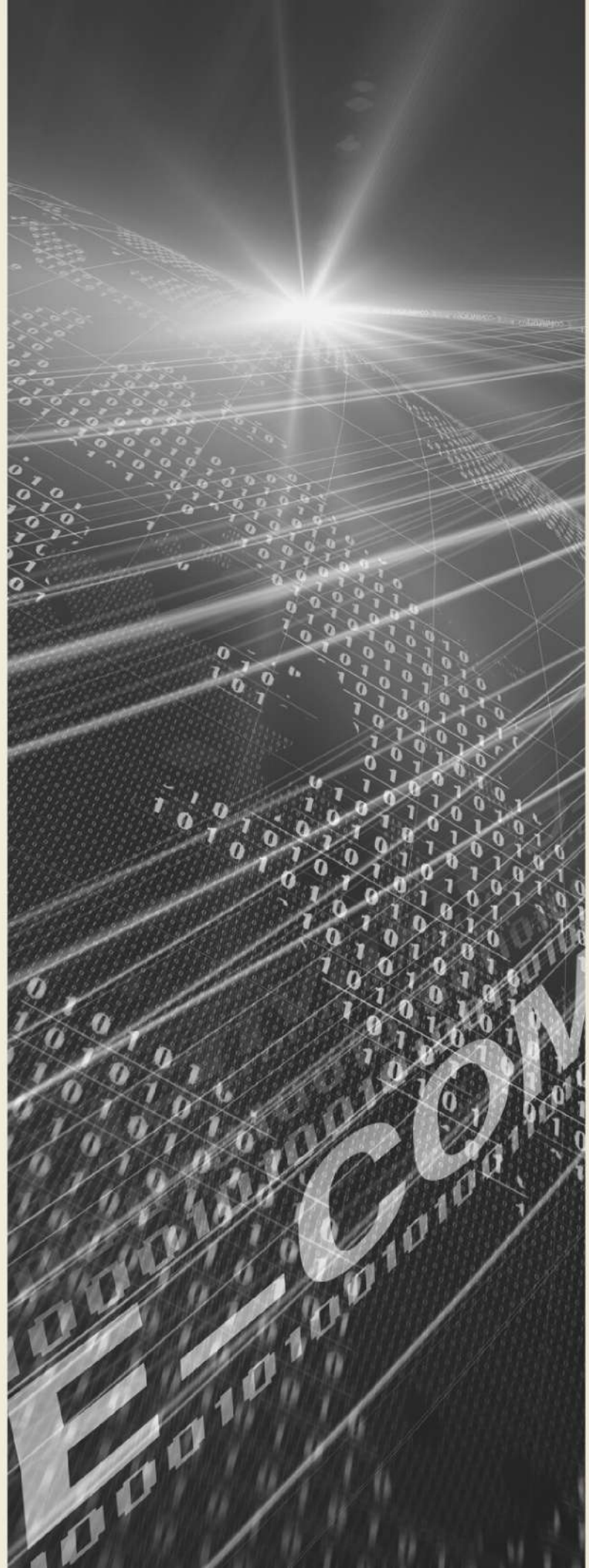
About the Author

Farhan is an e-commerce thought leader and catalyst for change and innovation. A result-oriented and versatile leader with over 20+ years of progressive and diverse experience, he thrives on building amazing teams and creating exciting products in a creative and innovative environment.

“

*Yesterday's home runs don't
win today's games.*

Babe Ruth



1

Know what your customer wants:

An online customer is very well informed, and you need to make sure your product is solving their problem by providing them with what they want, how they want it, and when they want it. Essentially, you have to be able to put yourself in your customer's shoes and make every step of the buying experience attractive in exactly the way you would desire when you purchase the same thing for yourself – be it the price and quality of the product, shipping time, customer service, or return process.

2

Target the right audience:

In ecommerce, in particular, you have to be precise in defining your target market and focusing on it. You have to spend your time and money in reaching the right audience for your offering. The audience that actually cares about what you are offering. It also entails choosing the right social media platforms to focus on.

3

What you see is what sells:

Much of e-commerce success comes from telling a good story. An online buyer buys a product just by looking at the digital footprint of that product and not physically, so you need to make sure what you are showing on your product page is visually persuasive: that is high-quality pictures or video focusing on the purpose of the product, illustrations and infographics, animations, and video ads. Great e-commerce companies thrive because people like their imagery and description enough to buy their products. Trust and repeat customers follow from there

4

Agile Business Plan:

If you fail to plan, you are planning to fail (Benjamin Franklin): you need a business plan that starts with your strengths but also includes steps to take when things get tough (which happens in all businesses). You need a flexible and reliable plan to fall back on, which helps you keep moving forward when things happen outside of your comfort zone,

5

Embrace Failure:

A healthy, successful business is built on the numerous failure cycles that it has gone through, so the sooner you start to embrace failure, the closer you get to success.

6

Focused Team:

You cannot do everything by yourself. Be aware of your area of expertise and, for the rest, build a focused and motivated team that understands the purpose of your product or business. A lot of startups fail, not because they do not have good ideas; they fail because they are unable to execute their business plan in the absence of an efficient, competent, and focused team with a mindset of continuous improvement and troubleshooting skills. Hire the right people around you, to whom you can delegate in order to use your time more strategically.

7

Data Driven Decisions:

You need to make decisions based on data. Being an ecommerce entrepreneur, capturing and analyzing data at every step of the customer journey is the core of your business success. You need to be aware of latest trends, social media platforms, and your presence on them. Use cutting-edge analytical tools like Google Analytics or Brand Analytics for your online search optimization and, once you are used to these tools, review the data every day to decide what improvements you can make to your business and product.

8

Customer Service:

Almost every unhappy customer will write feedback on your product, while only 1% of happy customers will do so of their own initiative. You have to get them to express their view about your offering. Make sure you have a great customer centric after sales service team to answer any customer queries and resolve their issues as per customer expectations.

Charter Members

In addition to a big community of friends and supporters, here are the charter members of OPEN



Asif Zaidi

Entrepreneur & Business Leader, Banking & Finance, Board Member, Writer, Author & Speaker, President, Open GTA.

“

*No noose can catch the
dawn wind's whirling feet
The spring's bright hour
falls prisoner to no net*

Faiz Ahmed Faiz



Asifa Baig

CPA, CA, ORMP.
President, CEO.
GenNext Chartered
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Akif Siddiqui

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Farhan Huda

EVP, Utopia Deals, a well-known name in the US when it comes to selling Top-Quality Bedding, Towel, Home & Kitchen products.



Fawad Laique

A highly resourceful corporate executive and business leader with thirty years of business development, finance transformation, stakeholder engagement, client relationships, strategy, and planning.



Feroz Jessani

President - Royal Canadian Steel Inc. under the leadership of Jessani Family, has become one of the leading steel service and export centers in North America.



Khalid Nazim

A leading entrepreneur in the 3-D Printing Business manufacturing parts for the industrial and health-care sector.



Mazhar Alvi

Serial Entrepreneur & Investor with a demonstrated history of enabling Technology Start-Ups from concept to MVP stage in the fastest time and least capital.



Mustansir Bandukwala

Partner of Eco Digital, which helps your business prosper by forming novel connections between your offerings and the latest digital marketing technologies. Also owns a Home renovation & Automation company.

Charter Members



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Entrepreneur. Several startups in Digital Commerce: Candela - retail management system, used by 5000+ retailers in 12 countries (candelarms.com). Jazz - Orders intake & fulfillment system (jazzba.io). Geoviz - Digital commerce solutions integrator (geoviz.net).



Dr Naseeruddin Mahmood

Pediatrician and social entrepreneur. Founder, ChildLife Foundation, providing emergency medical care to more than a million children annually in Pakistan.



Naveed Haidari

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Naveed Lotia

Financial Advisor - Edward Jones Investments. Specialist in Tax Efficient Investments, Retirement Plans, Pension Plans, Education & Disability Plans, Savings Strategies, Estate Planning and Insurance.



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Salik Sulaiman Malik

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Saquib Vali

A global business leader who breaks new ground and creates success in environments where a playbook has yet to be written. An EIR at Spyder Works, Co-founder of Beyond Frontiers Inc., and an Independent Board Director.



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Yousuf Sandeela

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Zulfiqar Ali Ghumman

Founder: Global Lumber Resources Inc. named amongst Canada's Top 50 Growth Firms Globe and Mail and Zulfiqar profiled as "Export Guru". Also founder of 'Global Home,' a unique concept. President of The Hunar Foundation Canada.



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Hashim Taqvi

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Imran Zaidi

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Mazeena Rafi

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Raza Rashid

A Licensed Mortgage Agent providing residential and commercial mortgages to individuals and businesses.



Shaan Taseer

Member of CPA Ontario and the Institute of Chartered Accountants in England and Wales. Specializes in tax and accounting through Practice Link Professional Corporation.

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Fareeha Anwer

Team Leader at CIBC, managing a team of 19 passionate young folks. Has great people skills and is passionate about helping others grow

“Far and away the best prize that life offers is the chance to work hard at work worth doing.”

Theodore Roosevelt

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Director Sales & Strategy,
Fully Promoted Canada.
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Maheen Nazim

Young Entrepreneur
from Toronto who
specializes in institutional
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She has experience in
business development
with heavy focus on
strategy, marketing and
research.



Zahra Haidari

Zahra Haidari is an
accomplished REMAX Real
Estate agent specializing in
residential real estate in
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