THE IGI INSIDER

Volume-03

Welcome to IGI Financial Services – THE INSIDE PERSPECTIVE

Introduction :-

Dear Colleagues,

We are happy to bring you the third issue of the IGI Insider Newsletter. This time around, we have had lots of buzzing activities within the last three months that we would like to bring to the fore. Despite the political situation in the country – pre and post election uncertainty, we were able to accomplish quite a lot. Though business was slow but the good part is that there has been an overall negligible impact on the financial front. Things seem to be going as usual. Maybe we have become immune to the political drama that is going on around us.

At IGI, we had two annual conferences – one was the annual sales conference held for the Insurance Team and the other was IGI Securities annual sales conference. Both were held in Karachi and hence it was a good opportunity for the up country teams to visit Karachi and meet with the entire team based out of Karachi as well as the opportunity to visit the Forum Office– the pride of the group. The highlight of the Securities Sales Conference was Mr. Haseeb, the trainer who had flown in from the Middle East and met with the team individually for two days – Friday and Saturday and then subsequently spent one complete day at an off-site training session. We hope this has done wonders for the sales teams' motivation whilst providing good learning tips. On the other hand the highlight of the Insurance Sales Conference was the prize distribution ceremony and the dinner on the Boat on Saturday evening in the extremely chilly Karachi weather.

Before moving on to mention the activities, we would like to congratulate IGI employees for their personal achievements which in turn will also benefit the organization. Sobia Din was promoted to AVP-Head of Research at IGI Securities , Tahir Ali cleared the CFA examination Part I and Mr. Tahir Abbasi has been nominated to look after the Fund Select Business in the capacity of Department Head for an interim period. Tahir, Good luck with your assignment.

In this issue, we had a chance to interview Leon Daniel, the senior call center agent who works behind the scenes to offer support to our customers.

Among other activities that we held during this time, it is important to mention that Funds sponsored the 'The Citizens Foundations Golf tournament' which was held to collect funds for building some new schools. The tournament was held at Karachi Golf Club and was well attended by Golf players and supporters.

IGI Investment Bank was not quiet at all during this time. The SAFE conference held in Dhaka was taken over by IGI Investment Bank as Gold Sponsors and we managed to receive a huge amount of mileage within the South Asian Federation of Exchanges and Members.

On the Securities front a round of direct mail campaign was initiated which will continue for the next quarter., along with a campaign burst of I-Trade in various magazines.

The new Lahore office of IGI Securities finally got branded. The huge windows have been utilized for depicting the brokerage activities and symbols. It is a rent free advertising paying a one time skin cost.

The Securities branch heads have been equipped with all sorts of manuals for respective city heads. They were given the Brokerage Manuals, SOPS, Brand Manuals and HR policies all neatly printed out bound for reference, of-course handled internally by the marketing team.

All in all, it has been an eventful three months for all our companies since our last issue. We hope that you enjoy this edition and continue contributing to the 'IGI Insider.' Happy Reading!

Contents:

- Editor's Note
- Insurance Sales Conference
- SAFE Conference
- Investment Bank tackles PEL issue
- IGI Securities Training
- First cricket victory for IGI!
- Updates from the I.T. Group
- IGI Funds participates in TCF golf tournament
- New IGI Securities building
- IGI Securities manuals
- IGI: A garden for achievers
- Service with a smile
- Employee in the spotlight
- Comprehensive project insurance
- 10 ways to stay healthy at work
- Fun with words
- Intranet quiz
- Top 25 Families in Pakistan
- Secrets of Success
- Race to the finish line!
- Cartoons

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IGI Insurance Sales Conference 2008



The Annual Sales Conference is one event that is looked forward to by the entire IGI Insurance sales team every year. This time around the conference was held at the Carlton Hotel in Karachi from January 25 to January 27, 2008. Sales teams from all branches flew into the city on Friday and after checking into the hotel, headed over to the Head Office at 'The Forum.' For most, it was their first visit there and all were impressed with the set up! Lunch was followed by presentations on IGI Funds by Mr. Ali Shirazi, CEO of IGI Funds, and on the re-launch of the Health Insurance product by Dr. Syed Zakir Husain. After the presentations, everyone headed out for some sightseeing and to enjoy what the city had to offer.

It was down to serious business on Saturday when the sales teams for each branch had to present their current performance and their Business Plan for 2010, outlining where they saw their respective branches in the next two years and how they planned on achieving the targets they set for themselves. Each presentation generated interesting discussions between all the participants and the presiding panel, which comprised of the CEO, Mr. Saulat Said, the COO, Mr. Khalid Yusuf and GM Marketing & Sales, Mr. Shahbaz Haider Agha.

Without a doubt, the most enjoyable part about the two day visit was the Cruise Dinner arranged by Carlton hotel on Saturday Night. After a hard day's work and despite the bone-chilling cold weather, everyone enjoyed the relaxing ambience and the delicious food as the boat headed out to sea. Of course, the most anticipated part of the evening was the award ceremony where the following were recognized: Islamabad Branch – Best Presentation, Mr. Faheem Saeed – Best Presenter, Mr. Zia Mohy-ud-Din – Salesperson of the Year, Lahore Hali Road Branch – Best Performing Branch and Mr. Nabeel Deen – Best Groomed Salesperson. Ms. Raeda Latif, Head of Marketing for IGI Financial Services, was honoured with a special recognition award for Innovation and Strategic Marketing while Ms. Madiha Ahmad and Ms. Zainab Hamid were recognised for their Product Development and Business Coordination efforts.

Officially the Conference concluded on Saturday January 26, leaving Sunday free for everyone to explore the city and relax before catching their flights back home. All in all, the Sales Conference was a big success and everyone left encouraged and excited for the new year ahead!

IGI Investment Bank at the 2nd South Asian Capital Markets Conference



Mr. Samir Ahmed, CEO of IGI Investment Bank and Mr. Syed Javed Hassan, Executive Director of IGI Investment Bank traveled to Dhaka, Bangladesh in February to participate in the 2nd South Asian Capital Markets Conference 2008. The event was organized by the South Asian Federation of Exchanges with the objective of establishing common standards and practices in business accounting in the securities market's; encouraging co-operation among the member countries so as to promote development in their respective securities markets; and to encourage cross-border listing and trade by adequate and fair representation of members in international forums.

The conference had business delegates from all over Pakistan, India, Bangladesh, Sri Lanka and Mauritius including executives representing the South Asian Stock exchanges, securities regulators, clearing companies, securities depositories, prominent commodity exchanges, stock brokers, fund managers and other securities market professionals.

The two day conference began with a welcome address by Mr. Aftab Chaudhry, Secretary General & Managing Director SAFE / CEO Islamabad Stock Exchange Ltd. followed by a series of presentations and panel discussions on pertinent topics such as Regional regulatory Models for South Asian Markets; Integration of Regional Markets and Cross-border trade; Modern Trading Products and Technological solutions; Brokerage Industry; Facilitating Agents for Cross-Border Trade; Investing in the South Asia Region and The Role of Central Bankers in the Integration of Regional Markets. Mr. Samir Ahmed spoke on "Exploring avenues of cooperation amongst the Regional Brokerages" while Mr. Javed Hassan participated in a panel discussion regarding "Scope for Private Equity in the South Asia Region".

The conference in its scope was instrumental in bringing together major players in the international economic market and the South Asian Federation of Exchanges duly appreciated IGI Investment Bank's support as the Gold sponsor of the event.

IGIBL concludes Commercial paper issue for PEL



January 29th 2008 was a day marked with triumph for IGI Investment Bank as it announced the successful conclusion to the Rs.500 million Commercial paper issue raised by Pak Elektron Limited (PEL). The close of the issue was a major achievement for IGI Investment Bank as it was one of the most competitive debt issues raised by PEL so far. IGI Investment Bank played the crucial role of Mandated Lead Advisor & Arranger to the transaction along with Pak Iran Joint Investment Company Ltd. and Mandiwalla & Zafar respectively acting as Joint Arranger and Legal Counsel to the transaction.

IGIBL also aims to continue conducting more commercial paper issues for several other blue chip companies in the near future.

IGI Securities-Sales excellence workshop

Everyone can use a morale booster at times, something that makes you work harder and feel good at the same time. That is why IGI Securities invited Mr. Haseeb T. Hasan, a trainer from Intekworld, Dubai to conduct a 'Sales Excellence Workshop' for the entire IGI Securities sales team, including those from i-Trade. The workshop was held on 2nd and 3rd of February at the Karachi Sheraton Hotel and provided an opportunity for everyone across IGI Securities to learn sales techniques and motivational skills along with meeting some of their colleagues for the very first time.



The trainer, Mr. Haseeb T. Hasan from Intekworld, flew in from Dubai to conduct a very thought provoking and interactive session with the entire team. Mr. Hasan was educated in the U.S. and has worked for over 18 years in Pakistan and Singapore with intense dedication towards improving personal and organizational performances. He is currently providing consultancy and training for Intekworld, a well established name in the area of Corporate Management Consultancy, with a nine year track record and offices in Dubai, Singapore and US.

The training received positive feedback from all participants of the workshop and it really proved to be a morale booster for the IGI Securities' sales team. Everyone has vowed to practice what they learned during the training and have returned to work with a renewed vigour and spirit.

First cricket victory for IGI!

Just when victory seemed nowhere in sight, IGI Financial Services turned the tables around by winning its first hardball cricket match of the season on February 16, 2008. The exciting match of the season took place between IGI and software house Vetracom.com at the KCCA ground with the opposing team first up for batting. Vetracom.com was leading with 109 runs when their team was bowled out by a very fine pace and spin attack by IGI Players. The bowlers were duly supported by excellent fielding, resulting in brilliant catches, sharp run outs and fewer extras. The batting side gave their best on the bouncy track in the overcast conditions when the ball was nipping both ways and was able to meet the target with only two wickets down. Congratulations to the team for their first victory!



Batting Performance

Order	Batsman Name	Runs	Outs
1	Mirza Mahmood	5	Bowled
2	Shayan Jafry	22	Run Out
3	Shafiq-ur-Rehman	50*	Not Out
4	S. Muqeem-ur-Rehman	13*	Not Out
5	Mohammad Ahsan	DNB	
6	Asif Ahmed Siddiqui	DNB	
7	Farhan Qamar	DNB	
8	Saqib Jamal	DNB	
9	Tahir Abbasi	DNB	
10	Moiz Siddiqui	DNB	
11	Fawwad Siddiqui	DNB	

Bowling Performance

Order	Batsman Name	Overs	Runs	Wts.
1	Fawwad Siddiqui	3	10	1
2	Moiz Siddiqui	4	21	1
3	Tahir Abbasi	4	18	2
4	Saqib Jamal	5	22	3
5	Farhan Qamar	3	17	1

Your contributions & feedback are most welcome, please take the time to write to us at:

marketing@igi.com.pk

Updates from the I.T. Group

To revolutionize the way we communicate and share information with other offices, our IT Department would like to announce the launch of Video-Conferencing at IGI. The new technology has been implemented at The Forum, Karachi, Maratib Ali Road branch-Gulberg, Lahore, DHA T-Block branch, Lahore and Razia Plaza branch, Islamabad and will allow us to interact with other locations with a complete simulation of a normal meeting environment. The videoconferencing technology will enable both parties to see, hear and present material just as if they were in the same room. This is a great advancement for IGI as this will greatly reduce the cost, pressure and time of traveling to other locations. IGI IT Dept. also plans to extend this facility to other branches in the near future.

IGI Insurance will be launching a new insurance product in collaboration with Pak Suzuki. The IT Department has implemented an online web portal to quicken the business processes, through which Pak Suzuki's authorized dealers will be able to provide on the spot vehicle coverage to its valued customers and this interface will also cater an online claim lodging facility.

IGI Funds participates in 4th TCF golf tournament

Consider golf a guilty pleasure if you may, but playing the sport can actually be more rewarding than you think. IGI Funds Ltd. recently took part in such 'guiltless' pleasure by participating in the 4th Annual TCF golf tournament. The event was held on January 26 and 27 at the beautiful Karachi Golf Club and was wholly organized by the TCF to raise funds for underprivileged children at nationwide TCF schools. All proceeds raised at the event were donated to promote educational programs in rural areas throughout Pakistan.



IGI Funds avidly participated as one of the major sponsors of the tournament and presented the 'closest to the pin' and 'longest drives' awards to two lucky contestants. "This is a wonderful opportunity for sponsors to give support to nationwide schools and we hope to continue doing sponsorships like this in the future." said Ali Azam Shirazee, CEO IGI Funds. As part of its commitment to CSR, IGI Funds aims to continue activities that fulfill its responsibilities as a corporate citizen while increasing mileage for the company. Top business professionals, golf enthusiasts, and worldwide TCF supporters also attended the event to show support for the worthy cause.



New look for IGI Securities Office

The new IGI Securities office located at 75-T, Phase 2, DHA (near Lalak chowk)in Lahore has recently been given a face lift. The huge windows have been utilized by depicting brokerage activities and symbols which hasn't only revamped the look of the building but has also given the company free advertising, paying only a one time skin cost!

IGI Securities Manuals

In January, IGI Marketing provided brokerage manuals, SOPs, brand manuals and HR policies to all the IGI Securities branch heads. All the manuals were neatly designed, bound and printed internally by the marketing team so now whenever a branch head requires forms or policies, they will be able to easily refer to their own personal manuals. It's convenient, simple and useful all at the same time!

IGI Achievement Corner

In a garden, you plant seeds, nurture them with water and fertilizer, work at keeping the weeds out and trust that the plants will accomplish your goal of being strong and productive. IGI cultivates its employees in the same manner by instilling confidence and proficiency in them and in turn those employees return the favor by putting in their best efforts and hard work to reap benefits for the entire company.

We have many such devoted employees working at our organization and for this issue; we have chosen to recognize three for their personal achievements:

Ms. Sobia Din was promoted to Assistant Vice President-Head of Research for IGI Securities in February. She has worked for the company since 1st July, 2006 and has consistently proven to be valuable resource for the IGI Securities team.

Mr. Tahir Abbasi who is currently the Company Secretary & Head of Strategy for IGI Investment Bank was also nominated in February to be the 'Fund Select' Department Head. Tahir will be fulfilling this role in addition to his existing responsibilities for an interim period.

Mr. Tahir Hussain transferred from IGI Securities-Research Department to face new challenges as Assistant Vice President-Treasury Department for IGI Investment Bank. In addition to this achievment, Tahir also cleared his Level I CFA Exam on the first attempt in February.

So all in all, February has proved out to be a fortunate month for our three dedicated employees. We wish you continued success in your new responsibilities!

Service with a Smile!

Service and Quality are important elements in the success of every organization. Therefore the company's Service & Quality Department plays an integral role in how efficiently the company operates and the level of service it provides to its valued clients. By minimizing the service hurdles and maximizing the productivity of the organization, the S & Q department always aims to build long term relationships with customers and provide services that are beyond their expectations.

The S & Q department at IGI is now being headed by Mr. Shariq Karim who is looking after the contact center, gauging service levels of different departments and also redefining current practices to ensure maximum efficiency for the company. Shariq joins us after a decade worth of experience in the call center management and customer service arena. He has previously worked with Citibank as a product manager for branch banking where he was responsible for both sales and customer service. He has also worked for AKD as an Operations Manager where his biggest achievement was setting up their contact center from scratch, making process flows, implementation of complaint tracking system and facilitating in the SCB and AKD joint venture for online payment transfers.

IGI's Service & Quality Department's mission is to uphold the standards of the company and to achieve that; it is conducting several activities throughout the year:

- S & Q Department launched the CRM -Unison a year and a half ago which provided a platform for both front end and back end staff to perform all customer related activities under one window operation
- The Department has conducted several surveys in the past in order to gauge the productivity of different departments.
- S & Q has also conducted 'mystery shopping' sessions from time to time for its contact center employees and product managers to identify their areas of opportunities and how to make improvements.
- S & Q handles every point of customer contact including customer complaints, requests, and queries via email, phone or any written material.
- The Department assists in marketing campaigns and sends promotional materials to prospective customers. It also markets all our products via the toll free number

Aside from this handful of duties, Shariq is also working on other projects which will further improve the service and quality of our organization. The biggest challenge for him at the moment is compiling a database for IGI Insurance customers, which is something never done previously. It will be one of his biggest achievements since IGI Insurance has an extensive client base which can be used for conducting surveys, marketing activities, and cross selling of products once organized properly. Shariq is also working hand in hand with HR on the standardization of operating procedures at the branch level. His goal is to evaluate current practices of different departments and then reengineering them to be more effective and efficient. Additionally he is conducting trainings for staff on ethics of handling customers, communication techniques, call structure and more importantly, making customers smile.

Another major objective for Shariq is to encourage both front and back end staff to use the Unison software. He points out that despite having access to sales, e-form, complaint, reporting and agent desktop modules, only 10 % of the staff is actively using the software. Keeping in mind that the CRM can track all complaints, queries, sales, can check all the lead statuses of all the branches and can filter data per requirement, he advises all employees to put the software to good use. Overall, Shariq is pleased to see the coordinated efforts of the IGI employees and wishes to recognize all those who are working hard to maintain the service and quality standards of the company.

Employee in Spotlight: Leon Daniel

A firm yet familiar voice greets you every time you call IGI's contact center number, "Hello, this is Leon. How may I help you?" As familiar as the voice may be, most of us are unfamiliar with Mr. Leon Daniel, the person sitting on the other side of the call. Leon started his journey with the IGI contact center a year and a half ago and he has never once thought of looking back. He is considered to be a pioneer for our call center as he attended the first call back in 2006, when the contact center went live. We got a chance to sit down with Mr. Leon Daniel and find out who the man behind the voice actually is.



What have you done your studies in and did you have prior experience in this field?
I've done my graduation from Government College of commerce & economics and I am currently enrolled in an Executive MBA program at CBM. Most of my experience has been customer service oriented, I started off at Standard Chartered Bank in their consumer banking division then I worked at an offshore call center known as Alvia Communications.

So how did you land a job at IGI?
It was all word of mouth. I was already working at a call center so word there travels very fast. A friend of mine knew someone who already worked at IGI and they mentioned how financially strong this company was and how it could open a door of opportunity for me. So I found the door and came knocking.

You have been here since the contact center launched, what have been your accomplishments since then?
One of the major accomplishments has been implementing the Unison CRM software. It has helped manage calls, forward leads to concerned departments and make sense of a lot of things that wouldn't make sense without it. It has also made things a lot more convenient for our customers because now issues are handled in a timely fashion. I would say that the contact center also plays a vital role in generating business for the company, as we are the first point of contact with customers.

Aside from managing the CRM, what else are your duties?
My job involves supervising other agents and interacting with all 4 companies' staff and customers via phone; you can say I'm the middle man. When the contact center first launched, we analyzed how we could make ourselves more functional for the company. Now our job involves all forms of contact with customers including email, ingoing and outgoing calls, circulars, follow up letters, sales calls and we also conduct surveys for different departments to find out what the customer response is to their respective products. Often times we are the only representatives for the company so it's highly important that all of us are well informed about our product offerings.

What is the best thing and the worst thing about IGI?
I think most would agree that the comfortable environment IGI provides is incomparable to any other company. It has also been great to see the many stages the call center has gone through since its launch and being part of the 'IGI contact center movement.' The worst part…am I allowed to answer this? [laughs] I wouldn't call it the worst part but it has been a challenge to grow along with the company.

Seems like the contact center is doing well, what else would you do to make it better?
We recently conducted Unison training for all employees to make the software more user-friendly and convenient. The contact center can be made better if all the staff starts using the Unison on a daily basis to input customers' data etc. We also recommend having periodic training sessions and refresher courses on the software to encourage everyone to use it.

How do you manage to stay motivated?
I come to work with the same thought everyday that working hard with sincerity always pays off. My motivation is the thought that when the company benefits, I will benefit right along with it.

Your philosophy in life?
There are no free lunches in the world. You have to give everything you've got to get anything in return.

Your super-hero?
Mahmood Al-Ghazani from the Mogul Dynasty. He was known for his dominant and fierce nature and I would like to identify with his qualities.

How does it feel to be picked as the employee in the spotlight?
I was the captain of the basketball team at DHA College in 2003 where we won the tournament after competing against all other teams. The game was also highlighted in the Dawn newspaper. This is giving me a similar feeling though this was highly unexpected.

Any last words?
It's a privilege and honor to be recognized for my effort. I would also be grateful if the entire contact center team was highlighted for being such a crucial department for the company.

Comprehensive Project Insurance

by Hasan Masood

Major projects and investments present great opportunities, but also harbour risks. Entrepreneurial risk itself is not insurable, but protection against the consequences of property damage has long been provided by the insurance industry.

It is frequently the case that major projects and investments are only possible if insurance cover is available.

Nowadays, major projects generally include complex construction and erection work. In order to cover both erection and construction risks and to provide comprehensive protection.

It combines the classic construction and erection covers in one insurance contract and is therefore suitable for the insurance of both construction risks such as bridges, tunnels and dams, and erection risks such as complex industrial facilities and power stations, which have to be commissioned and undergo a performance test before take-over by the client. The modular structure of comprehensive project insurance allows a tailor-made insurance solution for any construction or erection project. Depending on requirements and the desired scope of cover, the insured can compile an insurance contract tailored to the needs of the project using individual sections and the additional policy extensions available.

Loss prevention
The lower the losses incurred in the course of a project, the more successful the financial result is for all involved in the construction or erection. Loss prevention precautions are therefore extremely important. For comprehensive project insurance, as for all engineering insurances, the significance of loss prevention is constantly increasing. Experience has shown that precautionary inspections and recommendations for safety measures reduce the number of claims and they are an effective way of improving claims experience.

Preventing claims is therefore the imperative order of the day. Underwriting aspects aside, the insured also benefits from assistance in loss prevention. Continuous reviews of the risks and inspection of regular progress reports are thus strongly recommended. Major construction sites are exposed to a wide variety of hazards. Loss prevention measures and a keen risk awareness are therefore important for a project's success.

10 ways to stay healthy at work

Have you been taking a lot of sick leaves lately? It's very well possible that your job might be contributing to all of your health woes. Stress shows that work stress can cause a majority of ailments in employees; whether its due to performance pressure, hectic timetables or just being overburdened with the workload, its proven that stress can lead to far more serious diseases if not managed at an early stage. To give you a more relaxed and healthier lifestyle, we have come up with some ways that will surely cut down the sick days you take. Here's to a happier healthier new you!

1. Take the stairs at least 3 times a week. It sounds like quite a task for most of us since we are on the 7th floor. However, taking the stairs is an excellent example of a cardiovascular workout. Since we don't always get the exercise we need at a gym, taking the stairs can be a great alternative. Cardiovascular exercise such as stair climbing can actually reduce the risk for Type II Diabetes and help lower the bad cholesterol in our bodies.
2. Drink water throughout the day. It is highly recommended to drink at least 8 to 10 glasses of water a day. Soft drinks and coffee may help you stay awake, but they will also contribute to dehydration which causes irritability and low mental performance. You can keep a water bottle with you at all times to remind you to drink up.
3. Have a light lunch-Not eating throughout the day can decrease your blood pressure and insulin level so its necessary to have a light meal midday. Avoid eating heavy meals in the afternoon because chances are you'll be ready to take a nap afterwards. It is recommended to have sandwiches, fruits, nuts, yogurt etc.
4. Keep the room temperature at a moderate level. If you are sneezing repeatedly at work, chances are you might be catching a cold. If you're not too fond of muscular pains and fevers, ask your neighbor to turn down the AC.
5. Stay organized. If asked, what the number one stressor is for most employees is, its being unorganized and not being able to find things when you need them. To reduce stress, keep your desks clean, inboxes to a limited number of important email and use reminders on Outlook to remind you of your daily tasks.
6. Power naps-Oprah and many others who can afford to do so, recommend power naps throughout the day. Power naps are brief sleeping sessions taken throughout the day which are said to re-energize your body and mind. (By brief we mean only 15 minutes at a time)
7. Proper posture-Most of us have desk jobs and by the end of the day, we can really start to feel the aches and pains that come from bad posture. It is important to keep your back straight, feet firmly planted on the ground and wrists not touching the keyboard while we use our computers. It is also recommended that you stretch out your muscles after sitting at a stationary position for long periods.
8. Find a sanctuary-It's essential to find a 'getaway' spot at work, where you can literally get away for a few minutes and regain your mental balance. Whether it's going to the prayer room or mingling with co-workers, taking a short break will not only help you feel better but also more productive. (This does not recommend a cigarette break!)
9. Wash your hands frequently-It cannot be emphasized enough how important this one is. Most of the common viruses are transmitted due to lack of proper hand washing. So every chance you get, give your hands a nice scrub.
10. Manage time-If it feels like there is not enough time to get things done, then it's important to learn better time management skills. Prioritize your work in order of importance and distribute tasks throughout the day, keeping in mind how long each task will take. Also resist staying at work too late if possible to maintain a balance between your social and professional life. If you take these tips into consideration and implement them into your daily work routine, you should notice that you feel better and will remain healthier. If you have any more tips on staying healthy in the workplace, don't keep them to yourself, share them with us on IGI Marketing!

Fun with words & phrases

What do you think are the meanings of the following:

1. Contagion
2. Synergy
3. Aspersion
4. Plethora
5. Perquisite

1. Contagion-The likelihood of significant economic changes in one country spreading to other countries. This can refer to either economic booms or economic crises.
2. Synergy-The idea that the value and performance of two parties combined will be greater than the sum of the separate individual parts.
3. Aspersion-a false or misleading charge meant to harm someone's reputation.
4. Plethora- an overabundance or in excess of something
5. Perquisite-a benefit in addition to a salary

Intranet quiz !!

Have you been reading the articles on the intranet?

Answer the following questions based on the articles submitted on the intranet. First three people to answer correctly will win an exciting prize!

1. India produces an output of _____ computer science graduates in a year. (110,000)
2. When saving money, what does it mean to 'fee yourself?'
3. What is the motto of the Pareto principle, 'Don't just _____ _____, but _____ _____ on the right things.' How can you apply this to your work routine?
4. What is meant by Warren Buffet's saying 'That is Noah's Ark way of investing'?
5. According to Liz Welston, each family member deposits _____ dollars a day as a family tax.

Congratulations to
Asif Siddiqui, Shafiq Ur-Rehman Bhatti from IGI Investment Bank and Muhammad Yasir Khan from IGI Securities for solving the Sudoku puzzle in IGI Insider Volume II

Top 25 richest families of Pakistan

We are proud to have 'The Packages Group' listed fourth on the list of 25 richest families of Pakistan. The company attained this rank not only due to its wealth but also because of the strong business acumen the Group has possessed for so many years. To find out more on how these families made it to the top 25, please check out the articles on the intranet!

1. The Nishat Group
2. The Jang Group
3. The Hashoo Group
4. The Packages Group
5. The House of Habib
6. The Saigols
7. Nawa-E-Waqt Group
8. The Saif Group
9. The Crescent Group
10. The Monnoo Group
11. The Dewaan Group
12. The Lakson Group
13. The Sapphire Group
14. The Dawood Group
15. The Best Way Group
16. The Haroon Family
17. The Yunus Brothers
18. Gul Ahmad/Al-Karam Group
19. The Bawany Group
20. The Servis Group
21. The Tata Family
22. The Alam Group
23. The Guard Group
24. The Ejaz Group
25. The Tabani Family

Secrets of Success

by: Muhammad Ashar Khaliq

Dare to take an initiative
346 BC - Philip II of Macedonia sends a message to the Spartans after conquering much of Greece: "You are advised to submit without further delay, for if I bring my army into your land, I will destroy your farms, slay your people and raze your city."

But he left them alone when the Spartans sent a one-world reply: "If."

"Always be prepared"
1879 - When the British redcoats turned to their ammunition upon being attacked by the Zulus at the Battle of Isandlwana, they found that they were filled with biscuits not bullets. Out of a force of 1,400 men, fewer than 100 survived.

Never start what you can't finish
1896 - The shortest conflict in history was between Britain and Zanzibar that started at 9.02 am and ended at 9.40 am. Sultan Hamad bin Thuwaini objected to the Royal Navy sailing into his harbour and opened fire. The Navy replied in kind, destroying his palace.

Always keep an eye on your expenses
1912 - The owners of Titanic, the White Star Line, stopped the wages of the crew as soon as they received the news of the ship's sinking.

Spread your influence
1875 - The King of Fiji brought back measles from a state visit to Australia, and wiped out a quarter of his own people.

Be persistent
1264 - Henry III pardoned one Inetta de Balsham, condemned to death for harbouring thieves. She had been hanged but survived after three days swinging on the end of the rope.

Develop strong ethical standards
1718 - The Irish Parliament passed the Coffee Adulteration Act, by which it was forbidden in the future to try to pass off sheep dung as coffee beans.

Express your potential
1797 - Dominique Jean Larrey became Napoleon's surgeon-in-chief. He was able to amputate a man's leg in 13 seconds.

Keep a look out for alternatives
1837 - Alfred Bird invented custard powder for his wife who was allergic to eggs.

Know exactly what you want
I don't want to achieve immortality through my work; I want to achieve immortality through not dying. (Woody Allen)

Generate early consensus
History is the version of past events that people have decided to agree upon. (Napoleon Bonaparte)

Keep you spirits high
When you cannot get a compliment any other way, pay yourself one. (Mark Twain)

Grasp opportunities
Buy land. They've stopped making it. (Mark Twain)

Be rational
The best argument against democracy is a five-minute conversation with the average voter. (Winston Churchill)

Think out of the box
"This 'telephone' has too many shortcomings to be seriously considered as a means of communication. The device is inherently of no value to us." (Western Union internal memo, 1876.)
"Problems cannot be solved by thinking within the framework in which the problems were created." (Albert Einstein)
"When a finger points to the moon, the imbecile looks at the finger" Chinese proverb.



Race to the finish line!

IGI Marketing's very own Uzair Mohammad took part in the Pakistan National Karting Championship on February 2nd and 3rd, 2008. His team, Caltex-XVR zoomed past the challengers and finished overall 3rd place in the championship. Congratulations to Uzair and his team for a job well done!

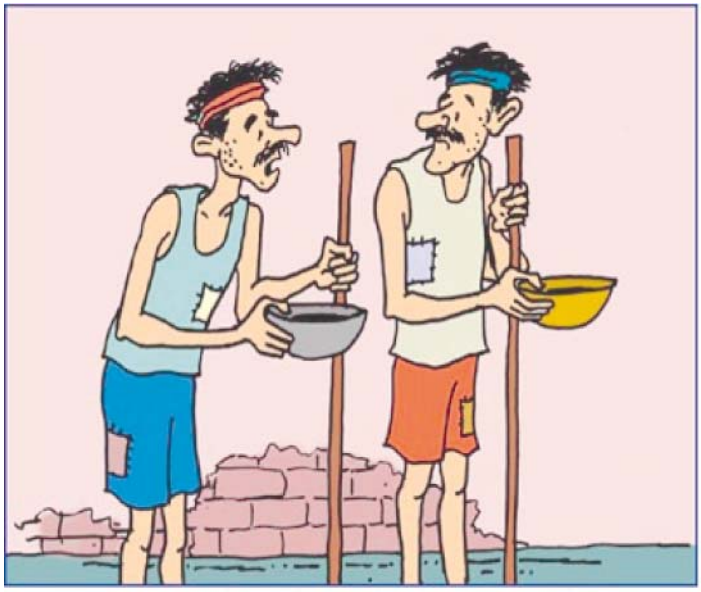
Laugh it off!



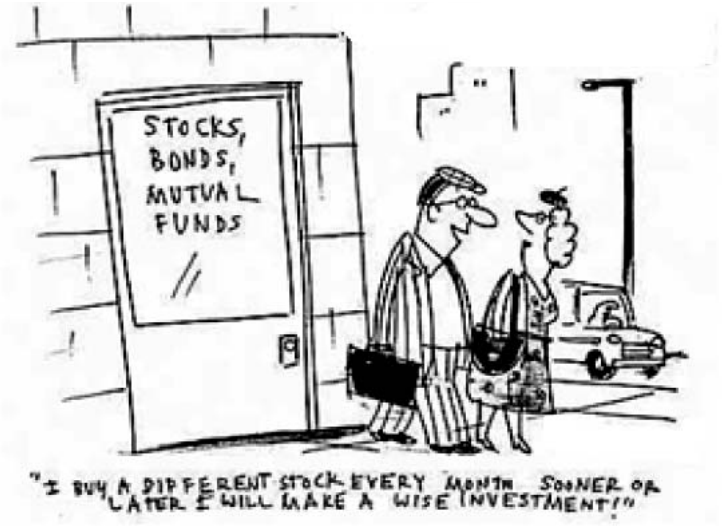
"Stocks can be risky, and you've got to be able to sleep at night. We'll set aside half your money for sleeping pills."



"Gimme your money. And a long-term, value-oriented investment strategy."



I AM REALLY GETTING WORRIED ABOUT THE INCREASING USE OF CREDIT CARDS...



"I BUY A DIFFERENT STOCK EVERY MONTH. SOONER OR LATER I WILL MAKE A WISE INVESTMENT!"



"'Oh, no,' said Goldilocks, 'don't tell me that the return on invested capital is only *three* percent—less than you can earn on a money-market account!'"