

To succeed you must believe
To believe you must have passion
To have passion you must not be afraid of failures
(Salim Ghauri, 2015)

The sum total of my life's experience is that if you struggle passionately and with noble intentions, then the whole universe stands with you to support you in your mission.

Dedication

I dedicate this book to my respected father Rehmat Ullah Ghauri, my wife Nasreen Ghauri, and my very dear children Hamna, Faiqa, Aima and Saif Ghauri.

After my parents if there is anyone whom I give credit for my success, it is none other than Nasreen.

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Foreword

Modern day empires are built on ideas, and the same can be said for Mr. Salim Ghauri's endeavour in the IT industry of Pakistan. From a humble beginning in 1996 when he started NetSol in a small office with a three member team, to the present day IT empire credited with a hundred million dollar contract in 2015, Salim Ghauri's success story is no less than the stuff that dreams are made of. But if you ask him he would tell you that it was his dreams that made this success story possible.

Working behind his standing desk in a large office with a view of a bustling modern Lahore in front of him, Mr. Ghauri is usually found pondering ideas and abstractions. Be it talking about fate, luck and the divine blessings in his life, or thinking the launch of an IT university in Pakistan, Mr. Ghauri has the air of a man on a mission. And perhaps one of his greatest quality is his ability to bring his ideas into life. From his "nothing to everything" mantra, to his active life style, Mr. Salim Ghauri is what you expect of a Tech Mogul: unconventional, iconoclastic, and a risk taker who spent his entire life proving the impossible, possible. And yet humble to the core, and grateful rather than proud, Mr. Ghauri attributes his success to others.

If you ask him he will tell you that he is just a part of NetSol and not the driving force behind it, yet those who will read his story will take no time to conclude that NetSol's meteoric rise to unparalleled success can be charted by Salim Ghauri's three outstanding personal qualities: wisdom to look ahead, fortitude to bear adversity and persistence to never give up. Belonging to a culture shrouded by conventionalism and tradition, yet breaking boundaries to reach for the stars, Mr. Salim Ghauri is perhaps the most appropriate poster child for the road "less travelled by".

Watching him go about his business in his office is like taking a whirlwind tour of many worlds of Salim Ghauri. He juggles personal calls, always cheerfully promising to call back, goes about checking his e-mails round the clock, and somehow manages to maintain a happy and relaxed disposition while moving from one high stakes meeting to another. Seeing him interact with his staff, family and visitors sometimes it seems as if Mr. Ghauri is unaware of the success he has achieved. He does not live in the laurels of his past, nor is he burdened by the expectations that his success comes with. Instead he inches forward cheerfully and resolutely, taking all of his worlds along with him.

Those who read this book should be prepared to meet a person in these pages who has reached previously insurmountable heights and in the process has created a version of corporate Pakistan which is years ahead of its time. Wise but not cumbered by over thought, ponderous but not over thinking, Salim Ghauri has spent his entrepreneurial career bringing the fringe into mainstream.

Meet the person who believes in his own version of karma wherein the more he gives to others the more he receives. Religious but not superstitious Mr. Ghauri according to his philosophy of life, holds himself accountable to a standard which is a notch higher. Perhaps his biggest satisfaction is in being a benefactor, patron and employer of hundreds of extremely talented Pakistanis and that makes him feel humbled and blessed by the Almighty. With his vision and his belief in the young professionals he is so proud of, Mr. Ghauri has created something more than just a company.

He has, in fact, started a movement called NetSol.

This book is an honest and candid narrative of Mr. Ghauri's professional and personal life. It attempts to highlight his inspiring success story for the readers. As a translator of this book I had to visit and re-visit the milestones in Mr.

Ghauri's life many times during the past few months, and for me each visit was more inspiring than before. There is something for everyone to learn from this book. A young entrepreneur can learn to take initiative, a struggling professional can learn to brave the wind and always hope for the best, whereas a successful businessman can learn to be modest and down to earth. There are real life personal lessons in the values of family unity, sacrifice and loyalty. There is tongue in cheek acceptance of personal follies and a heartbreaking account of losing a loving parent. This is the beginning of Salim Ghauri's life and career, but I am very sure there will be a sequel very soon because the success story of NetSol is still work in progress.

Salim Ghauri through the eyes of Eugen Beckert

In 1995 a young entrepreneur returned to his home country.

While others had chosen to follow their fortune in the new world he wanted to help develop the sleeping potential of Pakistan especially in the area of IT. As internationally experienced IT professional he knew that well educated, talented young people in Pakistan could build an IT industry like India did it before.

This 2 fold vision about his own start-up company and beyond that for Pakistan's future was a very strong drive from the beginning until today.

However the beginning was not easy at all because the request for IT services at home was weak.

This is when I met Salim Ghauri 1996 in Bangkok, busy with my own vision for Daimler Financial Services in the Asia-Pacific region. Likewise I was struggling with the begin, because the customization of a UK software for Thailand with UK consultants was a nightmare. Merit goes to Salim's brother Naeem, who actually was our project leader and who brought us two "beginners" together.

Salim often asked me why I choose to work with his tiny company and that's the main reason :

Obviously the two of us had a strong desire to go ahead and were decisive and ready to take a risk. For me the good performance of Naeem helped to trust in the family attitude. After our initial meeting in a pub (both of us no drinkers) I was happy to give Salim the job to finish the pending customization project off. This was not really Daimler AG to Network Solutions Pvt, Ltd but Eugen Beckert to Salim Ghauri, brothers in spirit.

My positive assumption proved right and after the successful first completion we engaged in an unconventional kind of joint venture (e.g. buying a licence of a non existing product) and became friends. Moreover Salim created excitement among my Daimler management colleagues about NetSol performance and service attitude. Finally his products covered the whole APAC region and has been recognized as the leading software in the industry.

The NetSol story was often told and obviously Salim fully deserves the reputation and admiration he holds in Pakistan and beyond. The success of his company and his personal development made him the "IT Icon".

The evaluation of Salim's career and the NetSol development is only complete if we consider the contribution of his family. Obviously his father has brought up several talented and highly motivated children. Three of them teamed up in the early years of the company while more family members keep joining the club until today. After the initial phase of Network Solutions Najeeb joined to set up the listed company in the US and took care of funding. Naeem later added sales and M&A including extension into UK where he lived.

Behind this glorious picture played a variation of fierce challenges which Salim and his brothers in NetSol International had to overcome. While the workforce in Lahore was constantly growing based on continuous good performance and expansion of the client base the geopolitical problems of Pakistan put limitations to both progress and reputation. The requirements of being a listed US company, experiments during the Internet bubble period, Asia crisis and international acquisitions were an additional stretch to management attention and capabilities. These details are not for the public, but taking such burden in mind it is even more admirable for me what evolved over time and how Salim Ghauri implemented his vision.

Today his dream of an international big player in his space has materialized as well as his private wish for a peaceful family life and good health. Ambitious and successful, proud and admired, Salim still stays down to earth and puts his emphasis on social engagement. He cares a lot about his employees, not only with respect to their professional development but as well for their motivation through gatherings, sports and his good humor.

Having Salim as a partner is very encouraging because of his reliability and high discipline. His focus on quality resulted in the highest level of the CMM certification for the core operation was and is a major reason for acceptance by international clients. Despite his optimistic view and constant drive he is open for problems and opinions, ready to learn and able to change direction if necessary. Based on my personal values I appreciate most that he puts the well-being of family, company and country above his personal satisfaction.

I would like to wish Salim that the years to come may develop like the famous topping on the ice cream, completing and eventually surpassing the visions he brought along.

Salim Ghauri- the people's entrepreneur

When NetSol started its business, it was a very difficult time for Pakistan, as internal conflict and sectarian violence had created a negative international image of the country. I was working with the World Bank in those days. In 1999 the Y2K scare caught the imagination of the world. Because the old computer programs were in the Old Language, it was feared that in the 2000s everything in the computer world would come to naught, and the world would end. In America the Old Language had become obsolete, so efforts were made to reach out to those parts of the world where the Old Language was still being used. In those days India was working in the Old Language, hence many American resident Indians considered it a great business opportunity and outsourced tons of work to Indian IT companies. There were very few Pakistani companies that were working in the field.

But the individuality of Salim Ghauri is that he has exceptional technical skills. That's why he was able to develop an international level software called LeaseSoft. I believe that as far as product development is concerned Salim Ghauri's company is one of its kind in South Asia. Unlike Indian companies that

concentrate more on service providing, Salim Ghauri concentrated on product development from day one.

I remember once I was sitting in an international conference with the head of InfoSys India. During our conversation I told him that I was on the board of directors of NetSol Technologies. He immediately responded by saying: I would like to buy NetSol. I was surprised and asked him why he had said so. He told me that his company had done a huge amount of work for the entire world and yet his average booking was \$200 per day, whereas NetSol had only made one product so far but its average booking was around \$700 per day. When I checked this information with Salim, he told me that a conservative estimate of NetSol's average booking was \$800 per day. The credit of advancement of IT industry in Pakistan can wholly be attributed to Salim Ghauri.

Another important quality of Salim is that he is a people's manager. He is surrounded by people who are sincere with him, and nobody considers himself subordinate to Salim Ghauri. I have witnessed how Salim has ensured provision of so many facilities for his employees. The company provides high quality free lunch to all its employees. Similarly there is a gym facility on company premises

to cater to the health of its workforce. I believe that Salim is very judicious in his vision and I am very sure that he is already planning to branch out in other areas as well because the supply of labor is diminishing in the international market and dependence on technology is increasing rapidly.

A large part of Salim Ghauri's entrepreneurial success can be attributed to his luck. I myself attribute many of life's successes and failure to fate. I believe that lady luck is on Salim Ghauri's side and this is the reason why he has been able to take great risks and has always been successful.

I met Salim Ghauri's brother Naeem Ghauri at the house of Maleeha Lodhi, Pakistan's ex-ambassador to the United States of America. I sensed that Naeem was very enthusiastic about NetSol. I was very impressed by his confidence. I can say it with surety about both Salim Ghauri and his brothers that they don't run after money. Instead they value people and this is the secret behind their success.

Shahid Javed Burki

Ex Finance Minister of Pakistan

Ex Vice President World Bank

Zaini....My Ingenious Son

When Salim was born, we named him Zaini. I still call him by the same name today which surprises his friends and acquaintances. They wonder who Zaini is. This Zaini is my Salim Ghauri- who has always been like a bird with a soaring flight. Even as a child when all the kids would sit down to open their books, Salim's eyes would follow the spiralling kites above while his books will lie open in front of him. He thought I was unaware of his distracted attention.

The most important thing about Salim is that he is very perceptive. He is an expert face reader and a very good judge of character. His obedience for me is such that he sits with me every day for an hour just to chat with me. If somebody asks, he always says he lives with Papa. Although he has made this house himself, yet the house bears my name plate. He always admires my decision to have shifted my children from Bahawalpur to Lahore. He believes that if I had not taken this decision, then today he would still be stuck in Bahawalpur and would not have been able to avail the opportunities that he got by being brought up in Lahore.

I always thought that the secret of my success in life was my ability to make friends. Salim inherited this habit of socialising from me. Today his social circle includes all the prominent personalities of Pakistan just like my social circle in the 1960s and 1970s.

As a young man Salim went to a top class university of Romania to pursue his studies. I always believed that my children should be highly qualified first and make career decisions later. I am grateful to Allah that this decision proved to be fruitful. Despite completing an engineering degree in petroleum, Salim is considered the forerunner of IT industry in Pakistan. It is quite possible that had there been an awareness about IT in Pakistan in those days, I might have sent him to pursue a degree in this field. But let me say that Salim has a visionary outlook which compelled him to assess right from the onset that the field of IT was full of opportunities. Despite getting a qualification in the field of petroleum engineering from Romania at my prompting, Salim's God gifted talents earned him a name in the field of IT which even the most qualified people have not been able to achieve. This is a unique blessing of God and the fruit of my prayers.

There is no doubt that Salim suffered many hardships during his stay in Romania. He braved the cold weather, adjusted himself in that society, ate unfamiliar foods, and yet he never complained. He never told me that he was in discomfort. Zaini has always been a good child. Not only this but he has always been very principled as well. He was impish, but I considered him more active than naughty. One important thing about his childhood was his never ending demands. Sometimes he would ask for a camera, at another time he would demand a projector. Sometimes he wanted new shoes, and at another he wanted an expensive pen. I was often away on foreign trips due to my business commitments, and whenever I would reach a new destination I would find Salim's letter full of demands already waiting for me. This is the reason why all my children including Salim have always been so attached to me.

After retirement from my business, I have spent a larger part of my life with Salim. He is a very caring son, but his wife worries for me ever more than him. Both of them compete with each other to take care of me. I have a feeling that my wife Begum Farooq trained my daughter-in-law in such a way that after her passing I was to be looked after well. Sometimes I feel that Farooq had a premonition that she should ensure a good domestic environment for me before her own death. I inherited my peace personified as Salim and his wife. There is

no doubt that Salim has had a huge role to play in this. It is true that when I visit my other sons I always get a VIP treatment, but I don't stay with them for long. The comfort that I find in Pakistan with Zaini is unmatched. It seems as if Salim is always at my beck and call. For instance once I casually remarked that the marble floor makes the house cold, and the next thing I knew Salim ordered wooden flooring to be done in the whole house the very next day.

Salim has God given capabilities and Allah has been truly kind to him. I believe that his philanthropy is the reason behind his success. In fact let me say that Allah had predestined for Salim to be successful. Salim is the most down to earth among his brothers. It is the magic of his personality that he has taken his brothers along in his life's journey. He loves everyone, and takes care of everyone.

Sometimes I wonder where he got his graciousness from, and how he talks so intelligently. Working efficiently and wisely are his fundamental qualities. He doesn't leave room for mistakes. As compared to his brothers he has been employed for a short time. When he was in Saudi Arabia, he worked as the in-charge of transport at a company. He had an interest in IT so he acquired diplomas in the field. He has worked extremely hard in life to be highly skillful

in his field. This was his own decision. When he went to Australia, his skill aided him to grow further and he made a name for himself as an IT consultant.

Salim has always been curious about learning new things and meeting new people. As a child he used to silently observe my friends who came to my house to visit with me. In those days many eminent personalities used to come to visit me. The ambassadors of Romania and Poland were frequent guests in my house, the governor of Punjab Sadiq Qureshi used to visit me often, and so did the interior minister Abdul Qayyum Khan who was also a personal friend. Similarly the Chairman of Muslim Commercial Bank, Adam Jee, was also a visitor. Salim used to meet them, observe them and noted how they talked. But he never interfered in the conversation because he was young.

We had a joint family which comprised of my wife and myself, our seven sons, our one adopted daughter, my mother, my wife's sister and the family of my eldest son Shahab. Our house was spread over more than five canals. There was a lawn at the front and one at the back. I had equipped the house with every source of entertainment for the children. On weekends we would play badminton and table tennis. The children's friends would visit us to play, and all the brothers had

a lot of fun. Yet I was a strict father, and their mother had instilled my fear in them. That is why nobody dared to be unnecessarily familiar with me. Another reason was my very busy life. Often I would disembark from one flight only to catch another, with just a few hours' stayover at home. That's why I wasn't able to spend much time with my children. It was because I was alone and had to work extra hard to keep the business going. Salim has inherited the habit of hard work from me, but Allah has given him a lot from his bounty, right from the outset. I pray to Allah that he always remains blessed just the way he is. Amen.

Rehmat Ullah Ghauri

My Supplications

*There are people who just dream, and then there are people who follow their
dreams.*

My dreams became a reality when NetSol signed a \$100 million contract in December 2015.

I often ask people if they have dreams. In response to this they look at me in surprise and then very reluctantly nod. It seems as if they don't believe that their dreams can ever come true. They think their dreams are creatures from some other planet, and they constantly struggle to get rid of them. Even Iqbal lamented the existence of those who don't dare to think or dream.

After my parents' prayers and Allah's unique blessings, I have always relied on my dreams. I have never been shy of dreaming big, and then in order to make those dreams come true I have travelled the world and spent every moment of my life in exploring opportunities. So much so that today when the children of my children are all grown up, my dreams have still not outgrown those of a young child.....and this is the secret behind my success. If you consider it success.

When I started NetSol, no one including myself had anticipated that it would turn into such a huge empire that even Salim Ghauri would become one of its by-

products. This autobiography is actually the success story of NetSol. Salim Ghauri is only a worker, while the real standing is that of NetSol. An organization where thousands of young people work day and night, they introduce Pakistan to the world, and earn a living for their families.

Today I am invited to various gatherings, seminars and conventions to tell the story of NetSol. It's because I am the sole witness of its success starting from its inception till today. If there is anyone else who can take credit for this, it is my wife Nasreen who always trusted my abilities and empowered me by placing her faith in me.

In order to read the story of NetSol you will have to hear my story as well so that you understand the factors behind the success of NetSol, and tomorrow you can build your own NetSol yourself.

My story is not very complicated. It's a very simple story of an ordinary child who nobody believed would ever make it big in life. I don't know how it happened, but Salim Ghauri was full of self-confidence, and he was able to lay the foundation of an empire. Maybe the reason for this was that Salim Ghauri did

not indulge in self-praise. Instead he accepted the realities of life and worked hard just like his father. It was his blood, sweat and tears that enabled him to discover the hidden secret of alchemy. I should probably not say so, but it's a fact that even today Salim Ghauri works in NetSol just the way he did on day one. He starts each day with the same passion and motivation which he had back in 1996. Those were the days of the start of NetSol, and Salim Ghauri used to tell his wife to call his office after every few hours so that onlookers could say that the phone in his office did ring.

Many people have worked very hard to shape the dream of NetSol into reality. Even the hard work of office boys cannot be ignored in this context. Yet, there are a few people whom I particularly want to thank in this regard. I want to extend my deep gratitude towards my elder brothers Shahab Ghauri, Najeeb Ghauri and Naeem Ghauri. I want to thank my mentor Eugen Beckert, my generous ex colleague Sajjad Kirmani, my dear friend and the ex-head of human resource Tahir Malik, and above all my most respected father Mr. Rehmat Ullah Ghauri. Today if NetSol has been able to represent Pakistan all over the world, it is because of the hard work and prayers of all these individuals. I will start the story of NetSol by offering my appreciation to my father.

Salim Ghauri

1. The Beginning

Although I had never heard of a computer when I was growing up, yet now at late age my introduction is incomplete without the reference of computers. My friends often say that Pakistan was founded by Quaid-e-Azam, but Salim Ghauri gave it its IT credentials. When I am invited by universities to narrate the story of NetSol, it feels as if a veteran of the freedom movement is being asked to tell the story of the creation of Pakistan. National newspapers and magazines have often titled me as ‘the Bill Gates of Pakistan’ which humbles me. I appreciate Pakistani media’s positive regard for me, though I know that Bill Gates is as unknown for some Pakistanis as Salim Ghauri is for many Americans.

The story of NetSol is a fascinating tale which can be told and retold without making it lose its charm.

In the 90s, I was working in an Australian company, BHP Steel. At that time most of the IT outsourcing contracts went to Indian companies. While attending meetings where such matters were dealt, I often wondered why Pakistan’s IT industry was not getting the attention it deserved.

To find the answer of that question, I returned to Pakistan in the mid-90s, and laid the foundation stone of NetSol. My friends who were settled in Australia for some time were highly critical of my decision, but unlike me they could not foresee the possibilities.

NetSol like Rome was not built in a day. It is the result of 40 years of imagining and reimagining, toil and hardships faced by myself and my family, and the singular resolve not to give up. The strength of my character pegged me to my self-belief and did not allow me to step astray. Yet I have never stopped looking back to learn from my mistakes. From this constant self-improvement I have been able to forge the Salim Ghauri who is the founder of NetSol!

Whenever I have invested in my professional capabilities, money and success have followed me. But when I have put money and success first, they have always eluded me. Today NetSol has the highest quality certification i.e. CMMI Level 5 and the company can bid for Pentagon defence contracts. Interestingly this standard of quality was achieved at a time when NetSol was in financial distress, yet I spent all my energies to achieve the highest level of excellence . I advise

young entrepreneurs to improve their skills rather than chasing after money and success. I was not born with a silver spoon in my mouth in a city like New York or London. In fact, I was born in Bahawalpur; a small city in the South of Punjab. I was not entitled to success by birth, rather I had to invest in myself to succeed as an entrepreneur.

The first office of NetSol was a mere six hundred square feet. Today, NetSol's headquarters are situated in an awe inspiring building on the intersection of Ring Road and Ghazi Road, Lahore. While I was laying the foundation stone of this new building, I had never imagined that in a few years the same area would be so developed that it would be mistaken for Paris for its network of roads. I have conducted business with the whole world from this building. NetSol is the international face of Pakistan. It has held the world's attention for Pakistan in good and bad times. Customers place blind faith in the company and have known Pakistan through NetSol. Today, international customers land at the airport, travel by road to NetSol headquarters and then to a five star hotel, they are amazed at Lahore's development. NetSol is not only a blessing of Allah for me but also for Pakistan. Allah in His infinite wisdom has enabled a humble person like me to provide livelihood to my employees by inculcating entrepreneurial skills in them, taking timely decisions, recognising opportunities, placing value

in my workforce, making sacrifices for them and treating them with respect. I feel grateful to Allah that even in my absence, they mention me in good words. This is because I have always strived for the best, and the new generation of Pakistan is benefiting from my efforts. Although NetSol is rooted in Pakistan, its branches reach all over the world. This company was envisioned with an international perspective and was based in the philosophy that we live in Pakistan but we do business with the world. I am proud to be the Salim Ghauri of Pakistan.

2. Birthplace

I was born in 1955 in Bahawalpur. I left my birthplace at an early age of three when my father brought our family to Lahore. Yet I still remember with fondness the Shahi Bazar of Bahawalpur, its balmy evenings, pleasant nights and scorching afternoons. It can be said that Lahore taught me how to walk on my two feet, but it was Bahawalpur that taught me to walk on my knees first.

The first name given to me was Zain-ul-Abedin. My elders considered this name inappropriate for me because I remained sick till the age of five or six. Hence I was named Salim Ullah by them. Fifty years ago such ideas were given importance. To this day my family, including my wife, call me Zain or Zaini which confuses my friends, but I find it endearing.

My ancestors were Ghauri *Pathans* who migrated from District Meerut in India to Multan and then to Bahawalpur in Pakistan. My great grandfather was a *hakeem* (Doctor of traditional medicine), and my grandfather was a renowned dentist who was also a close friend of the Nawab of Bahawalpur. Despite such

lineage my father faced certain setbacks that forced him to work extremely hard, and this is the trait that I have inherited from him.

My father Rehmat Ullah Khan Ghauri started his professional life in extreme hardship. His life was spent in continuous labor, but he did not complain about its adversity. He marketed the products of a company that supplied oil to ginning factories abounding in the suburbs of Bahawalpur. As a result of his consistent hard work our family's financial situation improved. When he had made a name in the field of marketing, he acquired an agency for the sale of second hand ginning machines imported from Romania. Later he expanded this import business to Poland. That's when he founded Black Hawk, a company that operated in the construction industry. At that time Lahore was expanding and suburbs like Faisal Town and Johar Town were being developed where his company found plenty of business.

My father had many qualities but making friends was his forte. Even Dale Carnegie could not have matched his skill. I learnt this skill from him and it became the key of my success. I have observed that children of the new

generation are anti-social and introverted which may become a hurdle in their professional life. Such children must be trained in the art of public relations.

My mother was a very sophisticated and graceful lady. She passed away at a young age but the way she brought us up, shaped our lives. She kept a firm grip on her seven sons and kept us grounded. Otherwise, in an all-boys household it is common to see some of the children lose focus, not complete their education, and cause embarrassment for their family. I salute my mother's infinite wisdom with which she raised us. She taught us human values and went out of her way to raise us well. Whatever we are today, we are because of our mother's prayers, attention and dedication. The incredible unity among us is also a result of her upbringing. May Allah protect us from ill-wishers.

I had a special bond with my mother. You can say I was the apple of her eye. I was disciplined by her as much as I was given her love and prayers. I was very stubborn as a child who would quarrel about everything be it the design of a school bag or a pair of shoes. When my Mother served food I was the one who always quibbled over portions. Our father was mostly away on business so we

turned to our mother for our everyday needs. We took our problems to her and she judiciously solved them.

3. Childhood

I was a restless and curious child and till today I remain so. I believe that a person who does not have a sense of wonder or a desire to excel, cannot achieve anything in life. I consider myself fortunate that though I was a naughty child, God blessed me to become an exceptional entrepreneur, turned my failures into success, and showed me a way whenever I was at a dead end. Nature has always been kind to me, and the hand of God has guided my efforts and hard work. My restlessness has always made me do things in a hurry, be it walking, eating or making money.

My earliest childhood memories are of playing with spinning tops. I spent all the money that my mother gave me on wooden tops. The craftsman who made these tops lived behind our house. He was a skilful artisan. He made the tops with such precision and painted them with brilliant colors in such detail that sometimes it was hard to believe that it was the work of human hands. Boys competed by trying to keep the top spinning for the longest time, for which they practiced hard and long. You have to tightly wrap the top with a twine, quickly extend the arm in a particular way, and while releasing the top pull your arm back so that the top flies through the air with a flourish and starts spinning on the ground. These days mechanical tops are available in the market which can be operated by pushing a

button. The difference between these mechanical tops and our wooden tops is quite similar to the difference between the singing of Ali Zafar and Mehdi Hassan sahib. Unlike the automatic, battery operated toys available in the market today, toys of my childhood required hard work, which taught us the value of diligence. Apart from spinning tops, I was very enthusiastic about cricket. We used to play with cricket balls made of cork. Cork balls manufactured by Service Corporation were favoured by boys. At that time a single ball would cost five rupees, and we had to pool fifty paisa each to buy one. I was fond of hockey as well, but only as a spectator of the game.

In those times children used to be very active, and staying indoors was not preferred. On their way back from school, children would gather in play grounds and played till sundown. We stopped playing only at the call of *Maghreb* prayer or else when we lost the ball. We used to fight a lot but it was forgiven and forgotten very quickly.

My childhood days were more like free style wrestling, where there were no rules. There was no television, so we couldn't spend all the time staring at a screen. We made trouble for no reason, and regardless of that we had to find ways to spend our time. One of such activities was swimming in the canal during

summer. My friends and I would make a plan, gather our swimming trunks, though some of us preferred to swim fully clothed; and would return home soaking wet. We would take with us seasonal fruits such as water melons, mangoes and melons which we chilled in the canal before eating them heartily. These excursions were like a picnic and there was a great hullabaloo. Large groups of boys from each neighbourhood would go to swim in the canal and play with plastic balls and Frisbees. We also had inflatable plastic tubes for those of us who couldn't swim. Those who couldn't get their hands on tyre tubes would inflate their *shalwars* (the traditional pants). On one occasion while I was swimming with the help of an inflatable tube, it turned over, hoisting my legs in the air and pinning my torso under water. I started to drown, my vision got blurry and I could not breathe. I struggled to surface but the water current prevented me from doing so. I tried to yell and scream for help but to no avail. I still don't know how it happened, but suddenly the water pushed me upwards. I often wonder how I was saved from drowning that day. I consider it a miracle of God, and feel lucky to be alive

4. Flying Kites

My childhood is synonymous with kite flying, and my somewhat tanned complexion can be attributed to it. Flying kites was my life. I often cut my fingers while flying kites with strings coated with crushed glass and glue. I had encyclopaedic knowledge of various kinds of strings, kites and knew which kite was to be flown in what kind of wind current. I used to climb trees, walls and roof tops to capture kites. In my craze for kite flying I never bothered about summer or winter. During summer the uncovered parts of my body would get tanned and the difference showed. When my father would make us sit in the veranda to study, I would get distracted by the fighting kites in the sky. I have flown all kinds of kites including the kites I made from polythene bags. During *basant* season strong winds used to blow which were ideal for flying kites. Scuffles were common while capturing kites. Taller boys would easily capture a kite and if a shorter boy tore it, a fight would break out. Anyone who lost the kite would beat the first person standing in front of him and many times it was later found that the actual guilty party escaped justice. Those were simpler times, brass strings were not used in kite flying, and death resulting from string wound to the neck did not occur. For us flying kites was a pleasurable pastime rather than a game of death. Unlike these days the older gentlemen did not fly kites and such

indulgence was looked down upon. Although a singer like Fareeha Pervaiz had not sung the popular love song “dil hua bow kata”, but still there were thousands of kite flying enthusiasts who were waiting for love to strike while flying kites.

Eid was the most joyous festival imaginable. My most memorable Eid was when a suit was specially tailored for me. Eid for my family has always been a traditional affair and has been so for fifty year. Each year our family gets together, our men go to the mosque for Eid prayers, and from there they go to the graveyard to pray for the dearly departed. When they return home the breakfast is ready to be served.

Other than Eid, one festival that we all anxiously used to wait for was Shab-e-Baraat. We waited for Shab-e-Baraat all year and lit fireworks and crackers that we bought from our savings, to mark the occasion. Unfortunately, these days this festival has lost its fervor, or maybe I have grown too old, because somehow this festival does not play a big role in the lives of our children. The month of Muharram in our childhood was very peaceful. Attending *majalis* held at friends’ places and enjoying good spread of food was common in those days. Pakistan was a different country back then. Whatever happens in Muharram these days

was unimaginable back then. Muharram delicacies were specially prepared in the neighbourhoods and beverage stands were specially installed for the participants. Alas we have lost the respect for such holy occasions.

5. Schooling

In Lahore I went to the school situated right across the road from our house near Nursery Ground, Main Market Gulberg. From the first day, I enjoyed going to school and never had to be forced. For me going to school was an interesting way to keep myself busy. Each day I got up early, had my breakfast and went to school. To this day I follow the same routine and even on Sundays I do not sleep till late. I get up early and dress up before going for breakfast. Discipline comes naturally to me. I am fond of doing things on time, keeping focus on the outcomes, and making life easy for others. This is the reason why I make friends very quickly, and people enjoy working with me. I don't leave my work incomplete, and don't criticize others unnecessarily. If I have to part with colleagues, I part in a friendly manner.

I used to reach school early, and was always full of enthusiasm, but studying or opening my books were never part of my agenda . In fact, if it were up to me I wouldn't even touch my books. I would rather spend my time chatting with my friends and having fun till the final bell. This is the reason why my school bag was often untouched when I returned from school.

After pre-school I joined Linzer Day high school, a co-ed institution which was run by a German lady who was also the principal of the school. I still remember her to be a strict disciplinarian; and the entire school, including the teachers, was scared of her. When she passed away, her daughter took over. When her daughter also passed away, the school and the teachers did not remain the same as before. Earlier teachers used to be honest and had values, but it has changed now. Those were the days when teaching was a noble profession. Teachers were dedicated to spreading knowledge even if the students were non-serious. They took it upon themselves to encourage their students to study and make their lives worth something. Today when I look back I can still feel the power of that message. I feel that now times have changed and the teachers have lost the sincerity of purpose.

I stayed in Linzer Day High School till eighth grade, but was never attentive towards my studies. One reason behind this lack of attention was my infatuation with a lady teacher. At last I was terminated from the school on account of my poor academic performance.

My inherent carelessness and laid back attitude have been the hallmarks of my personality since childhood. Love or reproach were never important for me. I thrived on creating mischief, which spared no one. Everyone including the young and old knew that if there was any trouble, Salim was always behind it. Regardless, my mischief never harmed any one. People would be mildly irritated but were never seriously hurt. I did not read my school books but was a keen observer of human behaviour. I observed people and their attitudes, and learnt to react to their actions according to how they behaved. I feel I might not have achieved all the success in life if I didn't have strong people's skills. Public dealing comes naturally to me, and I have never had a need to learn it from anywhere. For example, even as a child my social skills were very strong. I would shake hands with all my father's friends who visited us, I would make small talk with them and would answer their questions seriously and convincingly. This was a far cry from my brothers who were always hesitant about initiating conversation.

I was a trouble maker from an early age. This is the reason why I used to get beaten up at school. I often heard my teachers complain about my naughtiness. They even promoted me to the next class just to get rid of me. I have always studied in co-educational schools, and when it came to teasing my friends I

spared no one, not even girls. In those days pencil sharpeners used to come with a round decorative glass in the back which could be used as a mirror. One fine day I was twiddling with my sharpener and angling its mirror in different directions of my classroom when I sensed that the girl sitting behind me was observing me. I angled the mirror at her and saw her looking at me. Our eyes met and before I could think I winked at her and quickly put my sharpener down. The girl was furious. She stood up and told the teacher that I had winked at her. The teacher not understanding what had transpired reprimanded the girl asking her how Salim could have possibly winked when he had his back turned towards her. At this I winked at my teacher in my head. Because this time the mirror of my heart was pointed towards my teacher.

In those days there were no school trips. I don't remember ever going on a school trip. Our pocket money was 25 paisas which was enough to buy a burger. But still we managed to save some of the money each time. In 1965 my pocket money was 50 paisas. I was in high school at that time. Later when I got admission in Garrison School my pocket money was increased to one rupee. The famous Rahat Bakery near Garrison School was a small confectionary in those days. We always stopped there to have a 50 paisa ice-cream. We did our grocery shopping with our mother at Farooq Sons in Gulberg which was a small grocery store near a big

electronics shop called Alhamra. I remember the whole grocery shopping was done in 500 rupees (4.91 US dollars) in those days. We did our Eid shopping with our mother as well because our father was often busy with his business commitments. We were very fond of shopping. Another exciting shopping adventure for us was shopping for our school uniform at Dean's, a famous shop on the Mall Road.

Bicycle racing was our favourite pastime. In those days road safety was not a big issue, and it was safer to go cycling on the roads. We were so fond of racing that we never cared about weather, and never feared for our security. It is very different today when parents worry about their children despite the security of their motor vehicles.

As a child I might have had many shortcomings as I was careless and somewhat reckless, but at the same time nature had blessed me with such qualities as strong faith and an extra ordinary will power. Like the famous poet Dagh, Salim Ghauri has always had a purposeful approach towards life. I don't give up until I achieve what I want. Whenever there has been hardship in my life, I have faced it with full preparation and without any fear in the world. This is the reason why each

milestone of my life is a story worthy of being told over and over again. I remember once there was a competition in school in which we had to grab an orange with our mouths from a tub of water, and then race to cross the finish line. The moment I heard of this competition I enrolled myself with a lot of enthusiasm. But instead of just dreaming about victory, I spent all my time practicing the various stages of the competition. For hours I did mock exercises with an orange and a tub of water. If there was no orange to practice with, I would drop a ball in the water and try to catch it with my mouth. Like a champion I would continue repeating the exercise without giving up. Soon it was clear to me that grabbing a floating object from the surface of water was not an easy feat. After repeated attempts I figured out a way. The trick was to somehow manoeuvre the orange towards the edge of the water tub and then to use my chin to hold it still against the edge. Once it was securely held between my chin and the edge of the tub, I would use my teeth to grab it and pull it out. With consistent, slow and repeated practice I mastered this technique and went to the competition feeling very sure of my success. I was not worried about racing to the finish line because I have always been a God gifted runner. I was convinced that I could win this competition. On the day of the competition, I had to face another problem. In fact it was like crossing another ocean. When the race started, being the fastest runner I was the first one to reach the water tub and the rest of the boys followed

me. But as soon as I bent over water to manoeuvre the orange towards me, all the boys attacked me from behind and pushed me in the tub. With my head submerged in water, I fought for breath, tried to get out a few times, but the boys pushed me further in. Fearing for my life, I continued to struggle but did not give up. Finally, hours spent in practice paid off and I managed to grab the orange in my mouth. I took one last leap of faith and pushed with all my strength to get free of the boys. Pushing everyone aside, I ran towards the finish line and crossed it. This whole act of struggle and victory is worth seeing on television screen in slow motion. Only then would it be seen how I had endangered my life for the sake of my ambition. As soon as I crossed the finish line, the whole audience erupted with applause. Students cheered, clapped, called out my name, and some of my friends carried me on their shoulders. I was dripping wet with water, but was waving enthusiastically to acknowledge my victory. From that day onwards I have made it a mission in my life to achieve my chosen targets on the basis of sheer will power and consistency of effort. And this is the secret behind my success as well.

I was never a book worm in my school days. The reason for my popularity was that I never even touched my school books. My wife has still saved one of my result cards with four red marks on it which meant that I had only passed two

subjects and failed in four. She shows that result card to my children and mockingly says: “Look, this is your father!” As a student, I used to alter my grades on the report card to save myself the shame of failing. Once my father caught me in the act and gave me a thrashing. That experience scared me for life and I never altered my grades again. That is how today my children have been left with a source of entertainment in the form of my report card. I sometimes think about sneaking into my wife’s hiding place in her cupboard to alter my grades again, but then I stop myself. Not because I fear that my father will beat me up, but this time I am afraid that my wife just might!

I was so bad at my studies that when time came for me to take my matriculation exam at the end of high school, my mother refused to enroll me. She was sure that I would fail, and cause embarrassment for her in the family. I was so heartbroken by my mother’s opinion of my abilities, that my heartbreak became my motivation. For the first time in my life I became very serious about my studies and I promised my mother that I will pass the exam with the highest possible grades. This convinced my mother and she enrolled me for the exam. She often used to tell me: “Study for God’s sake. It’s for your benefit. Otherwise you will embarrass us as well as yourself in front of everyone.” This motivated me even further and I decided to forego all my social activities in order to prepare

for my exam. When the result was finally announced, it turned out that my grades were higher than anybody else's in my entire family. Today, I seriously feel that had I maintained a focus on my studies, I would have been more successful in life. I really believe that instead of wasting time I should have taken my studies more seriously. Whatever I have learnt I have learnt from experience, not from text books. Yet, today I always have a book at my bedside table, because I simply can't sleep without reading. It's not as if I read to drift into sleep, but rather I have realized that reading is essential for a person's growth. I want to read as much as I can to gain knowledge, because I realized the importance of books quite late in my life. The child who always ran away from school books, has grown into the man who can't sleep without reading. Ever since I have learnt the value of knowledge, I have incorporated the love of books in my lifestyle.

I have been taught by highly intellectual teachers in school, and I attribute a lot of my success to their teaching. I vividly remember some of them, for example, my Urdu teacher Mr. Afzal Khan and a few others like Mr. Karamat and Mr. Shah Nawaz. I was highly impressed by all of them. Mr. Shah Nawaz taught me English. He was notorious for his cane. He only used it on the back of our hands but it was enough to make our heads zoom. Because I was never fond of studying, hence most teachers did not approve of my ways and tried their best to hold me

accountable for my mischief. Yet Mr. Shah Nawaz's cane was a great motivator for a person like me. Whatever little I studied in his classes was because of the fear of the cane. Today I think if I had paid a little more attention in class, those teachers could have helped me reach new heights. Though I have often been praised by my friends for being street smart, yet I have a longing for being book smart. I believe that books could have enhanced my intelligence. This is one regret I carry with me all the time.

6. The War of 1965

One of the most important events of my childhood is the war of 1965. We used to live in Lahore, but during the war our father put us on a train to take us to his brother's house in Rahim Yar Khan. It was the most frightening journey of my life. The terror, the horror and the tender age! It seemed the whole of Lahore was migrating to other cities. We were lucky to find a cabin in the train. It took us 30 hours to reach Rahim Yar Khan. We could see crowds everywhere. People could be seen running around madly. There was fear, mobs, chaos and panic everywhere. Everyone was looking for water. If the train stopped it didn't move for hours. Nobody would know when it would move again, and when it did people rushed to get in, pushing and shoving as they ran. Some hung from the doors, others climbed on the roof, some fell down from the moving train. The train track was red with the blood of those who had fallen down. It was mayhem everywhere. I have never undertaken a journey like that in my life, and can never forget the horror of it. Everyone was a picture of dispossession and rootless-ness. There was nothing but fear of the unknown that gripped everybody.

7. Journey to Afghanistan and Iran

As a child and a teenager I was active in all sorts of activities except for studies. The four walls of school were a playground for me where the only attraction was merry making. It was common for students during the 60s and 70s to be part of scouts' training. In fact it was quite the prestigious thing to do. Right after my matric exams a group of scouts from my school started preparing for a trip to Afghanistan and Iran. I also enrolled myself for the trip. I was worried that I might not get permission from my father to go because it was a 30 day trip, but was surprised when he happily allowed me to go, and even gave me 500 rupees as pocket money.

This was 1971. Six boy scouts and their leader started their journey by road from Lahore to Peshawar. In Peshawar we stayed at a roadside inn, and mostly ate flatbread with yoghurt. We were very careful with our money, because we didn't have much. In fact, my 500 rupees (4.91 dollars) was the most anyone in the group had. We entered Afghanistan through Khyber Pass. The mountainous terrain to Kabul, the capital of Afghanistan, was a complex maze of unnamed

roads. We were a little apprehensive about our unfamiliar destination, and being surrounded by alien language and culture further aggravated us. We tried to comfort each other, and especially looked up to our confident scout leader to make us feel better. After a long journey we finally reached Kabul. The Kabul of 1971 was an amazing city of the pre-war days. It was peaceful and there was no destruction of the war. The locals were prosperous and very friendly. It was like a new world for us and we thoroughly enjoyed the experience of being there. At times we felt a little anxious about being out in a strange world, but generally we were very excited because it was the first time we had travelled outside the country. After initial hesitation, we gathered the courage to go out and explore the city. Kabul was not as developed as Lahore. Their food, language, culture and everyday life was quite different from ours. It was in Kabul that I saw my very first Indian film in a cinema. There was a ban on Indian films in Pakistani cinemas, so watching an Indian film on a large screen was a memorable experience for me. The Pathans watching the film with us were fun loving and would cheer in Pushto each time there was an interesting scene on the screen. We would look around like fools and then continue with the film. The cinema was right in the middle of the bazaar, and was surrounded by hordes of shops. I don't exactly remember how we had planned to watch the film, but I do remember enjoying the film. It was a Dilip Kumar starrer called Raam aur Shaam, and to

date is considered the actor's top best films. It's a pity that a few years after our visit, the peaceful city of Kabul was ravaged by war in the aftermath of the murder of Najeeb-Ullah.

Our next destination after Kabul was Iran. We took a bus to Mashhad, a city close to the border of Afghanistan. The Iranian culture, their lifestyle, language, accents and facial features were quite different from those of the Afghans. We paid our homage to the mausoleum of Imam Raza, where I was quite moved by the pureness and dreaminess palpable in the air. Our lodgings at Mashhad was a motel where all of us shared a single room. The manager of the motel introduced us to a gentleman who was part of a delegation from Lion's Club. He told us that the delegation was staying at the same club and on finding out that we were Pakistani scouts, they were keen on hosting us. One of them was a Pakistani, hence we were happy to accept their hospitality. Our hosts arranged for us to travel first class to our next destination, Tehran, by train. Up till now our journey had been rough and we had been penny pinching to avoid being in financial trouble. Suddenly being upgraded to first class was like winning a lottery. We found the train journey amazing, not only for the beauty of it but also because the train was very clean and comfortable. We considered ourselves lucky to be travelling like the VIPs and thoroughly enjoyed our journey, the kind we had

never experienced in our lives before. The Lion's Club delegation accompanied us to Tehran and stayed with us. All our expenses were covered and we didn't have to spend a single penny. We toured the whole city at their expense and those last ten days of our trip were the most memorable and pleasant.

As compared to Kabul, Iran was a much better developed city. It was a metropolitan with beautiful clubs and fashionable elite. Women dressed up differently as Tehran was a very modern city. This was during the first reign of King Raza Shah Pehelwi and everything was glamorous and glitzy. We were entertained very well, were given a tour of the city and finally our hosts bought us train tickets back to Quetta along with many gifts as well.

On our way back to Pakistan, we learnt that the matric result was out. There was no way of knowing what the result was, so we all started making wild guesses. I was confident about my result but my friends were convinced that I would fail and would get a thorough thrashing from my family as soon as I would enter my house. Listening to my friends I started getting apprehensive, and the joy of my journey started to dwindle. I thought to myself I might not be able to tell tales of my journey to my family and would have to listen to their reprimands instead. I

was sure that my father's cane would be waiting for me on my return. I entered my house like a thief, and the first person I saw was my mother. I felt my breath being constricted in my throat as soon as I looked at her. I greeted her with a whisper but I was met with an expression on her face which I cannot forget ever. She looked on top of the world with delight, and the whole house came out cheering for me. I was told that I had secured first division in my matric exam! None of my family members had ever secured such high marks before. As everyone screamed "Salim passed his exam! Salim passed his exam", I suddenly became my old impish self and started telling them stories of my adventures abroad.

Those 30 days I had spent outside Pakistan proved to be life changing for me. I was a different person altogether and my confidence level reached new heights. This was my first step into practical life and had changed my way of life and thinking. I had gained a type of confidence that I never had before. I am happy that my parents had enough courage to let me go alone on a trip outside of the country because this journey taught me to think independently, to take decisions independently and to plan strategically with courage.

8. College Life

I started college in 1971 at FC College, Lahore. My college days were carefree and careless. It was an emotionally liberating experience, without strict rules, corporal punishment, restrictions or uniform. We dressed, ate and socialized as we pleased.

I am proud to be a Formanite. I was a pre-engineering student and although I did get decent grades, my academic activities were limited. I was never a book worm and this remained the same in college. In school fights were caused by mischief, and though this continued in college yet the reasons changed. I am a free spirited person. I have little regard of consequences. My college mates will tell you that I had a different and unique world view. They would question my vision about future and called it wishful thinking because I did not study hard and the teachers were not pleased by my efforts. But I was confident and knew that time will prove me right. When I started NetSol, it was a novel venture in Pakistan. A little while ago I met my college friends. While I was catching up with a friend who always stood first in our class, he commented that although I was carefree and careless in college, yet by the grace of Allah I had done very well for myself, and in fact had out done all of them including him. He used to study diligently and maintained high grades but after thirty years he could see that I could handle the

world better than him and this ability took me far in business whereas he achieved rather moderate success because he could not make the best use of the opportunities life offered. He said that unlike him I had street wisdom and that along with my extracurricular activities had made me fearless which served me well.

The presence of a canal across the road from FC College gave it an idyllic and romantic atmosphere. We would dip our feet in it and talk for hours. Life was simple and people were content. People rode on tongas on Mall road, which at that time did not have a divider running in its middle. With its trees and scenic location, I do not think there are many main roads like the Mall. It had grand buildings, gardens, clubs and parks. Pak Tea House was situated on the Mall as well. At that time foreigners used to roam freely in groups on the Mall carrying the flags of their countries. Unlike today, there were a few motor vehicles and people preferred walking or riding bicycles. You could count the number of cars on your hand and our family was one of the lucky ones who owned a car.

9. Student Politics

I possessed the conviction and resolve to express myself freely and without fear which resulted in my fair share of fights. I could not only fight, but I could also take a beating like a man. I had grown strong and my physique had developed by then. Student unions were common in those days. Fearless, confident and carefree students like me who had plenty of time for extracurricular activities were always welcome in student unions. I actively participated in student politics and won the election of Counsellor in Year One. I was the most motivated and active person in our group. I was well liked and respected by my peers. My first public speech was an interesting affair. When I stood up to speak, I was gripped with stage fright, I couldn't utter a word and the audience started to laugh. Although I had to struggle a couple of times, eventually I overcame this fear and became a good orator. I would sway the crowd with my eloquence and convince them to vote for me by identifying their core issues and promising their solutions. There was a lot of hullabaloo surrounding student elections. Candidates used to do everything they could to attract students. I was good at campaigning and found new ways to attract the attention of the students. I enjoyed these activities more than studies and it provided me with an opportunity to test my skills. I had other friends, who

enjoyed politics, eating out and cricket as much as I did and with them on my side, after a successful campaign I won student elections.

In those days Lahore was the center of national politics. Mochi Gate was known for political rallies. Newspapers were the prevalent source of information as television industry had not developed. My father was an avid reader of newspapers which were delivered to our house daily without fail. As per his instructions, my siblings and I had to read a newspaper every morning. My father inculcated in us the habit of rising early in the morning and reading. To this day, I get up at six in the morning no matter at which hour I go to bed. For me the most interesting section in a newspaper is the Sports section.

Upon reflection I can say that the student unions played a pivotal role in the character building of students. Many renowned politicians find their roots in student politics. I could have gone into politics as well but my father was a businessman and at that time businessmen did not indulge in politics. It was rather dominated by agrarian land lords. Politics was limited to lower strata of society in cities. Businessmen took benefits from politicians by financing their political activities and did not encourage their children to directly participate in

politics. There is another reason why I did not pursue a career in politics. After completing college I went abroad for higher studies and my contact with my peers who later pursued politics was disconnected. If I hadn't gone abroad, I might have ended up on top of a container, giving speeches.

I had a motorcycle which I rode all over the city. My friends and I were foodies. We searched out exotic places to try their food. Lakshmi Chowk was our particular favourite and we used to frequent there. Food used to be fresh and delicious. Restaurants did not have freezers to store food that they could re-heat and sell. Freshly prepared food was abundantly available and for a few rupees we would eat to our hearts' content. Another important thing about the food was that it was easily digestible. Local dishes, which were simple, were in vogue. Pizzas, burgers and pasta had not been popularized back then. My father's business was doing well and we were well taken care of during our student life.

Although Lahore had a number of cinemas and an active theatre circuit, young men preferred sports. I used to play cricket in the nets organized by Service Corporation. Waseem Raja and Rameez Raja used to practice there as well. I played as a batsman and later became captain of my team as well. I remained a

cricket enthusiast and played for the love of the game. Back then, people were very particular about their fitness but no one resorted to dieting to stay in shape and to look smart. People used to eat healthy and exercise.

10. Debacle of East Pakistan

East Pakistan separated from West Pakistan in 1971. I remember that era. The country was highly charged with politics. There were protests against Zulfikar Ali Bhutto, Ghulam Mustafa Khar was the Chief Minister of Punjab, and amidst this there was a rape case that caught the national attention. There were wide spread protests in Lahore; schools and colleges were closed, students and general public held rallies, businesses and offices were shut down, and crowds pelted stones at the police to register their protest. At that time protestors did not burn tyres. This trend started in 1980s. Police treated the protestors very harshly, and political activities were not encouraged by the authorities. Police used to have batons made of sturdy sticks with a silver grip. One blow to the body and a person would be in pain for days. These days police has sticks and they are present to protect the people and not to control them with violence. This is a recent development in Pakistan and political activism is an accepted norm. But when I was growing up it was considered a crime.

During the debacle, public was misinformed. The government gave the impression that everything was under control. It was difficult to ascertain the actual facts because television transmission was limited and people used to rely

on radio. The war with India did not last long and unlike the war of 1965, in 1971 there was little fervour in the masses. Eventually the true nature of the conspiracy behind the war was exposed which had a negative impact on Pakistan. The events of 1971 were a tragedy, people were in tears and emotions ran high. India was always conspiring to undermine the sovereignty of Pakistan and after the fall of Dacca, Pakistanis took the defeat to their heart. They felt as if a part of their body was amputated. It effected young and old alike. In Colleges, bazaars, hotels and homes, the atmosphere was sombre. Media was limited to the state run channel and common people did not know how bad it was in East Pakistan, and what was really happening. The people at the top knew the real facts but common people were totally in the dark. And eventually when they found it, their grief was unexplainable.

I was a volunteer during the war of 1971. It was very cold, we used to wear over coats, and patrol the streets in groups of four or five at night. We ensured that the lights were switched off because of Indian air raids. I have been involved in community welfare activities from a young age.

11. Higher Studies in Romania

When I was in college my father was running a vast business, and he had strong business ties with Romania. He imported machinery from Romania and supplied in Pakistan. Because of his deep business ties the Romanian government had made him a person of significance in Pakistan. This was just like my current position as Honorary Consulate General of Australia for the province of Punjab. Romania used to be one of the few communist countries who had friendly relations with Pakistan. Another one of them was Poland. These countries used to barter trade with Pakistan and my father conducted high standard business with them. The Romanian government had offered my father scholarship for his children if they ever wanted to pursue a science degree. When I passed my intermediate exams I had the chance to avail this scholarship. At that time I did not appreciate this opportunity because my other brothers were going to the United States of America or England for their higher studies and I wanted to go there as well because I thought I could make a good life in those countries. Nevertheless when my father ordered me to go to Romania I couldn't refuse him. Because Romania was a communist country and a part of Eastern Europe, I did not think it would be as developed. I was also concerned about the language barrier and how I would communicate with the people considering nobody spoke

English in Romania. My father scolded me when I raised these concerns. This was the first time I spoke freely with my father, as previously I used to be intimidated by him. Normally when he ordered us to do something, there was no question of dissent. We did what he told us to do and when he said no, we would not go against him. When I look back at our discussion on Romania, I am amused by my own stubbornness, because if I hadn't gone to Romania, I might not have had come into the IT industry today. My first introduction to computers was in Romania.

Romania is situated in the South of central Europe, on the West Bank of Black Sea. It has borders with Hungary, Serbia, Ukraine, Moldova and Bulgaria. After two months of receiving marching orders from my father, I packed my bags and went to the Institute of Petroleum and Gas in Romania (now a university) for higher education. At that time I did not know anything about Romania, its weather and its socio cultural system. Nowadays we have facilities like Google, where we can research our travel destinations in no time before we pack our bags and leave. But at that time I had no knowledge of the country I was going to visit. I had no idea about the language spoken there. Similarly I had not been prepared for the Romanian cold that chills you to the bones. However, my father, being

more aware due to his travels to Romania, packed me an overcoat the size of a quilt before he put me on a plane.

12. Beirut, the Paris of 1970s

In the 1970s Tarom, the National airlines of Romania had a connected flight from Lahore via Beirut. Hence I had a layover for a day at Beirut, the capital of Lebanon. At that time Beirut was a wonderful city. It was the Paris of its time. I really enjoyed the day I spent in Beirut. It was before the Civil War. Beirut is situated right at the sea and has as many hills as abysses. It was considered a very modern city of its time, with an amalgamation of French and Arab cultures. Locals spoke French, and it was a city of high fashion where people dressed incredibly well. Not only women were gorgeous, but men also looked handsome. It was my first experience of being alone in a foreign country. In my opinion Beirut of 1973 was one of the finest cities of the world. In that period there was monarchy in Lebanon and people enjoyed liberty and freedom. Beirut was quite similar to Tehran although it was a more beautiful city. People of Beirut were socially reserved but extremely polite. Beirut's economy dependent upon tourism, so maybe that is why they treated tourists with a lot of respect. In my opinion the whole economy of Lebanon, and not only Beirut, depended upon tourism; and a lot can be learnt from such countries. Although they have rebuilt it now, the Beirut of 1973 was a beauty in its own right. I had never imagined when I stopped there that I would be stepping foot in such a beautiful city.

Actually I had always dreamt about America and Europe and had never given a thought to other parts of the world. This is the reason why my jaw dropped in awe as I stepped out of the plane.

A day later I boarded the plane and went to Romania. I was 18 years old, and it was a Sunday, 4 o'clock in the afternoon when I landed there. It was a small, deserted airport. My only preparation to brave the weather was a single coat. This quilt like coat was my only asset. I had no idea that the weather in Romania would be so cold. I took my luggage, had my visa stamped and walked out, but I didn't know where to go. Although someone from the university was supposed to pick me but there was nobody there. By five o'clock it started to get really cold. My problem was that I could not speak the language nor I knew anyone there. I began to lose heart because of helplessness, and the snow falling outside the airport made me fearful. I had gone to Romania on a student visa. An immigration officer asked me something which I could guess was a question about who was coming to pick me up. Other people also asked me many questions, but I could not speak their language and did not understand a thing. Eventually I sat on a bench and started staring outside with empty eyes. My brain had gone numb and I was at a complete loss when suddenly someone put his hand on my shoulder. Startled, I looked up and found a Pakistani standing next to me. He told me his name was

Noor Mohammad, and he had been sent from the Pakistani embassy on the request of my father to have someone receive me. He apologized for being late. This made me realize how well-connected my father was, and I got a glimpse of his affection towards me. He had let the embassy know that his son was arriving in Romania, but because I was unaware of this, I had almost been in tears.

Noor Muhammad took me to his house. On his way he told me that the university was closed that day, and that we would go to the university the next day. When I got up in the morning Noor Muhammad gave me a note for his girlfriend, and told me to let her in the house when she arrives. I stood there holding the note, and staring at him in shock. I didn't understand what was going on. Moments later there was a knock at the door, and I leapt towards the door to do what I was instructed to do. When I opened the door, I found a cleaning lady instead of his girlfriend. I don't know what she said to me because I didn't understand the language, but I mechanically stepped aside. She cleaned the house in the blink of an eye and left as quickly as she had come. Later, Noor Muhammad came, took me to the university and had me registered.

My first day at the university was better than what I had expected. The atmosphere appealed to me. In those days gas and petroleum was considered an advanced field because a large portion of the economy of the region dependent upon oil and gas. That is the reason why engineering was taught so well and was given importance as a discipline. It was considered one of the best engineering programs in the world. Romania was a communist country where nothing happened without the government's prior permission. There was no culture of ragging at the university. The only foreign language I knew was English and nobody there understood English. That is why I was grouped together with other foreign students, which consisted of mainly Palestinians and Arabs. In that group there was another Pakistani student, Mohayyuddin. There were not more than four or five Pakistanis in the university. Mohayyuddin helped me with the registration.

Our group was sent to Iași in the first week to learn Romanian. It was a big city situated on a hill. The university had booked our tickets. The weather was very cold, and there was limited food available. We were mostly served vegetables to eat. For an 18 year old boy this was a very harsh beginning, but it helped shape my life. Harsh weather, inability to speak the local language, and food restriction

were my three big problems. For a long time I only ate mashed potatoes, whereas the Arabs would eat everything including pork. But I refrained from eating pork.

13. In need of a girlfriend

I proved to be a normal student when it came to learning a new language, whereas the Arabs were better than me. After a few weeks of classes, my teacher called me and told me that I was not making progress. She asked me if I was facing any difficulties. I responded by nodding to which she replied, “It seems you do not have a girlfriend.” This surprised me. “How do you know this?” I asked. To this she pointed out that I was not learning Romanian as quickly as I should. She told me that only a woman could teach me a new language because woman talk more than men. She suggested that I find myself a girlfriend who could talk to me and help me improve my language. She also told me that currently I tried to make sense of the Romanian language by translating it in English, but a day will come when I will start thinking in Romanian and that will be the day I will learn it fully. I really liked her approach because it changed the way I thought. After that in a very short time I mastered the Romanian language. It took me approximately ten months to become fluent. I had made many friends by then. I always liked making new friends. My first roommate was a Palestinian whose name was Abdullah. I had apt social skills which allowed me to quickly make friends. My other friends were Ahmed, Ibrahim and the librarian. Most of my friends were Arabs and

Palestinians while some of them were South Americans. Much later I met Abdullah in London, where he is now running a grocery store.

I think if I had not gone to Romania, I would not have become the man I am today. My stay in Romania is largely responsible for what I have become today. I learnt a lot from my hostel life. The philosophy of hostel life is that you are left to your own devices to live your life. Everything has to be done by you. Our hostel had every facility including huge messes where we would sit for hours eating and talking. Food could also be served in our rooms. This experience taught me many life skills. I not only learned to live independently, but to live through any circumstance. At times the future looked bleak but I always found a way to save myself. In this sense it can be said that university life teaches you survival skills against all odds. Studies play an important role in this. It is true that I had no restrictions there, I could do whatever I wanted away from the watchful eye of my parents, but if I was ever in trouble I had to get out of it on my own. Romania exported most of its produce including bakery and confectionary items, eggs and milk etc. People had little to eat and food was a big problem. In those days I used to spend a dollar a day on food. Even eggs and cooking oil was scarce in the market. Potatoes were the staple food of Romanians. I have never eaten so many potatoes in my life as I ate in those days. In the market

wherever we saw a queue, we would know that there was something to eat, and we would get in the queue without knowing what awaited us. Sometimes we would wait a long time to find a few oranges at the end.

Romanian cuisine is similar to our food but it's a little less spicy. The locals used to be edgy because of lack of food. Their police was also short tempered so we had to be very careful. Our police are relatively less harsh and hostile than theirs. I lived in Romania for four years and did all my chores myself including doing laundry, cleaning my room etc. In Pakistan I had never done any of this. It snowed many feet there and in winters it snowed even more. But the surprising thing was that I never fell ill.

We used to entertain ourselves by sitting outside the student hostel and playing the guitar. There were pubs there unlike the western countries. Once we all went to Brasov which is a Romanian city analogous to Murree in Pakistan only much colder. All my friends who accompanied me were Romanian. The temperature there was -35 degrees. We rode the chairlift which was a lot of fun. When we were playing on the snow I suddenly felt my breath being constricted and nearly fainted. Everyone gathered around me. I had almost frozen. They picked me up

and took me to the cabin. They gave me a strong drink that warmed me up. It took me a while to recover. Later they told me that my body temperature had dropped to an extent that I had almost lost consciousness. I have never felt so cold in my life.

Exercise was a necessity in Romania. Playing football was mandatory. But I did not play much football because we had to wear shorts and I found it strange to look at my skinny legs in shorts.

Talking to girls in Romania was not a big problem for me. In fact it was easier for me to make friends with girls. People used to get close to me quite quickly. I was very active in class and a favourite with both boys and girls. However, I remained cautious. Local students liked to make friend with foreign students and learn about them and their culture. There was no internet, so meeting with people and having conversations was one of the ways to know a culture. My experience with the teachers was fantastic because they were very good at their job and involved students in every activity.

I widely travelled in Romania. I was so fond of travelling that many times I would go alone on a trip. Once I was travelling by train and found four old men who asked me if I was a gypsy. In those days because of my stubble, I looked like a gypsy. There was a large population of gypsies in Romania who were mostly unemployed. When I told them I was not a gypsy they asked me if I liked Romanian girls. When I nodded they told me a story. Once upon a time there was a couple with an only son. When he grew up the father told him that he had grown older now and it was high time he went out and found himself a girl. The son told the father that he liked the daughter of a particular uncle, but the father said he could not marry that girl because she was actually the boy's real sister, and confessed that she was conceived in a moment of weakness. A few months later the young man found another girl. He was very happy and told his father about her. The father said that unfortunately this girl too was his sister. Next time the son found a girl from an area far far away from where he lived. Fortunately, when he told his father about his new find, the father consented. The son brought the girl home and introduced her to his parents. When his father saw the girl's mother he told his son that this marriage was once again not possible because when he was a young army officer he was posted in a far off area and had had a brief affair with the girl's mother, hence, she too was his sister.

By this time I was looking at the four men awkwardly, wondering where this story was going. The old man continued. The disheartened young man went to his mother and complained that whichever girl he liked was rejected by his father because she turned out to be the man's daughter. The mother looked at her son for a moment, and then said, "Go and marry anyone you want. Because you are not your father's son either."

This story was an apt representation of the Romania of that time.

14. Getting acquainted to computers

I was introduced to computers in Romania. This chance encounter changed my life and later it became my introduction in Pakistan. My friends observe that I might not have benefited from my degree in oil and gas but I have dug up the potential of information technology in Pakistan in the form of NetSol. I was an average student in university. I could not stay in one place and study. It was especially hard for me to spend time in the laboratory. I liked spending time with people more than I enjoyed studying. That is why quite early in university days I had realised I would not work in the field for long. In our syllabus there was a module of Fortran computer language. That course changed my life. They taught us complex calculations in Fortran language. When that course started I was not familiar with computers and had only used calculators before.

I still remember how wonderstruck I was when they took us to the computer lab for the first time. The teacher told us that we will give a command to the machine and it will do calculations for us. I quickly shouted, two plus two. The teacher entered the numbers into the machine, and a card ejected from it. He told me to insert the card in a card reader. And as soon as I had done so, the machine started making noises and a printed paper came out which read two plus two equals four.

I was taken aback. I was sure there was somebody hiding behind the machine, because how else was it possible for a machine to know that two plus two made four. I had never seen a machine like this in my life. The notion that a machine could think was strange for me. My interest in the machine grew to an extent that I decided to master it.

15. Meeting Bhutto

Zulfiqar Ali Bhutto, the prime minister of Pakistan, visited Romania in 1974. The Pakistani embassy directed the Pakistani students to receive him on the airport. Those were one of the most memorable moments of my life. I remember it was very cold in the evening; and we were all wearing long shoes and standing in a line. The President of Romania Nicolae Ceaușescu was also there to receive Mr. Bhutto, and so was the Pakistani ambassador to Romania. Nicolae Ceaușescu was later killed by his own army. To me he was the most ruthless dictator in the history of the world. He lived ruthlessly and died a ruthless death.

That day, after the plane landed and Bhutto Sahab disembarked we were all awed by his magnificence. I cannot put in words the splendour of his personality. He was accompanied by Begum Nusrat Bhutto who was a very graceful and beautiful woman. Nicolae Ceaușescu greeted Bhutto Sahab with warmth, and welcomed him to his country. That night Bhutto Sahab called from the Pakistani embassy and invited us to the Ice Palace, which was the state guest house. In our adulation to meet our hero, we all got ready and went to the Palace. After a little while Zulfiqar Ali Bhutto came down wearing a gown and holding a glass with style. There was a Sindhi student with us who started talking to him in Sindhi. Bhutto

Sahab reprimanded him and told him to talk in Urdu so that his friends could understand him as well. We spoke to him for twenty minutes, and he asked us to work hard and to serve Pakistan. In the end he told one of his companions to distribute one thousand dollars amongst us. One thousand dollars at that time was a relatively huge amount. We were very glad. I have met many leaders but the energy I felt while shaking Bhutto Sahab's hand cannot compare to any other leader. I have never met a personality like him, and it was a great honour to meet the prime minister of my country at a young age. The one thousand dollars that he so graciously gave us were only made available to us after two years due to red tape and delays.

When Bhutto was hanged by general Zia, I was in Lahore. We woke up to the news of his hanging, and it was a very sad day for me and my family. The whole country was saddened and silent. Because I had personally met and spoken to Bhutto Sahab, my sorrow was unmatched. I still remember the newspaper carrying Bhutto's photograph with the sad news. I can still feel the warmth of his handshake on my hand.

When I returned home after a year, my mother started to cry. She was saddened to see that I had lost weight, my hair was long, and it seemed I had gone wayward. However, I had lost weight because of scarcity of food. In those two months my mother fed me well and we vacationed in Murree. At the end of the vacations, I left for Romania for the next year of my studies. In this year the core course of my studies commenced and we were welcomed in the great halls of the central university.

The last year of university life was very enjoyable. I had gained complete command over the Romanian language and had made many friends. I spent my last year completely immersed in the Romanian culture in order to understand and explore it. As a result I gained whatever confidence I had not gained by then and was well equipped to live a complete practical life. However, because of my mother's upbringing I was able to keep away from distractions and was determined to come back to Pakistan. The result of this positive thinking was that I did not rely on Romania to make my future, and chose to return to Pakistan after completing my studies.

16. Saudi Arabia

When I returned to Pakistan in 1978, my father's business was in trouble. Both his domestic and overseas projects were going in loss. I got to know that there was an institute near Alfalah Bank on Mall Road that offered computer courses. I did a six month COBOL language course from there. There was a company in Lahore called Systems Limited Company which had its own computer centre. We used to go there to test our program, because the Mall Road institute did not have a computer of its own. We actually learned to use a computer without really using a computer. Our teacher Mr. Nagi had a very impressive personality. It was for the first time in my life that I enjoyed studying and was actually interested in my studies.

It never occurred to me to try my luck in the field of petroleum and gas. It was either because my grades were not very good or because I had little interest in the field. Hence it was decided that I would go to my brother Fasih Ghauri. My father got me a visit visa to Saudi Arabia with the help of a barrister friend, and I boarded a flight to Saudi Arabia.

My brother Fasih Ghauri lived in the Saudi City of Riyadh. I wanted to go to Riyadh via Jeddah after performing an Umrah (Pilgrimage to Mecca). My cousin Muzaffar who worked in the Saudi Airlines lived in Jeddah. I planned to spend a few days with him, and then go to Riyadh. During my journey I got worried because I realized that I didn't have my cousin's address. I only knew that he lived in an area called Saudia City. I hadn't told him that I was coming to Jeddah so he was not even coming to pick me up from the airport. During the flight I made friends with the passenger sitting next to me and we ended up chatting with each other. When he learnt about my worry, he promised to help me find my cousin. When our flight landed, he took me to his single room lodgings which he shared with four people. He left his luggage there, offered me food, and then we left for Saudia City to look for my cousin. Finding my cousin's house was not easy and it took us hours to locate where he lived. Now I think if I hadn't found that great man what would have become of me? We often don't realize the significance of such selfless people in our lives. I really believe that it's Allah who helps us by sending such individuals our way. It's a pity that today I don't even remember that great man's name who helped me that day.

After reaching Saudi Arabia the most important thing I had to do was to perform my Umrah. This was the first Umrah of my life. When I laid my eyes on the black

Holy covering of Khana Kaaba, it moved me beyond myself. I was around 24 at that time. My wonder increased manifold when I saw so many people going around Khana Kaba in the ritual of *tawaf*. I also joined those performing the *tawaf*. My cousin Syed Muzzaffar was with me. He was a pious man who found great spiritual gratification in assisting new comers in performing their Umrah, and had helped thousands in this Holy practice. Due to my heartfelt prayers in Khana Kaba that day, my career in computers started in Saudi Arabia. The kind of shoving and pushing that happens today to kiss Hajr-e-Aswad was not the norm during those days. At my age, to be able to pay homage to the House of God was not less than great fortune. I have complete faith that the moment I raised my hands in front of Allah standing in the shadow of Khana Kaba, He deemed through his unique blessings for my life to change, and my luck flourished then onwards. I was selected in Saudi Arabia for a job which later sowed the seed for NetSol. From Salim Ullah Ghauri I became the Bill Gates of Pakistan. And He blessed me in such a way that I was able to spread happiness and prosperity to so many families. Even today when new people join NetSol, my head bows in front of God in gratitude.

I performed a few Umrahs that day. The feeling I got when I first saw Haram Shareef cannot be expressed in words. The gratification of prayer was enhanced

manifold by standing inside the Haram Mosque and in front of the Khana Kaaba. The truth is that at that age I really wanted to perform Umrah. As soon as that wish was fulfilled I felt content with Allah's unique blessing. A strange feeling of fulfilment descended on me and I was able to travel to Riyadh to meet my brother Fasih Ghauri.

In those days Fasih Bhai used to work for a Swedish company called Philips Ericson. This company installed phone systems in Saudi Arabia. Before that there was no telephone system in Saudi Arabia. It was a 2 billion dollar project. I am talking about a time when the infrastructure projects were just starting off in Saudi Arabia. The wheel of progress had just started spinning. The network of roads had not been laid, and there was no sequence of houses. There were no addresses, and the airports were not much developed. The Saudi Arabia of today is very different from the Saudi Arabia of those days.

My brother Fasih Ghauri played a very important role in my life. I got my first job because of him. I had a total of 30 day visit visa. I reached Riyadh after spending two days in Jeddah, spent one day resting and then started trying to find a job. I applied everywhere but to no avail. Twenty-five days were spent in this

struggle and the thought slowly started to form in my mind that I will have to return to Pakistan empty handed. When three days were left before my visa expired, Fasih Bhai suggested that I try my luck in his company as well. I had no choice but to try each avenue till the last day before I returned to Pakistan. The next day he took me to his company where I submitted a hand written resume to the HR department and sat down to have some tea. I hadn't even finished my tea when the company's boss called me in. He was a Swedish man and was very impressed with my qualification. But he could not decide where he could accommodate me. The only unique thing about my resume was that I was highly qualified. There were no qualified people in Saudi Arabia in those days. At last he decided to give me the job of a transport officer. He also solved my visa problem. And that's how the first job of my life started. I was responsible for the upkeep of 400 cars of the company and my salary was fixed at 6,000 riyals. It was a lot of money in those days. My job was to keep track of which car was in working condition and which needed repair. When I got my salary, my hands were full of 100 riyal bills and I was immensely happy. This was when I experienced the joys of one's own hard earned income, for the first time.

17. Marriage

I believe that a man's luck plays a very important part in his life, and I consider myself very lucky for having a wonderful married life. Nasreen and I got engaged in 1974 when I was still a student in Romania, but got married much later when I had found my first job in Saudi Arabia. My mother asked me to come to Pakistan for the engagement ceremony, after which I returned to Romania to finish my studies.

Nasreen is my cousin and the daughter of my maternal aunt or Khala. I met her for the first time when I was seven years old, and my mother went to meet her sister in Abbottabad. My uncle was a captain in the army and the family were stationed in Abbottabad. Nasreen and I became friends very quickly. We spent a lot of time together, playing pranks together and being scolded together. Abbottabad in those days was not as populated as it is today. There was a corn field near my Uncle's house. As children we were fascinated by the corncobs in the field and were very fond of picking corncobs and roasting them on fire before eating them. The weather was more extreme in those days and that is why in harsh cold the warmth of the freshly roasted corncobs seemed very comforting. I still haven't forgotten the taste of those corncobs. Life in those days was very

simple. There were not many indoor facilities as there are now. My khala had a built-in stove on the floor on which she used to cook delicious fried flatbread. Nasreen and I enjoyed it with tea. I have still not forgotten the taste of that flatbread and that tea. My Khala's house was a world in itself. There was plenty for us to amuse ourselves with. We chitchatted for hours and played games. Those were wonderful days.

After that memorable visit, I met Nasreen ten years later when my Khala's family was visiting us in Lahore. We were both grown up now. If I look back, our meeting ten years later was like a scene from a movie. We hit it off immediately despite having met after such a long time, and spent some memorable time together.

My Khalu, Nasreen's father, moved to Multan after retirement. When I found out I told my mother that I wanted to visit my Khala's house in Multan. My mother was a bit surprised at my enthusiasm, but allowed me to go. I went to Multan, stayed a few days with my Khala's family, spent time with Nasreen and returned to Lahore. I was seventeen at that time, and very talkative. Nasreen, on the other hand, was very quiet and used to listen to me silently while I talked non-

stop. I was very energetic and sitting still was a challenge for me. My time was spent flying kites, playing outside and generally staying out in the sun.

Once we all went to Murree together and were an instant hit as a pair. We would roam around together and talk for hours. The whole family appreciated us as a couple. On our return, my mother asked me if I liked Nasreen, to which I replied in affirmative. It turned out that my mother already had a secret wish to bring her niece back home as a bride for one of her sons. I consider myself lucky that my marriage to Nasreen was the fulfilment of my mother's wishes.

Family politics over marriages was a norm in those days. It still is, but in those days it was much worse. There was not a single wedding in the family that had not been affected by family politics. When the issue of my engagement came up, there were many family members who were dead against this union. There were a lot of conspiracies and intrigue, yet at the end God's will won over family politics and we got engaged. My father supported me and my mother throughout because one of his best qualities was that he never forced his wishes on us, but rather let us do what we wanted. During our engagement period, Nasreen and I stayed in touch through letters. Because there was no internet, letters were the

only way of communication. I am sure Nasreen has still saved some of those letters.

There were times during our engagement period when it seemed as if due to family politics, we might not get married. However, when in 1978 my brother was getting married to our paternal cousin, it was decided that Nasreen and I would get married too. We had already been engaged but this was the time to say our vows in a formal Nikkah ceremony. This decision was taken to curb family politics and the problems resulting from it.

Ours was a simple wedding. There was not much festivity. One of the reasons for this was that I have never been fond of self-projection, plus I was not earning much in those days and had come to Pakistan on a two weeks leave. Hence it was decided that the ceremony would be a simple affair. There were thirty people from the family and very few outsiders. Today God has blessed me with everything and I am very grateful for that, but even when I did not have all of this I was never discontent. There was no longing for more and no remorse at not having much. I didn't take any loans for the wedding but instead gave my savings of 5,000 Riyals to my mother to utilize for the ceremony. My mother bought

Nasreen's bridal outfit and jewellery from that money. The bridal dress was the only dress we gave to the bride and her family had no objection to that.

I feel that if marriages are kept simple, many problems of today's age will vanish on their own. It's because I think marriages are between people and not their assets. What good is a dowry for a marriage when people are not nice to each other and the bride is not suitable? Simplicity in marriage ceremonies is the need of the day. Arabs have very simple wedding ceremonies, and the marriages last a long time. I have seen many marriages fail despite their families having made heavy investments in the weddings. If the bride and groom are happy with each other, then simple weddings are better because true happiness doesn't come from exchanging money but from mutual understanding. I am very proud that my wedding was simple. I proudly tell people and really believe that marriage is the union of two people and not their money.

I consider those men unlucky who marry for the sake of dowry and make undue demands on the bride's family. This kind of attitude leads to a life-time of unhappiness. We see many such incidents around us where a bride takes a lot of things with her but still she is not treated well in her marriage. I am grateful to

God that all my brothers got married without making any demands on the brides' families. In all our family weddings, the groom bore all the expenses of the wedding. The reason for this was my father's principled stance on the issue. All seven marriages have been successful by the grace of God and there have been no problems. My eldest brother got married in a very colorful ceremony. In those days my father's business was doing very well. We had a beautiful house in P block Gulberg. It had a simple lawn spanning over 2.5 canals. That is why I have kept the lawn in my house very simple as well. I like living in a spacious but simple house.

Simplicity has always played a very important part in my life. Our present house looks very simple from the outside. If there is any decoration, it is on the backside of the house. The appearance is all about simplicity. I have always been like that. Simplicity is part of my nature. Real simplicity is what shows from outside. In this regard Nasreen and I are on the same wave length. I am very lucky that I am the father of two daughters. We don't need anything more and have never argued about it.

When I got married, we had a small house in Lahore. I went back after my leave of two weeks ended. Nasreen had to stay back in Pakistan because she hadn't gotten her visa yet. We didn't even go for our honeymoon because I didn't have enough money. If I had money, I would have liked to go to Murree for our honeymoon because in Pakistan all newlywed couples go to Murree. But despite financial trouble we really enjoyed our two weeks together. We didn't have a car so we couldn't go out for dinner, but had to stay at home. This was because the whole family was going through tough times. When I remember those days I feel a bit strange because those were very difficult days.

My daughters were born in Saudi Arabia and Karachi respectively, but they were brought up in Saudi Arabia. I have really enjoyed their childhood. I took care of them, and helped raise them. In 1987 when my daughter Hamna turned five, I brought her back and enrolled her in a school in Karachi. We made friends with many other couples during our stay in Saudi Arabia. Our time there was very good. Often we used to get together in the evenings, go to the beach after work, shop at the super market or watch rented films on the projector at home. We mostly watched Indian films because they were popular in those days. This was our routine and life seemed perfect because if you are earning well and your family is with you then everything seems complete. However, if today somebody

asks me to go back and live that life, I might find it very difficult to do. In those days I often used to bring my friends back home and entertain them with food and tea. My wife would stay up all night taking care of the guests, but she never complained. She has always been a very supportive wife. But now she often reminds me of the kind of things I used to do in those days.

18. Job at Citibank, Saudi Arabia

After working 6-7 months in Phillip Ericson I got a call from Citibank where I had applied for a computer related job some time ago. It was because I really wanted a career in computers. The next day I went to Citibank for the interview. The person interviewing me was an American whose name was James. When he saw the name of FC College on my resume, he told me that he had also taught there once. This calmed my nerves because he talked to me about my city in a very friendly atmosphere. Then we talked about my present job and I told James that I was the overseer of transport and earned up to 8,000 Riyals including overtime. James told me that the job at Citibank was of night shift and I would have to stay up working the whole night. I told him I had no objection to that. He told me my salary would be 3,000 Riyals only, and I told him I had no objection to that either. James further told me that the job was in Damam so I would have to go to Damam from Riyadh. To this I again responded by telling him that I had no objection to uprooting myself. James was quite surprised at my answers and asked me why I was willing to sacrifice like that. I told him that making a career in computers was my dream. This immediately got me the job. When I look back I understand that the decision to leave my job and join Citibank was one of the best decisions of my life. There are very few people in this world who would

leave a lucrative job at the age of 24 just to pursue their passions. I was one such person who did that and that one decision has made me what I am today. That one decision also made NetSol what it is today.

At that time I had no idea that my passion will take me to such height or success, though I was positive that working in the field of computers I would be able to carve a niche for myself. I really believe that my decisions are always guided by fate, otherwise who would leave a secure job and put himself in trouble the way I did. There are very few crazy souls in this world who follow their dreams no matter how much others criticize them or ridicule them. The truth is that nobody knows the secrets of the divine will. An ordinary man lacks the insight to understand when another man is chosen to succeed by taking up a different path in life. There is no doubt that our decisions make or break our lives. I had no concern with where Damam was, how much money I will make at my new job, or where I would live. All I cared about was to take up a job in the field of computers. I wanted to try my luck at Citibank on the basis of a lone computer training certificate. Another thing worth mentioning here is that my father's business in Lahore was going through a very bad patch and the whole expense of the household was depended on the income of my bother Faseeh Ghauri's and

myself. I was very aware of this reality, but still I was sure that my success was written on this path alone.

It took me a split second to make up my mind that I would leave a better paid and comfortable job in order to work in a field about which I didn't have much knowledge and that offered me little money . I was willing to be displaced from my city and suffer the tough routine of all night work. I was a newly married young man who had to provide for his family and whose financial needs were increasing day by day. I was at an age where people want to make money, but I took a decision which was going to reduce my existing income and create more problems for me. But at that time I had just one thought on my mind and that was to pursue my passion in the field of computers. And this is the decision that changed my life. I instantly decided to work for Citibank. I hear many people say that life doesn't give them any opportunities. I really believe that a person has to grasp opportunities on his own. Success and happiness have to be brought home whereas grief is just given to us. If I look back I can't believe how I was able to take that decision that not only changed my life but also shaped the IT industry in Pakistan.

I have always been a quick decision maker. But I believe in doing my homework first. I try my best to cover all bases before I take a decision. But when the time comes to take a decision, I don't delay it. Accepting the job at Citibank was one such decision. Despite the lack of facilities in that job I took that decision with a sound mind and found a new way for myself.

I moved to Damam after leaving my job in Riyadh, and started my night shift at Citibank. My supervisor was a Palestinian. On my first day, he looked at me up and down and murmured something under his breath. I was a 24 year old skinny young lad and my supervisor was commenting on my physique. "The kid is a dead man", he said. I was a little taken aback and couldn't figure out how a man working in a world renowned bank can call a new comer a dead man. But I understood everything when I started work in the night shift.

My shift at Citibank used to start at 6 o' clock in the evening, and I would only return home once the work was done. My job was to save the bank transactions to the computer. The transactions were manually entered in the register throughout the day. My job was to process the computerized data and update the existing files. In those days computer system worked at snail's speed. I still remember the first day I reached work very enthusiastically at sharp 6 o' clock. I

was mentally prepared to work the whole night, but I had no idea that the computer room would be so cold that my blood would freeze in my veins. My supervisor briefed me about how the hard disk was to be changed, the computer was to be operated, the file updates were to be monitored, and then most importantly how to get up to change the hard disk and give it new instructions as soon as the color of the light changed and a clang was heard in the machine. After all of this was done, I was supposed to sit down to watch the computer screen while the process repeated itself.

I started work with a lot of enthusiasm, but as soon as it was midnight everything started spinning in front of my eyes. My eyelids became heavy. First the data on the computer screen got blurred, then the computer screen and then the whole computer vanished from in front of my eyes. In a few moments I started swinging on the chair like a pendulum. At times I would wake up with a start to see my supervisor sitting in front of me, and peacefully reading a book. I thought I had been able to sit straight on the chair the whole night, but in the morning my supervisor told me that I had been dozing off throughout and at times even the sound of the computer clang wouldn't wake me up. Then he told me that this happened to everyone on this job, and that it happened to him as well when he was new. But now he had gotten used to it. The next day my eyes had turned red

by 1:00 am and I felt I would fall down. At 2:00 am my supervisor got up and told me that the job was done and we could go home. I was immensely relieved and ran towards my home.

I worked the night shift at Citibank for four years. In those days the hard drive of a computer was so huge that two people had to pick it up together in their hands in order to load it. The computer was given instructions in the form of a cassette. I learnt a lot in those four years. When I look back I think that had those four years not been a part of my life, then probably NetSol would never have seen light of the day. This is what I tell students when I am invited to talk at university forums. I tell them to take tough yet good decisions for themselves. I urge them that one day just like me they would be successful too. I had made my name in the field of computers without any formal qualifications in the field.

The data saving job in the computer room was more difficult than it seemed. A lot of times all my effort would be wasted if the system crashed. I would be very frustrated when my work of four to six hours would go to waste and I would have to do it all over again along with the remaining two hours of work. It would still have been less challenging if I didn't have a deadline of 8:00 am on top of it. This

was because the banks opened at 9:00 am. There were days when I had to sit in the office from 6:00 pm to 8:00 am.

In the past twenty years, I have developed a problem of acidity which is due to an allergy I developed after staying hours in the freezing cold of Romania and later in the computer room of Citibank. I was so passionate about learning computer skills that after one year I borrowed 5,000 Riyals from my friends and bought a small Apple IIe computer. I wanted Citibank management to transfer me to the programming department. But for this I needed to develop a knowhow in programming. So I decided to become my own teacher and took the loan to buy the computer. There was a box fixed below the key board in that computer. Also there was a floppy drive as well. The monitor had to be bought separately. Because I didn't have enough money to buy a monitor so I connected the computer to the TV, opened my books and started learning programming. I started programming in BASIC language. You won't believe that I would do the night shift, come back home, take a nap for a short while, and then get up to learn programming the whole day. The day I had a morning shift, I would stay up all night to finish my programming lessons. Those were the days when IBM launched its first PC.

19. My Mother's death

The most profound regret of my life is that when my mother was laid to rest, I was not in Pakistan and could not see her one last time. It still haunts me and sometimes I feel she will come out of her room and say, 'Zaini my son, if you make something of yourself with hard work, you will enjoy your life; if not, the world is a cruel place'. I feel my mother challenged me to work hard and to date I am trying to live up to her expectations.

In 1980, my mother passed away at the age of 45. She was a graceful and elegant lady. I remember it was a Friday. I was visiting Fasih Bhai in Riyadh. We were playing cricket in his residential compound when we were informed by telephone that my mother was gravely ill and I should return as soon as possible. I lost my senses. No one could believe that she would die so suddenly at that age. That was the most difficult day of my life. To return to Pakistan, I had to have exit visa stamped on my passport. It took me two days to have my passport stamped. By the time I returned home three days had passed since her death and her funeral had already taken place. I was inconsolable. This is the singular sorrow of my life. I wish she could have seen our success. She would have been so proud of her boys.

20. Stepping in the world of entrepreneurship

I had been living in Saudi Arabia for a while and had attained maturity and accomplishment required for the next step in life. I had learnt Arabic language and familiarised myself with the socio-cultural norms and lifestyle of the Arabs. By that time my circle of friends had also grown substantially. Many Pakistanis had settled in Saudi Arabia and the Middle East in pursuit of a better life. Zulfiqar Ali Bhutto, who was the Prime Minister at that time, must be credited for his role in this development.

In Saudi Arabia IBM products were distributed by Jufali Brothers & Co. My cousin, Jamal Ghauri was employed with Jufali Brothers. Allah destined me to success when in 1981 IBM launched personal computers and Jufali Brothers were sent a PC in a box with the directions that it had to be assembled for sale. No one at Jufali Brothers had the know how to assemble a PC. Everyone was at loss for ideas when Jamal recommended my name to his boss and told him that I could assemble and operate that PC. By that time it was common knowledge amongst my family and friends that I was somewhat of a computer expert. Hence I was specially invited by Jamal's boss and I was excited by the opportunity. I went there, assembled the computer which had a memory of 64k, and turned it on.

Jamal's boss asked me to take the PC home, understand its working so that later I could teach them how to operate it. This was an incredible offer and every one of us present there was shocked at it. I happily took the PC home and immersed myself in it. In the beginning it was a little difficult but with perseverance I mastered it in a few days.

I went back to Jufali Brothers after a few days and informed their boss that I could teach anyone in his staff how to operate the PC. I made a comprehensive presentation to the concerned staff members in which I explained the working of the machine in detail. At the end I had a cup of tea with the boss, exchanged pleasantries and came back home.

Meanwhile an Arab national, Sameer Benali purchased a PC from Jufali Brothers and requested for assistance in learning how to operate the machine. The company regretfully declined, citing their lack of expertise but made my introduction as a computer expert and gave him my number for further assistance. He called me and we set up a meeting. In that meeting he asked me my charges and I quoted 100 Saudi Riyal per hour which was a lot of money in 1981. He readily agreed which astonished me. For a moment I could not believe I will be

paid so well for my computer skills. My heart whispered Shukar Alhamdulillah. From the very next day I started tutoring Sameer. I would teach him daily, pocket a hundred Riyal and go back home. After that, daily I received calls from prospective clients and with time my clientele grew. My routine involved sleeping for four or five hours, getting up early to tutor my clients and in the evening going to work in Citibank.

One day, I received a call from Jufali Brothers, one of their clients wanted to commission a software which I had already operated for the company. I went to them and met the Lebanese gentleman who was the prospective client. In that first meeting he agreed to call me in a couple of days' time and he did. In the second meeting he informed me that he wanted a pay roll and HR software for his company. I agreed to develop the software for him and started working tirelessly on it. We did not agree to a time frame or a fee. I just took the opportunity like a leap of faith. It took me one and a half months to develop the software and I took it to the client. I was more interested in the success of the software I had developed than receiving the fee. When the client company launched the software it worked seamlessly. The client was pleased but I was ecstatic. I wanted to shout from the roof tops that I had arrived at the first milestone of my journey. The Lebanese gentleman checked the software in detail

to his satisfaction and congratulated me for having exceeded his expectations. Then he asked me the price of the software. I pleaded ignorance on the matter and asked him for a fair price. He considered the situation and then went into his office and came out with a cheque of ten thousand Riyals. I was overwhelmed by the returns on my skills.

While I was working as a computer instructor in Saudi Arabia and earning one hundred riyals an hour, the idea of opening a computer center sprung in my mind. The idea came to me at a good time but the financial and legal requirements were beyond me. After pondering on the matter for some time, I decided to offer a partnership to my first student Sameer Banali. Subsequently one day I told him that I was offered by a few interested parties to open a computer center. He eagerly proposed that I should work in partnership with him. To be honest I did not have a single offer at hand, but it was a good way to broach the subject and he was so impressed by my work that he readily agreed. This was an important juncture in my life. I had created an opportunity by making a local partner in Saudi Arabia, relying on my skills. To create the right opportunity at the right time is the soul of entrepreneurship. It is as if someone professes his love at the right time and wins over the heart of his beloved. It is worth remembering that opportunities are created, they do not simply come your way. I created this

opportunity by weighing my options and evaluating Sameer's trust in my work.

As a result I was able to lay the foundation stone of NetSol.

21. Gulf Computer Systems

Sameer Benali introduced me to his cousin Essa Aldossari, who had returned from the United States after completing his MBA. Essa wished to start a business and on Sameer's suggestion, I formed a partnership with him. According to the agreement Essa held fifty one percent shares and I had forty nine percent shares in our new company Gulf Computer Systems (GCS). My first business trip was to Pakistan where I hired IT professionals. Later, on the same trip I went to Philippines to hire software developers. And hence I opened a computer training center and a software development house. Two three years went by in a blink and then I was sent to Greece by Citibank for training. It was a good period in my life. I had a great job at Citibank and my business was doing well. I used to work 18 hours a day and slept for only four hours. And yet, I made it a point to spare time for my children despite all the work.

I was not working for money but it can be said I was working for the love and passion of work. I used to work even during after-hours. I would like to give credit to Nasreen that she understood my passion. She provided a conducive environment for my work, took care of our children and never complained. One day the branch manager, Bikrum Kochar called me to his office. He was a good

man. Even though I was a junior staffer, he knew me well. However I was rather anxious when he called me. As soon as I entered his office he asked me if I was running my own business. Before I could answer he told me that Citibank's rules and regulations did not allow it. When I asked him how he knew about my business, he told me that a Pakistani colleague had informed him. He gave me a single opportunity to ensure him that I will shut down my private business, that is if I wanted to continue my employment at Citibank. I clearly told him without hesitation that I could not close my business that I had set up with tremendous hard work. Bikrum relieved me of my job there and then instructed me to go to the HR department to receive my severance package. I went back to my desk with a heavy heart and collected my personal belongings. My Pakistani colleagues offered commiserations and that was all they could do. Later my cheque was ready and in 1984 I left Citibank. This was the second significant decision of my life. I did not hesitate for a second and left Citibank in the same way I had left the post of transport in-charge to join Citibank in the first place.

I entered my home with a solemn expression on my face. Nasreen got worried. I had never come back home in the afternoon. She asked me what had happened and I told her that Citibank had let go of me. For a while she got upset but when I told her that I had given priority to my private business over the job, she told

me I had made the right decision. After that day for two years I completely concentrated on my business and made a lot of money. I was providing well for my family and my partner was earning handsomely as well. During those years I was focused on developing software for other companies.

Although I had many friends in Saudi Arabia but Usman Pir, Jalal Akbar, and my cousins Nadeem and Jamal Ghauri were my close friends. We used to entertain each other, play cards and spent a lot of time together. We were all newly married and our wives were also friends with each other. In a foreign country family, friends and good company are very necessary for a good social life.

Before each of us got married, we used to live together. Although others used to cook, yet I always used to get away by washing dishes. Saudi Arabia is known for its closed society and all the activities were home bound. That is why for foreigners like us company of friends was very important. We also performed Haj together in 1986.

I had complete grasp over Arabic Language. We were required to carry residence permits on our person. Police was very strict and one day I was stopped for being

without my residence permit. I was placed in a lock up with twenty other men. Mobile phones were not common in those days and I reached my Saudi partner on phone with some difficulty. He came running, showed the police my residence permit and had me released.

I do not know how I am able to take unique decisions in my life. Although sometimes I had to pay dearly for them but the fact cannot be denied that today I am who I am because of these decisions. My ability to take quick decisions was inspiration behind a skit performed at NetSol. The skit showed that Salim Ghauri away on a foreign business trip and the HR manager of the company is conducting interviews for new hires. Suddenly he comes across a transgender female. To the amusement of the audience, the trans female has smart retorts to each question asked in the interview. The HR manager is so flabbergasted that he eventually decides to call Salim Ghauri and ask him what to do. Salim Ghauri responds by taking a quick decision and says: “Just hire this person. People want change these days.”

22. Then I left Saudi Arabia

As our business expanded, our staff grew as well. A time came when we were developing more than one software at a time. At this juncture my Saudi partner's intentions became disingenuous. One day he called me and accused me of providing the company software to a third party. I denied his allegation vehemently and although he seemingly withdrew his allegation, I was deeply hurt and knew that he was trying to get rid of me. I came back home, packed my luggage and flew back to Karachi. I convinced my family that conducting business in Saudi Arabia was not possible. I knew that although one day I might regret my decision but at that time I had no other option. My relatives considered my decision as poor in judgment and advocated that I should have compromised. But I was not ready to work in an environment of mistrust and misgivings. Everyone criticized me, especially my friend Sadaqat Ghauri who had retired from Citibank after thirty years of service; whereas I had been at the bank for a short time. Regardless of this criticism, I could not help myself. I like to take risks.

I told my wife to pack everything and we returned to Pakistan overnight. When she asked me for the reasons behind my decision, I explained to her that after the

allegations leveled by my Saudi partner, I had lost all trust in him and without trust I could not work with him. When I look back, I am convinced that if I had made a compromise and stayed, I would have been sitting in front of him taking orders in servitude. I have made many such extraordinary but timely decisions in my life. Nothing is guaranteed in life and no one can claim to see the future, but once you are forced to take hard decisions, they take you forward in life. That is life.

23. Business in Karachi

I returned to Pakistan with my family in 1987. Apparently it was a strange time. I had left a running business in Saudi Arabia. This was the third significant decision of my life and not one to be taken by the weak hearted. I took my decisions so quickly that I could not second guess myself and had to move ahead. By that time my brother Najeeb had settled in Karachi so I moved in with him. I had saved one hundred and ninety thousand rupees from Saudi Arabia. I told my brothers that I wanted to establish a computer center in Karachi and further my business in the field I was experienced in. I found out that a gentleman was selling his computer center in Rizvia Market in Nazimabad. I met him. He was asking for three hundred and fifty thousand rupees, we agreed on the price and I bought the computer center from him. I partnered with my friend Sultan. Sadly he is not with us anymore. In those days I did not have a car, nor the money to buy one. I used to travel by public transport, switching two buses from Defence to get to Nazimabad. I chose that life for myself. I had everything in Saudi Arabia, but I left it for this new chapter in my life. My wife never questioned my decisions. Her nature enabled me to take such bold decisions. This does not happen often, as usually wives discourage their husbands from taking such bold decisions. I used to take public transport to the market, take software orders and return home

to work on them. I was earning six thousand rupees. My children had lived in comfort in Saudi Arabia, but in Karachi they faced a relatively difficult life. Even in those tough days, Nasreen supported me, kept the children happy and somehow now those days are behind us. I am thankful to Nasreen. No doubt it was a time to strive against adversity and she tried her best.

We stayed in Karachi for seven or eight months but the computer center did not take off. Eventually I had to shut down the center. MQM is largely responsible for the failure of my business. A girl named Bushra Zaidi was killed in a bus accident and Karachi faced public disorder and violent protests. People were scared to come out of their homes, the city was ruled by fear. In these circumstances the commercial activity of the city was badly affected. My business was also negatively affected and my computer center remained closed for many days during the strike. After what had happened in Saudi Arabia, the events of Karachi were shocking for me and my family. Although I was insecure about my future, yet I never lost faith in Allah. I used to question my own decisions but now when I look back, I think that if Karachi had remained peaceful, my business would not have failed and I would never have considered going to Australia. In this perspective I am thankful for what happened because it played a vital role in pushing me towards my destiny. I still believe that I would

have succeeded if the city had not spiraled into violence, but Allah had a different plan for me. I used to pray to Allah for a better future not knowing what future had in store for me.

24. Leaving for Australia

My business failed due to the political unrest in Karachi. Even otherwise after working in Saudi Arabia, I was used to a particular style of working. Hence my time in Karachi was the most difficult time of my career. Although I was earning a modest amount, I learnt a lot including living within limited means. One example of which is that I commuted from Defence to Nazimabad by van for a year. I consider it my good luck because if I had succeeded in Karachi, I would not have gone to Australia.

At that time people in Pakistan were not fully introduced to computers and there was no trend of outsourcing for software development. People preferred working manually. There were limited opportunities of growth in the field of computers. I was used to working on a different pace hence things did not work out. However, I received an order to develop software for Lever Brothers. The IT department of Lever Brothers was headed by a German named Otto Khol, who gave me the order. I developed that software with hard work and dedication. It was the only success I had in Karachi and it can be said that my stay in Karachi was not a total waste. I was also searching for a better option and used to pray to Allah to turn my luck around. Meanwhile I spoke to my brother Naeem Ghauri

on phone. He was well settled in Australia and was successfully running a hotel. My father was living with him and that is why I often spoke to him on the phone. My brother told me about the opportunities of success in the field of computers in Australia. He advised me to come to Australia. I asked Nasreen for advice and she encouraged me. So it was decided that at first I would go to Australia alone, put down some roots and then call for my family. My heart was not in it but it turned out to be a good decision. I also believed that the rewards for my particular set of expertise would be higher outside of Pakistan. So I immigrated to Australia, which was easy in those days especially for IT professionals. The interviewer told me that there was a great demand for professionals like me in Australia. He expedited the process and I left for Sydney.

Sydney is a very beautiful city. I had never seen such a pretty city anywhere else. When I got to Australia it was summer but still it was very pleasant. The temperature was moderate. No sooner it would get hot, the sky would get overcast and it would cool down within minutes. I really liked that climate. Right after my arrival in Australia I started to look for a job. I applied with different recruitment agencies. I also started working for my brother in his hotel and began earning a little pocket money for myself.

There were many recruiting agencies in Sydney and I sent my resume to every agency I could find in the address book. Although the employment exchange arranged for short term vacancies, it was suitable for people like me who had recently immigrated to Australia. After applying for many jobs, eventually I got a call from MC Computers who had received my profile and offered me a short term employment contract. I went for an interview and was told to go to Lisgar Computers and see if I could successfully conclude terms of employment with its MD, Wes Egens. Mr. Egens told me that they required a software to be developed in three months which could manage technical aspects of Actors Equity. I was told to go back to MC Computers to sign a three month agreement. Wes Egens did a twenty mins interview to assess my technical abilities to develop his software. For me this was an amazing breakthrough to get an opportunity to develop software for the Australian market. At MC Computers I was told by my recruiting agent Jenny that this was just very lucky because MC Computers did not entertain applicants with experience in Micro Computers. Apparently they only hired people with experience in Mainframe computers. The day they received my CV they had incidentally also received a request from Lisgar Computers for a person with Micro Computers development experience. To me this was nothing but the hand of God. No doubt it was the Grace of Allah. Man

can only try to a certain extent and after that it is taken over by the Mercy of Allah. For once it seemed that my sleepless nights had borne fruit.

It was a memorable time in my life. I spent my days and nights in developing the software. After that I was called to the New South Wales Railways. They had received my CV and wanted to meet me. I went there and gave an interview but was not selected for the job. They called me again after a month. They had hired a PhD from China who had wasted a month of their time. They enquired if I could work for them. I told them that I was busy during the day but I could give them my services in the evenings. They readily agreed and I started working two jobs.

I was slowly getting settled in Australia. On one hand I was working for Lisger and on the other hand I was working for North South Wales Railways. By then PCs had been introduced in Australia. Before that computing was done by large machines. PCs had changed the priorities of people and they were quickly shifting to them. One day I received a call from BHP Steel which was a large industrial group. They wanted to convert their data from large computer machines to PCs. They asked me if I could manage that and I told them that it would not be difficult for me. When I was asked about my experience, I narrated my whole

work history and subsequently they offered me a six month contract. That was my first regular assignment in Australia. It was an interesting and technical task. I had to replace the old machines with three hundred PCs.

Though I was happy with myself but I also had concerns about completing the task because it was a new technology. I started working there and it was sort of a one man show. I was the only one in the department. Later a Chinese girl joined me who assisted me in my work. I started my work with the name of Allah. After four and a half months I was asked to attend the monthly review meeting. Peter Garetty was my boss. When he was asked about the future plans of my department he informed the board that there was only a month left on my contract and that the company employees will take over my job from me. When the board members disagreed to that proposal, he suggested that the Chinese girl should take over my duties. The members did not agree to that and insisted that my contract should be extended. My boss told them that he did not have enough funds in the budget to offer me a fresh contract. The other members agreed to earmark extra funds for that purpose.

After a week Peter called me and told me that my contract with the company was renewed and that my compensation was increased to sixty dollars an hour. More than the pay raise I was pleased because I was valued and liked in the organization. This was most certainly because of my attitude. When my colleagues in the company called me to report a system error, I would calmly direct them through the problem so that it could be resolved.

Another six months had passed and my contract was about to expire so I started looking for another job. One day Peter called me and told me that the company wanted to extend my contract and was offering to raise my compensation to seventy dollars an hour. By that time I was well experienced. I started working even harder and another one and a half years flew by. Meanwhile my social circle within the company had grown. During work I did not sit still. Because there was no elevator in the office building, I used to carry my own equipment up and down the stairs. I was not insecure or troubled by my ego. I just enjoyed my work. At the end of that six month period my contract was renewed again and in a blink of an eye two years went by and it was 1990.

Meanwhile, my family had joined me in Australia. I had rented a flat. With time I also leased a car. With my family there, I had homemade food to eat. I was earning sixty to seventy thousand dollars a year which was a huge amount at that time. My life had turned around for the good and I had forgotten the difficulties of Saudi Arabia and Karachi. My children were going to excellent schools. In 1991 the company offered me a permanent position which I declined because salary against a permanent position was lesser than what I was making otherwise.

Outside of work I did not have much of a social life in Sydney. I spent all my time in improving myself and my professional capabilities. We lived in Sydney till 1993 and during this time I studied on my own and enhanced my skills. My apartment was at Bondi Beach which was the most beautiful beach I had ever seen. My day used to start at six o'clock in the morning with rigorous exercise and jogging on the beach. I still remember those days fondly.

From 1988 to 1990 my whole family remained in Sydney. My father lived with Naeem. In the early days of 1990, Naeem decided to test his luck by working in London. So he wrapped up his business in Sydney and left for London.

In 1990 my sister-in-law and Shahab Ghauri's wife, Nadira Ghauri, suddenly passed away in Karachi. Her death jolted the whole family. When she passed away her daughter Sara Ghauri was only six months old. My father decided to move back to Karachi to help my brother, Shahab Ghauri, and left me and my family alone in Sydney.

After being left alone in Sydney, we made friends with a Sikh family. We used to spend our free time with Mr. Ravi Rana and his wife Meena Rana. They were our friends and elders. They used to baby sit our children. We used to dine out in a Sikh restaurant and during our time together we never discussed religion or politics. Meena Auntie knew quite a bit about Islam, as a few of her family members had converted to Islam. Till today we are friends and whenever I go to Sydney, I stay with them. They are very old now. May Allah grant them health and long life.

I had been working in Sydney for five years when I was told by my boss that the company was moving its offices to South Coast in Wollongong and that I had to move with them. Wollongong is about hundred kilometers away from Sydney. I agreed to move but when I came home and told my wife she refused. This was

the first time in our marriage that she had refused me. She said that our children were too young and who knew if there were any Pakistanis in Wollongong. So it was decided that I will commute to Wollongong every day. For the next whole year that was my routine. I would travel by road or train to Wollongong. It used to take me two hours to get to Wollongong and two hours to come back which was very tiring. After a year of this hectic daily routine I was about to leave my job when Nasreen changed her mind. It was a good job and I was paid very well, so she shifted to Wollongong with me. I rented a beautiful house that Nasreen liked very much and we sent our children to the school situated right next to it.

Coincidentally I found out about a Pakistani, Tahir Malik living in Wollongong through a local Pakistani newspaper. This is the same Tahir Malik who later became the head of global HR of Descon. I called him and told him about myself. He came to our house with his wife and asked us to join them at a dinner party being hosted by their friend Dr. Shabbir. We happily agreed and went as uninvited guests. At the party there were fifteen or twenty Pakistanis present and seeing them made me happy. I did not know so many people in Sydney. They were very hospitable. Four or five of them were doctors. They gathered around me and made every attempt to get to know me better. It was a marvelous evening. I had a deep sense of satisfaction to find my countrymen in such a remote area

where I had not expected to find even one person who spoke my language, belonged to the same culture or practiced my religion. When we came back home, I teased my wife that she made me go through such a tough time for a year just because she thought that there might be no Pakistanis in Wollongong, and in fact we found so many of them in one night.

After that day Tariq Malik became a good friend of mine. We used to meet each other often. His wife Shaheen was like an elder sister for me. Riaz Malik was also one of my friends. He was older than us but treated us unreservedly as friends. Dr. Shafqat Mahmood was there as well. He is not with us anymore. May Allah grant him peace. When Tariq Malik was elected as the President of Pakistani Association, I was elected his secretary. We were both very social and together we hosted many functions. Tariq Malik was dedicated to his work and I admired his honesty and forthrightness. He used to and still laughs very loudly. Apart from these gentlemen, Adil Khawaja and his wife, Mazhar Bokhari and Samina Bokhari were our family friends. The houses in Wollongong were small and the walls were thin. Our neighbors used to go to bed by eight and we used to have late night sittings. The neighbors used to complain about Tariq Malik's loud laughter. We used to have one-dish parties, where each family brought one dish

from their home. After dinner the ladies helped the hosts clean the kitchen and the men used to talk over tea.

I have travelled by train in Brazil, America, China, Taiwan, New Zealand, France, Europe and Romania but I have not seen a city more beautiful than Sydney. Its biggest attraction is that it is situated at the sea, and the weather is always pleasant. If the temperature rises, clouds and rain cool it down. Australia is an island country, and most of the people live at the beach. It is a multi-cultural city and you feel the diversity when you live there. There are Pakistanis, Indians, Chinese, Europeans, and native Australians who are called Aborigines. The Aborigines do not live in the cities, they have their own towns and are very simple people. Those of them who try to live in the cities cannot adjust to the city life.

In Australia we used to go to the movies, picnicked in parks and go to the beach every weekend. Everything about Sydney was beautiful. It was windy and I loved taking my family out. Every house had a lawn and barbeque equipment, Australians love the outdoors.

Australians enjoy the nightlife and their weekends are spent enjoying themselves on the mountains, beaches and parks which are crowded on weekends. Their food is excellent and halal food is easily available. People in general are friendly and open.

It is a misperception that Australians are racist. In fact Australians are very hard working and honest. They do not spare anyone who tries to cheat them. I lived in Australia for eight years and enjoyed their warmth and friendship. When I was leaving they did not want me to go but when I left they gave me letters of appreciation. Australians are light hearted and have a good sense of humor but you have to develop an understanding for it. One of my Australian bosses was very amusing but respectful as well.

Australians are very hardworking people. The training given in their schools is very rigorous. They are very particular about physical fitness and play a lot of sports. New Zealanders have a tribal dance called 'Haka' which is performed before their rugby matches. I have seen 'Haka' performed live. Australia and New Zealand have a cricketing rivalry quite similar to Pakistan and India.

In 1990, Pakistan cricket team was in Melbourne to play a test match. We drove ten hours in the night to get to Melbourne from Sydney. We went to the stadium in the morning but to our disappointment the Pakistani team was all out on one hundred and twenty runs before lunch. I thought it had happened because of me. In 1992 World Cup, Pakistan was playing India in Sydney. I refused to go, thinking Pakistan would lose if I went to see the match. My friends made fun of my weird logic. I explained to them that whenever I went to see a match, Pakistan always lost and that made me feel that it was because of my presence. Yet they told me to get ready and that they would shortly pick me from my house.

25. The Fear of Spiders

We used to go on long drives for outing. In summers I used to roll down the windows of the car, and we cruised along, feeling the fresh breeze on our faces. If you are living in Australia you have to beware of snakes and spiders. One spider in particular was famous for being lethally venomous. These spiders were normally black in color and could be deadly. Once I was driving with my family when suddenly my daughter started screaming. We were alarmed and she told us that there was a large spider stuck on the inside of the rear windscreen. I looked at it through the rear view mirror. It was about the size of a frog. We were driving on a main road and I stopped at a petrol station. As soon as the car stopped my children ran out. I went in the garage and borrowed a stick, wrapped a cloth around it and tried to kill the spider. After some struggle I was able to get the spider out of the car and got the scared children back in. This episode frightened us. Kangaroos are also in abundance in Australia and they roam around freely. Although an average kangaroo must be as tall as a grown man but it does not bite or attack humans unless it is angry. If so then you are in some trouble. It can deliver a flying kick which can knock the wind out of anyone.

Once we were shifting houses and my brother Naeem Ghauri's manager John Green was helping us along with a Pakistani boy who worked for the company. The boy was not educated. When we were finished my wife realized that her rings were missing. Peter accused the boy of the theft. We interrogated him, and threatened to call the police. He started weeping but maintained his innocence. After a while the same manager was caught stealing office equipment from my brother's company. I was suddenly reminded of Nasreen's rings and the young boy whom we had accused of the theft. I regretted having treated him in that way. I tried to locate him but he had left the company due to the shame he was put through. From that day onwards whenever something goes missing in my house I do not accuse or shout at my employees. I do ask Nasreen to be more careful about our personal belongings. From this incident I learnt not to accuse anyone without proof of wrongdoing.

In those days my salary was ten thousand dollars a month and I used to make approximately one hundred and twenty thousand dollars a year. It was a strange coincidence that whenever we tried to purchase a house, either we could not find a house we liked, or when we did we were not liked by the seller. Hence we never got around to buying our own house in Australia. When I look back at it today I see the hand of God in it. Allah never gave us an opportunity to lay permanent

roots in Australia because I was bound by fate to return to Pakistan and same was the case when we were living in Saudi Arabia. We lived in Saudi Arabia for eight years and we had to change houses six times. In Sydney we lived for five years and God knows why we kept on shifting houses. In Wollongong we had to shift thrice.

In 1991 when I came back to Pakistan for vacations I had three hundred and fifty thousand rupees saved with me. I asked my brother to find me an apartment that I could buy. At that time a decent apartment in Karachi was worth eight or nine hundred thousand rupees. I had planned to pay the advance and pay the remaining amount in installments. My brother told me that a relative had constructed a few houses in phase 4 DHA for sale and I should buy a house from him. The house I saw was beautifully constructed and the locality was good too but they already had an offer of 1.6 million for it. My relative asked me to pay five hundred thousand rupees in advance and pay the remaining amount one hundred thousand rupees per month installments. The value of the house including taxes was 1.9 million rupees. In those days the Pakistani rupee had a higher value and to pay one hundred thousand rupees per month was a big commitment. My brother Shahab offered me that he would cover the difference and pay the advance for the house and I should give him whatever amount I could manage. Now I was

confronted with another problem: how would I pay one hundred thousand rupees every month? Nasreen and I decided to sell our car and we did. Not only that but we also had to shift from our house in Australia and move to a one room flat. So for a year we lived in a one room flat without a car. We used to bring groceries in a cart to our house and after saving each cent we could, I was able to send eighty five thousand rupees to my brother in Karachi. He would cover the difference of fifteen thousand himself and made payments on my behalf. For one year we did not go out to eat or to the cinema, did not buy a single toy or clothes for our children and lived without the luxury we had become accustomed to. The children used to get one chocolate a day and somehow we managed to make the monthly payments and bought our first house in Pakistan.

In 1992 some Indians came to our company. I remember my boss asking me to increase the computer network in the conference room by fifteen. I complied not knowing who was going to visit. After some time I saw a group of Indians sitting there installing the software. At that point I was overcome by a strong longing and questioned myself why a group of Pakistanis couldn't have been there to do the same job. My heart was filled with a strong sense of patriotism, and in that moment my way of thinking experienced a change.

Sitting in that conference room, watching the Indians at work, I thought that there must be a Pakistani organization which could provide the same services. I was convinced that Pakistanis were second-rate to none. There was an awakening of sorts in my heart. I wanted to build an organization that could showcase Pakistan in the world. With this very thought in mind I came back to Pakistan and discussed the matter with my brother Shahab. He agreed with my idea and proposed that I should come back to Pakistan. I told him that I did not have the initial investment required to start such a company. He offered to invest in the company. I went back to Australia and shared my thoughts with Nasreen. When I discussed it with my friends, they discouraged me. In those days the conditions in Pakistan were not suitable. But I had faith in my purpose, and that is why I aspired to at least try so that I didn't regret it later. I believe that success and failure are parts of life. Today, I am grateful to Allah for His blessings, and also to Nasreen for supporting my decision.

I sent my family back to Pakistan with a condition that after three months they would decide where they want to live. If they liked living in Pakistan, I would join them. My daughters were growing up and there were considerable changes

in their way of thinking and expressing themselves. While my wife had always maintained that if we were going to live in Australia and the children had to study there, then we had to keep an open mind about cultural influences on their personalities; yet both my wife and I did not want our daughters to lose their cultural identity. My elder daughter was fourteen and the younger one was nine years old. That is why we now seriously considered returning to Pakistan. My brother Shahab whose role in life has always been like of a loving father, became the reason for my return. I do not recall even a single occasion when I have discussed an idea with him and he has not encouraged me. Not just that, he has also financially supported me and given me strength with which I have succeeded in life. Another reason behind my decision to move to Pakistan was that due to my natural business acumen I had foreseen that there were going to be big opportunities in Pakistan in the field of IT. I understood that the majority of Pakistan's population comprised of the younger generation, and I could see that as modern educational trends will prevail in the country, the younger people will gravitate towards IT. With this plan in my mind I returned to Australia. I spent the whole next year pondering over the matter and shared my views with Shahab Bhai as well. He supported me and believed in my abilities. He kept reassuring me that he would invest in my company regardless of my doubts about its success. Nasreen was also a source of strength. Meanwhile my contract was about

to expire and my boss Robert Forster offered to renew it for another six months. I refused and informed him that I was leaving the company. At that time I had been with them for eight years and they had never received a single complaint against me. He tried to convince me to stay but I was adamant. When he did not let it go and kept insisting, I plainly told him that I was tired of working for other people and wanted to do something for my own self.

In the October of 1995 Nasreen and my children shifted to Lahore. Shahab Bhai and my father were already settled there and I was left alone in Australia. My Australian friends were concerned that I was leaving such a lucrative job and a comfortable life style. They warned me that I would have to return to Australia in a couple of years. To them I said: "So be it."

During the last year I spent in Australia, while I was mentally preoccupied with planning the establishment of an IT company in Pakistan, the company I was working for decided to outsource its IT department. I approached the management and proposed that the IT department should be outsourced to me. They asked for rates and when I gave them my rates they decided to give the contract to their own company. I was disheartened because I had worked there for 8 years and could easily handle the work load, but they did not trust me

enough to give me the contract. Although they liked my proposal, yet they still went with their own company. My boss told me that he was aware I could do a better job, but because it was an internal company matter he could not do anything for me. Although I regretted not getting that contract which was annually worth one million dollars, yet now I think it was for the best. If I had succeeded I would not have gone on to establish NetSol. I might have made a lot of money, but I would not have been able to do anything for my homeland.

During my stay in Australia I had successfully completed a networking course and received a CNE diploma. At that time I was forty years old and thought I should develop some skills in networking. Even at that age I studied hard which was quite contrary to my previous attitude towards education during school and college days. It had been twenty two years since I had left Pakistan. Though the political conditions in Pakistan were still not conducive, yet I decided to come back and try my luck. I did not want to have regrets later about not trying when I wanted to. Hence, in December of 1995 I came back to Pakistan.

26. NetSol

I did not return to Pakistan with a substantial amount of seed money. Actually I was not at all concerned about the amount of investment I required to kick start my business. I only had a laptop, a house in Karachi and approximately four to five thousand dollars. The reason why I was not concerned about it was that I had faith in Shahab Bhai. He wanted to invest in me because of my experience and skills.

Democracy had revived in Pakistan and the economy was gaining momentum. However the big banks were still owned by the government and business opportunities were limited as compared to today. The eighth amendment still loomed over the political parties and Muslim League and Peoples Party were at each other's throats. In the political history of Pakistan, the 90s are remembered as naughty 90s. Nevertheless the market sentiment was getting positive because the Prime Minister of Pakistan Mr. Muhammad Nawaz Sharif being a businessman was perceived to be business-friendly and the world was turning its attention towards Pakistan. No doubt it was an ideal time to set up a new business in Pakistan. I had international experience in the field of computers but the circumstances were not particularly very conducive. Regardless, the entrepreneur in me was ready to take up that challenge and I was determined not to back down.

I had always had to start from a scratch, which is why the situation did not overwhelm me. I was guided by my fearless nature. I could face any circumstances and whenever the going got tough I got tougher. I always perform better in the face of adversity. To start a new business you must have nerves of steel. I gained strength by the computer courses that I had taken in my free time. Even today in my free time I give preference to my capacity building, which comes handy in difficult times. Every entrepreneur who wants to do well must create value in himself. I had quickly learnt that to succeed I had to master my field. Wherever I went, whatever I did, I tried to gain complete understanding of it. It is my nature that if I do something I do it with complete devotion and hard work. Similarly whenever I had a new idea I followed through with it so that later I would have no regrets. Today whenever I am giving a lecture about success, I tell the audience that to be successful you have to eliminate the fear of failure. The moment you erase this fear you will take your first step towards success. I take my decisions without fear. I left my perfectly good job to go into a profession for which I did not have a degree just on the basis of my determination and desire to succeed. I had returned to Pakistan after twenty two years. I did not have business networking here and the political situation was precarious. The economic situation was also in doldrums and I had no investment.

1995: My journey to NetSol is filled with adventurism and it started in 1995. It took me a year to get the company registered and find a suitable office. I wanted to rent an office which would not be a financial burden on me. In the beginning I looked at a few buildings in Barkat Market, New Garden Town Lahore, but Shahab Bhai vetoed them. He was of the view that the office should be close to my residence so that I could commute easily. I only came to appreciate his advice when I started spending my days and nights at the office. I was living in Defence, so keeping Shahab Bhai's advice in mind I decided to rent an office in Y-Block DHA for eighteen thousand rupees. I paid one hundred and fifty thousand rupees in advance but when I went to collect the rental agreement the next day, the real estate agent told me that the owner of the property had changed his mind. He returned my cheque. I was slightly disheartened because I had thought this area was very suitable to setup my office. It turned out to be Allah's blessing in disguise. I started looking for another building and soon found suitable premises in Phase II, G-Block. The rent for this building was eight thousand rupees. Hence I saved ten thousand rupees rent every month.

I was very excited when I opened my office. I designed the layout and purchased all the office equipment myself. By 1996 the office was ready and I had started work with a small team. Shahab Bhai had given me two million rupees which

would be about fifty thousand US dollars at that time. In those days one dollar was valued at forty Pakistani rupees. I was gambling with two million rupees and everything depended upon the success of my business. I had to pay the first month rent, my salary and all the other miscellaneous expenses from this initial investment. Even at that time fifty thousand dollars was not a big amount but I was confident in my abilities and knew that my experience and hard work will create opportunities for me.

I only had two suits and I would wear them alternatively. In the beginning my cousin Shahid Mukhtar was in my team. He was rather young at that time but still he helped me setup and run the office. I had given all the managerial tasks to him. I was the company's C.E.O, office boy as well as coffee maker. Those early days were filled with enthusiasm. I called all of my acquaintances to tell them that I had started a software development and networking business in Lahore. I had believed that in a matter of days people would be queuing up in front of my office but in a few days I was forced to face the bitter reality. The company's first office was a big hall in which we had erected two cabins. We had planned to set up work stations in the open space. In the beginning I named my company as Networks Solutions and we offered networking and software development

services. Although the Salim Ghauri of today has an identity and worth but at that time I only had an idea.

My father knew a lot of people in Lahore and I met them with his reference. I would meet them and tell them how they could make their company more profitable with automation. I had not researched Pakistani market before setting up my business and that is why even today most of my business is with foreign companies. In the initial days I tried very hard to find work in Pakistan but to no avail. At that time Pakistani businessmen were not ready to accept the idea of automation.

One day when I went to my office and found the office boy overwhelmed with shock. On asking he told me that a gentleman had come to meet me. He had asked him to sit in my office and wait for me. Meanwhile the office boy started to tidy up the place and when he went back to my office that gentleman had made good his escape with my laptop. I was speechless for a while and then suddenly I could see the humor in the situation and started to laugh at his stupidity. That same office boy still works in NetSol and continues to be the simpleton that he was. Nonetheless that incident was enough to discourage me. For days I did not tell anyone at home that before the business could make money it had started at a

loss. No matter how angry I got thinking about that office boy, whenever he came in front of me, seeing him would put a smile on my face. Shahid Mukhtar asked around if anybody had seen a suspicious person with a laptop but to no avail because in those days common people were not familiar with such a thing as a laptop.

I visited a number of businessmen but did not succeed in getting any business from them. All of them were content with how things were being run. After one and a half month of hard work we could not secure a single contract. I waited for the day when my phone would ring and a customer would inquire about our services, but that day never came. Hence I asked my wife to call me twice every day. She was surprised and asked me why she should call me. To which I replied that the phone in my office remained silent and with her call the office would have a little life in it. She started calling me every day and every time the phone rang, I wished it to be the phone call I was waiting for. Those days were not as hectic as they are today. There is no doubt that in the absence of democracy certain individuals were making money through illegal means but the society was simplistic. International restaurant chains had not established their network on every street of Pakistan nor was there a flood of international brands. Because I had worked in the IT department of Citibank in Saudi Arabia and BHP In

Australia for twenty two years, I could envision the future of IT in Pakistan better than anyone else. The fact that in those days I used to sit in my office for hours staring at the walls, was another matter altogether. I had mastered the skill of producing percussive music with my pencil on the table top. I was dearly waiting for the time when IT industry would pick up speed in Lahore. My wife's phone call would ring like a bell of hope in the office. When she would ask what I was doing I would tell her I was busy with work. Her next question would be when I would be coming back home, and I would tell her, soon. I really wished I could tell her I had a lot of work to do and I will come home late. Then we would chit chat for a bit and then she would put the phone down. Today when she complains that there was a time that Salim used to wait for her call and now when she calls Salim doesn't have time to talk, she's right.

1996: After months of waiting, in 1996, I finally received the call I was waiting for. It was my first business call in the new office and with it NetSol broke ground of its IT endeavor in Pakistan. I had asked my wife to call me twice a day at my office. That fateful day, the phone rang at an odd time and I knew it was not my wife. I leapt towards the phone and picked it up. It was my brother Naeem Ghauri from London who was working in the IT department of Mercedes Benz at that time. After initial pleasantries, he asked me about my business. To save him the

worry, I told him everything was fine by the grace of Allah and I did not have a moment to spare from work. He told me that he had been transferred to Bangkok to start a leasing company for Mercedes Benz and he wanted my help with that. I remained calm and asked him what I could do for him. He wanted me to find people who could operate AS400 computers. I maintained my composure and told him that although I was extremely busy, I would find time to help him. Then I asked him if his boss knew that he had approached his brother for help. After working for two decades in foreign companies, I knew non-disclosure of relation between an employee of the company and a contractor is frowned upon. But he had already informed his boss, so he asked me not to worry.

I remained quiet for a while thinking that it actually was the very opportunity I was waiting for. I had experience with small computers but was not familiar with AS400. It was difficult for me to find and recruit IT professionals in Pakistan who could operate AS400 machines. Nonetheless, I started searching for suitable candidates. Despite my best efforts I could not find a single suitable candidate in Lahore. This situation was similar to the situation in 1981 when IBM had introduced PCs in Saudi Arabia and Jufali Brothers did not have a single person who could operate them. For the first time I realized that a lot was still to be done in the field of computer education in Lahore. But still I had returned from

Australia for this purpose. I believe that I have been given an innate gift that does not allow me to become pessimistic. And if sometimes I do, it is very short lived. The only feeling that grips me for long is that of humanity, because my parent's upbringing have made me humane and it remains very close to my heart to date. Unlike normal people I can empathize easily and communicate it well. That is why I quickly find my way, ascertain my direction and quickly get to my destination. Today I can say with confidence that a good entrepreneur does not lose heart or hope, knows how to find his way, and achieves success with this knowledge. Hence, I quickly judged that suitable candidates who can operate AS400 computers must be available in Karachi. I wasted no time and flew to Karachi. I met a few people and started collecting their CVs. One of those days I called Naeem Bhai at his office and talked to his boss Peter Kells. When I introduced myself to him he heartily greeted me and said that I must be the famous brother Salim. I was surprised at this and humored him by saying that I am just the brother and not famous. When I disclosed my relationship to Naeem Ghauri in good faith he acknowledged what I said and told me that he was aware of that fact and was okay with it. He went on to ask me if I had found the people they required. I told him that all but one had been found and that I will complete the task shortly. After a few days Naeem Bhai called and told me to locate a person by the name of Anwar in Karachi who was supposed to be an expert at

AS400 computers. Despite my best efforts I could not locate him. One day I received a call at my house and a gentleman by the name of Anwar was on the other side. He asked me if I was looking for experts in AS400 computers. I met him the next day and told Naeem that I had found all the four required persons and was going to meet him.

This is how I arranged my first business meeting. I booked a ticket to Bangkok. Before that all the meetings that I had attended were on the behalf of my employers. This was the first meeting I was attending on behalf my own company to deal with a counterpart in another company. I started thinking about ways and means to make the meeting more affective. At that time I did not have a letterhead or even a brochure of my company. I had three days to spare before my flight. In those three days I prepared a folder in which I gave details of my experience as a computer engineer but could not give any details of the business because Network Solutions did not have much business at that time. After three days when I read the brochure out loud it seemed like my CV. That is why I added a picture of myself. The details about the company remained limited to the three addresses I had mentioned including my residential address in Sydney. I wanted to give an impression that the company had an office in Sydney.

This was definitely not enough to lay the foundations of an empire like NetSol. I had not arranged for a substantial loan or conducted a feasibility study. I even did not have market intelligence on computer sector in Pakistan. If I had something it was my passion to set up an IT company in Pakistan which outsourced contracts from the world. I was entirely depending upon my experience of working in different companies as a consultant. All the claims I had made regarding my company on that brochure were about the future potential rather than company history. There was no reference to any current project going on at that time. That is why it can be said that from the beginning I was actually marketing myself in the garb of NetSol. It seems impossible but in my case it became possible. People trusted me and had trust in my abilities and I always came true to their expectations. Shahab Bhai showed his trust in me by investing two million rupees in my company, and Naeem did the same by making my introduction to his boss. Mr. Eugen Beckert was in Bangkok waiting to open the doors to many possibilities for me and my meeting with him was scheduled. I flew to Bangkok on 24th May, 1996. At that time the Bangkok office of Mercedes Benz was situated in a hotel. I also stayed at the same hotel. When I spoke to Peter on the phone he suggested that I should rest for a while in my room and that we should meet by the swimming pool at noon. I had spent twenty two years outside Pakistan and was in touch with the latest fashion trends but still in my

nervousness I forgot that I had been called for a pool side meeting. I overdressed for the occasion like the young men from the remote villages and towns of Pakistan dress up on the occasion of their engagement. I was dressed as if I was going to meet the president of the United States of America. I wore my only blue suit, chose a red tie out of the two I had in my suitcase, doused myself in cologne, and went to the swimming pool. On top of it all the hot weather of Bangkok and the time of the day made me sweat profusely. When I got out of the hotel lobby the gel in my hair melted and streaks formed on my forehead. I did not have a handkerchief or tissue paper to tidy my face. I strode with the confidence of a respectable businessman towards the pool side and started to look around for the Englishman whom I expected to be dressed quite similar to me. I was just searching for a couple of respectable and properly attired British businessmen when I spotted two white men wearing shorts and t-shirts lying down on pool chairs. One of them signaled me with his hand. While I was looking around for the suited British businessmen, they had been closely observing me. When I got to them one of them asked me if I was Salim Ghauri. I was flabbergasted at how they knew who I was. What could I have to do with these men who were relaxing by the pool during business hours? With some reservation I told them that yes I was Salim Ghauri. One of the gentleman extended his hand and introduced himself as Peter and said they had been expecting me. My surprise did not

dissipate when he said something which undermined my whole preparation. He asked me with a cheeky smile on his face if I was not overdressed for a pool meeting. I replied equally cheekily by saying that I was trying to impress him, and asked if he had been duly impressed. They chuckled at that and asked me to remove my tie and coat and to relax. As soon as I had gathered my wits I gave him the folder which had my photo and more information about me than my company. The only information regarding the company was the business addresses mentioned in it. The other gentleman present was Eugen Beckert who was a German national. Eugen went through the folder carefully and then looked at my picture and said that I looked better in person than in my photograph. I was further taken aback. Then they started to read my resume in detail and when they had done so, they returned it to me and observed me for a bit. I extended my gratitude and told them that I had found the computer operator they required and gave them their CVs. They hired them and signed a one year contract with me for forty thousand pounds.

This was an excellent opportunity in my life. All of a sudden I had landed such a huge contract for which I was extremely happy. I was convinced that my journey towards success had started. Eugen took special interest in me. We sat there talking for a long time. He asked me about my work, experience and past life. He

similarly shared his experiences with me and I had a feeling that we could be good friends. This feeling turned into reality and to date Eugen and I are very good friends and he is part of board of directors of NetSol. We could not have imagined when we met for the first time that NetSol could grow into such a large company with international reputation. I have no doubt that I am an excellent conversationalist and found Eugen to be the same. We were talking as if it was not our first meeting and we had known each other for years. He invited me to dinner that night. Naeem and I went together. Our discussion continued, and I was told that according to the contract we had signed I had to send the resources to Thailand in a week. I returned home happy and sent the resources to Bangkok.

The resource people I sent to Bangkok were hard working and conscientious. The next time I visited Bangkok, Peter asked me with surprise where I had found them, and told me that they worked diligently and with singularity of purpose. He had hired Britons before them, who would leave work as soon as it was time, and partied in clubs; whereas the Pakistani professionals were fully committed to work and they had completed the required work with one month to spare.

On the other hand Eugen's attitude was very supportive. I was starting to believe that one day I would land a substantial contract with Mercedes Benz. Today when

I think about Eugen I am reminded that there are some angelic persons who change our lives such as Eugen. Eugen has a very pleasant and attractive personality. After our first meeting our relationship expanded and now we are family friends. His wife Barbara and my wife Nasreen are good friends. Both have visited Pakistan many times. They must be in their fifties now and their children have grown up. In 2006 Eugen retired from Mercedes and accepted the directorship and advisor-ship of NetSol. He enjoys Pakistani food. Now he is friends with my brothers as well and our relationship is stronger than ever. When I used to go to meet him in Bangkok we used to go to clubs, dine out and spend a lot of time together. During our conversations we talked about global issues. He had thirty years of experience in the field of technology. He does not sleep much and is very hardworking. He is not fond of exercise like me but still has not gained weight. He is five foot eleven and dresses well but does not wear a tie. Our personal relationship and trust has increased over time.

At that time Eugen was head of IT at Mercedes Benz. During the first meeting he asked me about Saudi Arabia, where and with whom I had worked, which companies I had worked with in Australia, and for how long. Later when we would talk informally I asked him why he gave me such a big project when I had such limited resources. After that first meeting even a small company, let alone

Mercedes Benz, would not give me any business after looking at the resources I had. He told me that he had inquired about me from my former employers in Australia and the feedback was overwhelmingly positive which is why he made the decision in my favor. I further asked him how Mercedes gave a contract to a company which had no considerable project to its credit. To this he replied with these golden words, “Ghuri contracts are given to people and not companies. Your body language was such that I knew that you would not fail”. Eugen’s every decision seconds that comment. He is such a person who takes calculated risks and according to him I was the horse he could bet on.

Eugen proved to be very lucky for me and NetSol. He had certainly identified the astute business manager in me and with me he formed the basis of something new. That “something new” is NetSol Financial Suite which has established its repute all over the world. I must admit that our personal relationship grew and strengthened in time. We can talk to each other on any topic ranging from politics to everyday affairs. Eugen knew why I used to come to Singapore. After May 1996, for about five or six months I managed a routine of visiting Singapore. I used to go there every month, would not check in any hotel and instead used to go straight to Eugen and took the red eye flight back. During one of these meetings I told him I actually wanted to work on software development. I

couldn't explore this option further and the conversation steered somewhere else. In our next meeting he told me that he wanted an electronic diary for personal use. I asked him what could I do for him and when he showed interest I asked for a little time. On coming back I hired a developer to get the electronic diary made. At that time a few Pakistani companies like Systems International and Techlogix were handling international business. When the electronic diary was ready I called Eugen and told him that I would bring it to him. He asked me to courier it and save myself the trouble. But when I insisted he agreed. Along with the diary, I also prepared a user's guide, which I had beautifully designed and printed. In those days Eugen was still in Singapore. He was very pleased with the diary and asked me its price. I told him that I had the diary developed to establish my company's credentials in software development and not for money. He said being German, he did not work if not for money. I retorted by saying that being a Pakistanis I did not take money from my friends. Hence I did not take any compensation. Later he called my brother Naeem Ghauri and told him that I was an eccentric and that I had developed the diary for him free of charge.

I firmly believe that a good businessman should invest in good relationships and concentrate on better performance rather than compensation. Today in my lectures I tell students to follow people and not money. Success comes when you

win people's hearts. I used to go to meet Eugen in Singapore every month. There was no direct flight from Pakistan to Singapore and I had to first fly to Bangkok and then take another flight to Singapore. I used to get ready at the airport and go to his office. I would wait for the lunch break and never knock at his door. At lunch time when he would come out of his office he would find me there which was always a pleasant surprise for him. I would candidly tell him that I was there for lunch. We would go out for lunch to some hotel, talk our hearts out and when done I would beg leave and fly back to Lahore. I never talked to him about business or work related matters.

It must seem surprising that I was focusing on a single person rather than marketing my company. I believe that opportunities come to those who get out of their homes and do something. When I shared this on Facebook somebody commented that success is a matter of fate and individuals are bound by it. I agree that fate has a role to play but individuals must strive for it. I recall reading somewhere the story of the Jewish woman who devotedly worshiped God, and one day she prayed for a reward. She said that she had never asked God for anything, had always remained pious and now she wanted to win a lottery. When the lottery numbers were announced she was very disappointed to find that she had won nothing, so once again she prayed to God. She lamented that those who did not worship won the lottery, and she herself who worshipped without fail, did

not. When the lottery numbers were announced again, there was still no lottery for her. She again pleaded and said that she remains pious, worships night and day and has never strayed, thus God must help her. To that a voice from heaven spoke to her: “You will win,” it said, “ but first buy a lottery ticket.”

To succeed we must buy the ticket. We must get out of the comfort of our homes and do something about it.

1997: All through 1996 I was providing services to Mercedes Benz and planning to somehow get a software development contract from them. On 21st January, 1997, Eugen called me out of the blue. I thought he just wanted to catch up with me but instead he asked if I could develop software for Mercedes Taiwan. I eagerly accepted and he shared the details about the project with me. The software was supposed to be in Chinese language and its purpose was to organize the leasing finance system. After giving me this basic information he put the phone down. After his call I sat in silence, thinking for a while before I wrote in my diary “Mercedes Benz is interested in a pilot for point of sales system. This could be the break NetSol has been waiting for? Time will be the judge.”

I still have that diary and I often take it out to read those golden words. That was really a decisive moment. My efforts were about to bear fruit. I did not know at

that time how those words would come true but when they did, not only my life but lives of so many other Pakistanis changed for good. I believe that faith is very important in our lives. Sometimes we say things to ourselves that spurn us to success. I had been waiting for this call since December 1995, and it proved to be the second most important call of my life. I was finally getting ready to believe that the moment had come for which I had returned to Pakistan. The very next moment I called Nasreen and gave her the good news before calling Shahab Bhai who congratulated me for this success.

Eugen e-mailed me further details of the project after a few days. I started hiring a team accordingly. Apart from procurement of hardware, I had to make certain business decisions which were necessary in the initial phase of the project. My first concern was capital investment but I was content with the fact that my company had new business. I was already making decent money from the existing business with Mercedes Benz. At that time my whole focus was on Mercedes Benz and I was not working on the Pakistani market. I was habitual of working with passion and dedication which kept me so busy that I did not have much of a social life. The same was the case when I had started working in Saudi Arabia or when I was trying to establish myself in Australia. Once I had settled in Australia I started taking part in social activities. When I started working in

Pakistan I had to start from scratch which meant that I would work in the same fashion as I did in Saudi Arabia and Australia. I never allow my work to take the better of me, instead I try to get on top of the things. Work is one of the reasons of my success. I do not work with misgivings and pessimism, rather my approach to work is similar to a child playing with a new toy and trying to really get into it.

When I approached Mercedes Benz for their software development business towards the end of 1996, I felt the need to shorten the name of my company. “Network Solutions” limited the scope of the company to just networking business. I wanted a single word name and my mind was continuously preoccupied with it. I did not take anyone’s advice in the matter although I did discuss it with my wife. I came up with a few names but I was not really convinced. At last it occurred to me to take the first three alphabets of “Network” and join it with the first three alphabets of “Solution”. And that’s how I came up with “NetSol”.

“NetSol” is unique and catchy. I readily shared it with Nasreen and Shahab Bhai and their reaction was positive. Hence the company’s name on the stationary and the letterhead was changed. In the beginning the company’s official name was

Networks Solutions and NetSol was used as an abbreviation. But in 1997 I registered a company by this new name and never looked back. At that time the company was staffed by only four persons and I ran it with this small team.

After Eugen's call I needed a senior manager who was an expert at software development. Shahid Kamal came across to me as a suitable candidate and he accepted my job offer and joined the company. With the prospect of expansion it was very necessary to build a bigger team. This was like any other business decision that must be taken at the right time. To me my success is because of the success of my team, for whom I am responsible.

After a few days Eugen called and told me he was coming to Lahore for a meeting. I was a bit concerned because the office was not properly decorated and furnished. I worked on it immediately, but was still left with the issue of electricity load-shading. There was no schedule of load-shading and electricity stoppages would occur unannounced. I was concerned about the impression this would leave with Eugen about the infrastructure of Pakistan. After giving it a good thought, I rented generators for ten thousand rupees per day. I asked Shahid to arrange for the office equipment and lighting to be connected with it through a UPS. But there was still the issue of air conditioners which needed to be

switched on every time the power supply shifted from the grid to the generator. It would not have looked efficient if ACs were switched on manually every time the power went off. I wanted to prove it to Eugen that software development could be done in Pakistan and that the electricity and power infrastructure of Pakistan was reliable. I thought it would be best if I kept the remote control of air conditioners with me and I turned them on secretly whenever needed so that everything looked seamless. We also had to exhibit a well-staffed office and for this purpose I asked my nephews and their friends to come with their computers for a day to my office.

On the other hand I started preparing for the meeting with my small team. By then we had received the project details and accordingly we prepared a presentation to tell our clients how we would go about the project. We wanted to come across as established professionals. I knew that our company was not large enough to impress a German multinational in order to get a contract. So we had to take care of every little detail to showcase our professional capabilities. I believe that in general we overlook the small details which lead us to failure in the end. On the contrary I pay special attention to small details. For example to show business activity in the office, I bribed my nephews with a delicious pizza,

and they helped me by bringing their computers to the office and pretended to work.

I asked Shahid Kamal to prepare the presentation which he did with hard work. He had to make the presentation but the day Eugen and his team arrived in Lahore and I was at the airport to receive them, I received a call from Shahid Kamal informing me that his brother- in- law had passed away in a traffic accident. He had to go to the funeral and it was not possible for him to come the next day. It was 11 o'clock at night and the presentation was to be made the next morning. I had arranged for Eugen and his team to stay at a hotel. I was very upset but not more than Shahid Kamal because he was the only one who knew the presentation in detail. The situation was as such that nothing much could have been done so I told him not to worry and leave it to me. After his phone call I opened the presentation in my laptop and started to go through it thinking that I would do something about it in the morning. Because of the emergency situation the whole plan changed and I went to the office early and found out that Shahid Kamal was there before me. I told him that he should not have come but he told me he would leave as soon as the presentation was over. Today I am grateful to Allah that such dedicated people have been around me which is the reason behind NetSol being where it is today. If you come to think of it, how many people are there who

regardless of such a tragedy would show up for work. It is one of the successes of NetSol that the people who work for it consider it their company. There were three people in Eugen's team. It was him and two Taiwanese gentlemen. I stood in the window of my second storey office waiting for them to arrive. When they arrived and stepped out of the car a donkey ambled across the street. Although I was not in front of them but I got anxious about what image of Pakistan that they might construe after seeing such a spectacle. I tried to judge their expressions but instead of being offended they quickly took out their cameras and started taking photographs. In that moment I envied that donkey who had captured their imagination. When Eugen and his team entered the office I warmly welcomed them and took them to the conference room. They were hardly seated when the power went off. But as planned, the staff quickly turned on the generator and meanwhile the lights and the computer did not turn off because of the UPS. As soon as the generator started working I quietly turned on the air conditioners with the remote from underneath the table. After that the whole day this game of hide and seek continued and every time the power went off my staff came into action. Shahid Kamal made a brilliant presentation, and the whole day was spent without problem. At the end of the day I took my guests to the car to send them off to the hotel. I searched for the donkey cart which had greeted them but thankfully it was not around. The second day the meeting continued till the evening. Eugen held a

capacity building session with reference to software development for me and my team. At the end of the evening Eugen commented on the excellent power infrastructure in Lahore which made me smile. When I look back at my experience I am convinced that people should not worry about their weaknesses and shortcoming but instead work on them. We should try to find ways in which things can be managed, to create the right environment and for that you need imagination more than you need money. It cannot be left to the circumstances but the right environment should be created by the use of ingenuity and imagination.

I gave a quotation amounting to two hundred thousand dollars to Eugen, mentally taking note that I had not included compensation for the picture they had taken of the donkey without prior permission. Their counter offer was just ninety thousand dollars, and they explained that it was the entire budget earmarked for software development. To this I pretended that if I were to accept their offer, I would have to come up with the balance amount to complete the project myself. I knew they would not meet my demand even though it was close to the international market price of the software. I asked them that in lieu of the differential amount I should be given the right to the software so that I could recover the balance through subsequent sale. We create opportunities for ourselves, which is why I convinced them over the ownership of rights of the

software. Eugen might have thought that the software would not be of much use to anyone else, so he agreed. This decision transformed NetSol into an IT company with international presence.

I hired a software team as soon as I signed the contract. It was difficult to develop the software because it was to be in Chinese language. I had sworn not to copy any existing software and to develop it with particular attention to customer needs and satisfaction. We developed the software using Lotus Note in five months.

After the meeting Eugen took me to a side and handed me six hundred dollars. He told me he could not enjoy the barbecue without paying for the portable barbecue. It had so happened that six months earlier Eugen had asked me to arrange for a portable barbecue to be delivered to him from United States through my brother. Najeeb sent me photographs of a few models and sent the portable barbecue of Eugen's choice to him by air. Now six months later he was adamant to pay three hundred dollars for the machine and the rest for air fare. Although I refused to take the money, yet he did not budge. This was a lesson for me and the respect I had for Germans increased many folds. I was convinced that I had found a brilliant person.

Upon completion of the software we were ecstatic. I wanted to shout it out from the roof tops that I had developed the software for a prestigious company like Mercedes Benz. It was an auspicious occasion for Pakistan's IT industry because a local company had developed a software for Mercedes Benz. The timely completion of the project solidified the reputation of NetSol and the relationship with Mercedes Benz. Business relationships do not grow on personal friendships but are rather based entirely on quality and standards. I have always pursued every contract with honesty and diligence which has established my company's credentials as a reliable vendor for Mercedes Benz. After many years I asked Eugen why he had given me that contract. He replied by saying that he wanted a reliable person worthy of a calculated risk. The success of this project was a matter of life or death for me and if I had not succeeded NetSol would not have been at the position you find it in today. I had put all my experience to use in an attempt to make such a memorable product which would help me gain the trust of Mercedes Benz.

In 1996 NetSol got the IT service project and in 1997 the software development project from Mercedes. Eugen took a risk and I lived up to his trust and expectations. I think that in order to succeed we must not merely think but do something about it. Going to Romania was one of the most difficult stages of my

life. English was not spoken there which made communication difficult but regardless I did not give up. Similarly it was difficult to get a visa for Taiwan. There, customs are very different from our way of life. Taiwan is to China what Kashmir is to Pakistan. My experiences of Taiwan were uniquely significant. To go to Taiwan I had to go to Bangkok and return on the same day because hotels were expensive and every penny was very important for me. Not only the hotels, the transport was also expensive and their cuisine was not to my taste. Now after years of travelling I know what to eat and from where. It was particularly difficult to communicate with taxi drivers because they did not speak English and they would take me around for hours without a sign of my destination in sight. There were no Pakistanis in Taiwan nor a Pakistani embassy or high commission. In those early days I tried to find the cheapest hotels, and cutting corners and costs was my routine. These sacrifices helped me to succeed, and because I had the drive to become a somebody, I was ready for anything. Although I am particularly careful about my health, but in those days I did not pay any considerable attention to my person because I was determined to create a big company and I met this challenge through sacrifice and singularity of purpose. When people ask me why I travel so much I tell them my feet are destined to make a long journey. Apart from Israel I have traveled to almost the entire world.

When the software was ready, my team and I went to Taiwan for its installation. My team also faced a lot of difficulties but we never gave up hope and returned to Pakistan after successfully completing the project. This first success gave us incredible confidence. I formed a software development unit in NetSol. I continued to meet Eugen in Singapore and discuss future prospects.

In 1997 we signed another contract with Mercedes Benz in Thailand and with it not only we got more business but our understanding and knowledge of leasing finance increased. Accordingly the company was growing in size as well.

Meanwhile Eugen told me about a project in Australia. We packed our bags and went to Melbourne. It is a city with diverse population, with beautiful beaches and strong wind and rain. We were contacted to develop a software for Mercedes Benz Australia in seven months' time. They agreed to give us the rights to the software because they were getting it at half the price. Eugen was very happy for me and he was confident that I would deliver the software in time. During the course of the project, he remained in contact with me and provided valuable advice to me and my team. When the software was installed, he called to congratulate me on its completion and communicated his pleasure because I had come up to his expectations. The software ran successfully and without any

problem. I could finally see that the dream for which I had left a comfortable life in Australia, was becoming a reality. I have no doubt that Eugen's trust in me played a big role in it. For a moment I thought that Salim Ghauri was about to write a new chapter in the history of Pakistan's IT industry.

I had understood that to develop a successful product, four very important things are required, the first of which is business intelligence, the second is investment, the third is human resource and the fourth and the last is clients who are ready to take the risk.

1998: Destiny works in mysterious ways. Najeeb was visiting Pakistan after three or four years. At the time of his return to United States, he was emotional and wished not to leave Pakistan. He prayed to Allah for such circumstances to arise in which he could visit Pakistan more often. Allah listened to his prayers and Netsol emerged with a global outlook in 1998. We formed a parent company and floated its shares in United States. At that time we had little idea about how that new company would operate. The truth be told, Najeeb had formed a company by the name of Mirage Holdings and its scope of business was import of readymade garments from Pakistan. Later the prospectus of the company was

amended and technology services were added. We wanted to float the shares of the company through IPO and generate public funds.

Mirage Holdings signed a contract with NetSol Pakistan in 1998. The plan was to invest in Pakistan and to provide IT services by hiring graduates of IT universities. Najeeb played a vital and crucial role in this regard. Najeeb had an MBA degree and was working in the United States. In his heart he wanted to do something for Pakistan. The American market had many opportunities for NetSol Pakistan and through Mirage Holdings we were attempting to access this fascinating possibility. Although Najeeb was not well acquainted with the IT industry he marketed the idea successfully. After the IPO, when Najeeb approached NASDAQ he was stumped because in order to register with NASDAQ he had to show revenue of one hundred thousand dollars. He was working for ARCO Oil Company at that time and earning a six figure salary. He registered and joined NetSol in 1997. He arranged two million dollars fund for the over the counter listing and subsequently Mirage Holdings acquired Network Solutions. In 1998 when the acquisition process was completed, he started to arrange the funds for the next level of listing. NASDAQ was the biggest stock market of IT companies in the world, and 700 companies traded on it at that time. Najeeb convinced investors to invest in Pakistan rather than any Indian company.

We applied with NASDAQ in February of 1999 and deposited eight million dollars in different stages of the process. Najeeb and his wife invested their entire life savings while paying the initial one hundred thousand dollars. Three days before Christmas I received a call that our application had been approved and we were to start trading a day before Christmas. On 24th December NetSol started trading on NASDAQ and the trading symbol assigned to us was NTWK. The news made headlines. It was the peak of dot-com boom and Yahoo, Intel, DEC and CISCO were the darling companies of NASDAQ. Investors were ready to invest in any IT script. Although our script was new, its market price leaped from five dollars a share to eighty dollars a share. Yahoo was trading at a thousand dollars a share. We aggressively marketed NetSol. Our strategy was two pronged which included Road Shows. We convinced our investors that being Lahore based, the company had lower development cost than India. Secondly, the company's expenses were in rupees and revenues in dollars which allowed the company to sell at ten times the cost. Due to the success of our marketing strategy, Hedge Funds managers started to show interest.

In 1998 when a senior consultant was required in the UK, I sent Shahid Kamal to fill the slot which meant that a key senior post became vacant in Pakistan. I needed a person who understood our work philosophy and could take the

company forward. I feel I am lucky to find excellent human beings to support me. Along with Engene and Shahid Kamal, Sajjad Kirmani is one such person. He was working with Coca Cola in the IT department and wanted to start his own business. I convinced him to join NetSol and run it like his own business as I was busy with marketing my products. In the beginning he was not convinced but later accepted my offer. From the first day I was of the opinion that he was a good person and time proved me right. After he joined, I had more time to concentrate on expansion and increasing business volume of the company. His professionalism, integrity and capabilities make him invaluable for us.

In the early years because of Sajjad, NetSol built its reputation for customer services and quality standards. Although it was my idea to get ISO 9001 certification, Sajjad did the actual work. 1998 was a good year for us, and we had customers in UK and Asia. Everything was in place but I was considering introducing quality standards. ISO 9001 was the most prevalent certification, hence we decided to adopt that in NetSol. In 1998, after introducing quality standards, we had an audit and NetSol became the first Pakistani company to get ISO 9001 certification. A better structure of the company evolved but it was not enough in the field of software development. CMMI was the required certification. I asked Sajjad to work on it, but for attaining it, training was

required, which was not offered in Pakistan. Later we made a separate company for quality assurance. In 2002 we decided to go for CMMI level 5. We had been working towards it since 2000 and Sajjad was responsible for it. By then NetSol was doing very well and its earning and growth were both phenomenal. But in 2001 the global IT industry faced a crisis. In the midst of an international crisis, we continued to strive for higher quality standards. While IT companies were cutting back on costs, we spared no expense to achieve our goal. Our strategy was not considered prudent but I was sure that one day this quality upgrade will enhance opportunities for NetSol.

I always envisioned my company occupying a unique position in the industry. When we achieved ISO 9001 certification, I took out a full page advert in the daily Dawn, advertising NetSol as the first Pakistani company to get ISO 9001 certification. This was the first time I had introduced NetSol to Pakistan. I appeared on TV shows, and my interviews were published in newspapers, which was all a part of our media strategy. We wanted to establish NetSol's image in Pakistan. On the other hand TV channels needed experts in every field who could speak well and were presentable. I had the IT related expertise and I was called as an expert to share my views. I have been promoting NetSol for over ten years in media and by other means. As a result we are able to hire the best human

resources in the country. Our brand image and market reputation attracts the most talented and capable professionals, which in turn produces excellent product that attract higher sales. The former President of Pakistan Mr. Pervaiz Musharraf was the chief guest on the anniversary of the company and former Prime Minister of Pakistan, Mr. Shaukat Aziz inaugurated our new building, all as part of strategy to build our brand name.

1999: One day in 1999 a gentleman met Sajjad and produced an offer letter for a job from NetSol. Sajjad was surprised because he was not aware of anyone hiring the young man. Upon investigation it transpired that a junior staff member had conned the poor fellow by forging a job offer letter for ten thousand rupees. Sajjad came to me and suggested that NetSol required a proper human resource department. Tahir Malik's name sprang in my mind who was a respected HR professional in Australia. I went to meet him with prior notice, and asked them to come to Pakistan with me. His wife was like a sister to me and upon my constant insistence they agreed to move to Pakistan. I was proud of my salesmanship and satisfied that an important position in NetSol was filled. It is not easy for anyone to move from a first world country to a third world country, but Tahir did it for me. He joined NetSol in 2000 and remained with us for seven

years. He worked day and night tirelessly to develop our HR department. Apart from myself, Sajjad and Tahir were the other senior most office bearers of the company. During the dot-com crash of 2001 Tahir and Sajjad took loans against their credit cards to pay the salaries of the company staff. Their contribution in our troubled times remain unforgettable.

One day Tahir Malik came to me in an agitated mood. He asked for his passport because he wanted to leave for Australia. He was displeased with the staff to say the least. We had a heated discussion during which I tried to calm him down. Finally, after much convincing he agreed and to date we laugh when we talk about that incident.

NetSol got another contract from Thailand, which was different from the existing software. We charged one hundred thousand dollars for it. The terms of the contract were the same regarding ownership rights and I retained the rights of the software. The terms of the contract were accepted by our client because no other international company would have agreed to develop the software at such a low price. With the completion of this project NetSol possessed the end-to-end solution to the requirements of an international financial company.

During this period I was thinking of long term prospects. In every business deal I think of future avenues and on account of this I had retained the rights of every software that I had developed. I know very well that I could only provide services as long as they were required and demanded. That is why I wanted to create a dot-com that was in demand by large international corporations and companies. Meanwhile on 12th of October 1999 the democratically elected government was dissolved in Pakistan and martial law was implemented. We were expecting major development and crucial visits but this paradigm shift changed everything. International clients feared political unrest or civil war, and shied away. It took concerted effort on our part to convince them that it was business as usual in Pakistan and things were not as bad as they seemed.

In 1999 Y2K reared its ugly head and it was feared that the wheels of technology will halt on the stroke of midnight, December 31st 1999. Computer systems used 99 instead of 1999 and it was feared that year 2000 will be misinterpreted as year 1900 as the computer system would read the year as 00. In this uncertainty some opportunists stooped to fear mongering. They predicted that lifts will stop, computers will shut down, airports will come to stand still, airplanes will crash and world will come to a grinding halt. India made most of this opportunity. They offered services to rectify this anomaly. Their solution was to recode and change

the pattern of date in computer systems so the system would recognize 2000 after 99. To do this nearly every line of the code had to be changed. When this solution came through, many companies started providing this service. I intentionally refrained because it had temporal prospects which I could foresee to diminish in the 2000. I preferred to concentrate on my product.

2000: By 2000 we had been working with Mercedes Benz for four years. During this time we had developed four software for Mercedes and delivered them in time. NetSol had a good working relationship with Mercedes and was in a position to bid for future contrasts. Till that time we had not developed the contract management component in the leasing finance process. I discussed with Eugen the possibilities of NetSol developing this module for Mercedes. He was of the opinion that we were not in a position to handle this project due to its complexities. Nevertheless I pressed the issue until at last in 1999 he told me that they needed the software for Taiwan, Singapore and Australia. I had to make presentations in this regard and I asked for twenty days' time and hired a chartered accountant to design the system. Mian Iftikhar Taj was an expert at leasing finance. I credit my success to my insistence that we rely only on the best experts. 2000 turned a new page for NetSol. We were called to Singapore to make the presentation before the board. When we arrived and entered the board room

my legs trembled because it truly was in fact a very large board. However, I introduced ourselves and invited Taj to make the presentation. The board members had a few questions about the software. Later we were asked to wait in a different room while the board deliberated. We anxiously waited for the board's decision. It was quite similar to a husband impatiently pacing outside the labor room, waiting for the good news. Eventually we were asked to go back in the board room. When Eugen gave us the good news, for a moment we were dumbstruck. Eventually the reality seeped in and I could hardly hold back my joy. We signed a three year contract, during the term of which we had to develop and deliver the software to the three countries. We had to furnish a guarantee of five hundred thousand dollars recoverable on the successful delivery of the software. Here again I retained the intellectual property rights of the software to recover cost from subsequent sale of the software to third parties. Such opportunities had arisen before but never materialized. I never knew that these failures would lead to a two million dollars contract and IP rights. If we had had even a single client in the past four years, the deal would not have come through. I truly believe that Allah blesses those who remain modest, pray and do not lose hope. We should not lose hope and remain positive. In my life whenever I received anything later than I expected, it proved to be fruitful.

In 2000 a lucrative tender was announced in Dubai. Many Indian companies were heard to be bidding as well. We went there and found it to be true. Out of 22 companies, 18 were Indian. We made our presentation and after the presentation we were sent off packing. Later it transpired that three Indian companies had CMMI level 4 because of which they were shortlisted and we missed the cut. This incident left a wanting feeling in me. On 24th of January 2004, the project was completed. I gave the news to Nasreen and we thanked Allah for that success. I don't celebrate any success ostentatiously, but I do hold events for NetSol team members to boost their morale and to share the company's success with them. I absorb my success and take it in my stride and do not let it go to my head.

Mercedes had relied on NetSol, regardless of it being a small company. The reason behind it was that we had managed to retain them as clients. It is easier to get a customer but it is far more difficult to retain him. But with excellent service we can achieve that. Six months later, Yamaha also became our customer. I was pleasantly surprised and thankful to Allah that NetSol was placed on the verge of greater successes. In 2000 we shifted our offices from G block to Y block DHA in a bigger and better building. NetSol's building had grown many folds and we had contracts from all over the world. Accordingly our staff grew from four or five employees to one hundred and fifty people. We faced shortage of space.

Initially we thought of renting an adjacent building but when that did not come through, we decided to move to Y block. Y Block was an up and coming area, fit for an international company. Our international customers were queuing up and as soon a customer would depart another would arrive shortly on another flight. Accordingly we had hired more professionals and our work and reputation had grown.

I was traveling more frequently but despite my best efforts we were unable to break through the local market. The new building was a class in its own and it could accommodate three hundred employees. With this move we became a top notch company. The new office was inaugurated by the US ambassador to Pakistan, Mr. Milan.

In those days customers would inquire if the office premises were rented or owned by the company. For some reason they trusted the service provider who owned their own building. It might be due to a general belief that a permanent place of business reflects in the nature of the company. Keeping this in mind we started looking for a suitable plot of land in 1999. We discovered a piece of land in Cantt close to DHA, a little away from the main road. It was reasonably priced and we could afford it in the means we had. We purchased the nine canal plot,

but because of scarcity of funds, we constructed the building in over next four years. Often I would go to the site in the evening and think when we would be able to shift in the new premises. At last in 2004 the construction was completed and we shifted in the new building with two hundred employees. With this, the company experienced a growth spurt and we hired more people for the new projects. In those days the building was surrounded by cultivated farm fields. In 2008 we received a letter from the Government of Punjab for acquisition of that land. We wanted to construct a building on that land, but had to surrender it to the Government. Even before the cheque had cleared, we received an offer to buy the plot adjacent to our building. We readily purchased the twenty four canal for the purpose of extension. Later, excavation for construction of Ring Road started and after inconvenience of three years it was completed. All of a sudden an obscure piece of land transformed into a prime location. The architect for the new building was Javed Mirza, who also designed my house. The building was purpose built for an IT firm hence it was designed to be open and modern. I wanted a spectacular building because it translates into an excellent work environment where anyone would want to work. I take particular care of my employees. We provide pick and drop shuttle for ladies, baby day care, free lunch for all employees and interest free loans for purchase of motorbikes to all the new hires. To boost the morale of our employees we hold events like mango parties,

watermelon parties and other cultural events. In NetSol people work as a team on their own, the way they prefer. There are no rigid checks and those who work well are rewarded with accolades and prizes.

Something very interesting happened in 1999 when I approached an American company Data Scan's owner Tom Martin for marketing NetSol's products in the United States. He was also in the business of software development. Their company had developed a very successful product similar to ours but not competitive. I was very impressed with their customer lists. I called him for an appointment and he agreed. By that time we had not sold our software to anyone outside our original customer base. I took the long flight to Texas and Tom received me from the airport. He had a magnificent office. After a sumptuous lunch, he inspected our software, and was very impressed. He believed he could market it for us in the US market. I was very happy. Discussion now moved to how we wanted to price our product and I proudly told him that we will be very happy if we could license it at \$50,000 per customer.

Tom looked at me, took out the CD from his computer and gave it back to me with a very powerful comment. He said, "I sell my software to companies who manage \$1b businesses. If I tell them that the software I sell is only \$50,000 they

will very politely refuse to even look at it.” Tom lectured on. “Salim change your perspective. You are dealing with a big customer now. Price your software accordingly.”

I left Texas having learned a huge lesson and very excited. Today when I look back I am amazed at how useful that trip was. We were also developing our business in London at that time. Naeem was still working for Mercedes Benz, which made things easier. We were generating substantial revenue from UK, mostly from the services sector.

In the early days of 2000 the idea of online shopping gained popularity. It was expected that soon everything will be online. Investors spent billions of dollars in development of online shopping. These projects did not meet the kind of success that was expected and later research proved that the industry was a few years off from takeoff. However, due to the initial investment a lot of business was generated and accordingly new staff was hired but due to Internet speed and a few other reasons it did not reach its potential and eventually the market slumped. As funds dried out, many companies could not continue operations and a few would go out of business every day. Investors continued to pull out their

investment and in a few months it escalated into a crash. Businesses worth billions dollars ended. Netsol also lost contracts worth millions of dollars.

In March 2000 the bubble of IT industry in United States burst. Bill Clinton was the president of the United States. NASDAQ crashed to 1000 points from 5000 points. People lost billions of dollars in investment. 90 percent companies lost their revenue. Fortune 100 companies met the same fate. Compared to these giants, NetSol was a small company, with similarly small revenue and it faced losses in revenue. The share price also dropped but it was not because of the company's performance but because of the market crash. As soon as the market crashed, problems with investors started. Blue Water, a hedge fund owned by Jonathan Issason owned 10 percent shares of NetSol USA and had made handsome profits off our company. 60 percent of the shares were owned by my two brothers and myself.

2001: In February of 2001 NetSol celebrated its fifth birthday and the president of Pakistan, General Pervaiz Musharaf was invited as chief guest. It was a memorable occasion and the president celebrated with us and announced tax amnesty for IT sector for a period of fifteen years. This credit goes to NetSol. Successfully completing five years was an achievement. General Musharaf was

my hero and I believed he had come to change the fate of Pakistan. But when he held a referendum in his favour, I was forced to revisit my previous impression of him, and it was obvious to me that he had vested interests.

When the market crashed the investors grew impatient and we were concerned about their investment. This situation was not a first time occurrence in the United States, but Najeeb was young and inexperienced in regards to stock market. Hedge funds started putting pressure but their involvement could not be entertained. It's the management that runs companies and not the investors. We had just delivered our software to Mercedes Benz Singapore and it was in testing phase when the United States dot-com crash engulfed everything. During this crisis a day came when we could not pay the salaries of our staff. My managers and I emptied our bank accounts to pay their salaries but the next month's salaries loomed on us. Najeeb suggested that we approach Mercedes Benz to return the guarantee they were holding against completion of the project, as those funds would keep the company liquid. Legally we could not demand it but after contemplation I called Eugen to give it a try. I informed him of our financial situation and asked him if anything could be done. He said that Mercedes was not liable to pay back the guarantee until the terms of the contract were fulfilled. When I insisted and told him that without those funds

NetSol would collapse, he made it clear it was out of the question because the project had two years remaining to completion. However, I kept at it. At that time we were still developing software for Mercedes Taiwan and Australia. The managing directors of both were good friends. Eugen suggested I should approach them. I contacted them and explained the situation. They asked me to come to Singapore for a meeting. It was one of the most difficult things I had ever done. I was sitting before them, explaining my company's troubles in detail and pleading for the return of the guarantee. It was agonizing. There were MDs and three CEOs in the conference room where I was making my case. I was so embarrassed that I was begging for money which I had never imagined I would ever do. They asked me if NetSol would shut down if they did not release the funds. I told them I would not shut down my company at any cost but if they released the funds it would make things easier for me. They kept on repeating the same question asking why they should give me the money. Then they asked me to wait in an adjoining room and wait for their decision. Judging by the way they questioned me and considering that they were not legally obliged, I was pretty sure that they would decline my request. After a while I was asked to join them again. Eugen apologized for the manner in which I was grilled but added that they were not legally bound to release the guarantee. However, they were willing to make an exception in my case and release the funds in five monthly

installments of hundred thousand dollars. I readily agreed. I am still not sure how I was able to tackle the barrage of questions for an hour but I had no choice. I was there to fight for the survival of my company and that is what I did. I knew I had no legal grounds and my case was weak. I asked them to place their trust in me and my professional capabilities. They had trusted me for so many years, and all I wanted now was for them to trust me with this. I knew I would deliver. My counterparts were aware of the dot-com crash and I had hoped for them to be sympathetic. Eugen proved to be a friend in need indeed. He asked me questions that indirectly strengthened my case. From the start I had wanted to do something big. I wanted to make a product that would enable me to succeed and to market it. I had shown my clients as much flexibility as I could. I started my business working with Mercedes which was considered one of the best companies in the world. They have set rules of business and established business practices and processes. They followed these processes diligently. Compared to them we were an insignificant enterprise. Our experiential learning was based on our interaction with them. I always try my best to remain flexible in my dealings with my clients and it has been one of the basic reasons of my success.

To me recovering the security bond from Mercedes was an impossible task. Multiple factors were not in favor. Our contract was for NetSol to deliver its

software to three countries: Australia, Taiwan and Singapore. This meant that three countries were stake holders in this project. It was the responsibility of the MDs to make sure the project was delivered in time and within the cost. Our security bond ensured that if NetSol did not deliver on time or failed to deliver, then they could cash the bond to penalise NetSol. In the present circumstances if they released the bond it would have meant that they had nothing as leverage to push NetSol to complete the delivery. So far NetSol had delivered in only one country, namely Singapore. I was of the opinion that legally and morally Mercedes was not supposed to release the bond. That's why when I was told that Mercedes was willing to release the bond in five monthly installments of \$100,000 each, I was convinced more than ever that it was just the hand God helping NetSol. I strongly felt that after this incidence no one could stop NetSol from becoming the icon of Pakistani IT industry. One lesson I learned from Mercedes was that they had decided to release the bond in five installments and not in one go. This helped us to survive for five more months which were the five defining months for us.

In America, Jonathan Issason filed a proxy against the board headed by Najeeb in April of 2001. Any share holder who owns 10 percent shares can call for a board meeting and try to achieve 51 percent of the votes to over throw the existing

management and take over the company. As soon as we found out we consulted our lawyers who assured us that any such attempt would fail because we owned 60 percent of the shares. Even if they obtained 40 percent of the shares it would be to no avail. Najeeb asked Jonathan the reason behind their move. The reason they gave was that they wanted to drive the share price upwards to cover their previous losses. By May 2001 they realised that they would not succeed in getting the required shares so they decided to take over the offices of NetSol in United States.

It was a Monday morning when Najeeb called and told me that the hedge fund had taken over the office. The hedge fund owner along with his lawyers and security had broken into the premises and taken control. It was probably the first such incident in the history of Wall Street. Jonathan, in collusion with Carry Burch, a board member of NetSol had orchestrated this illegal act. Carry had issued a letter replacing Najeeb with Jonathan as the CEO of NetSol. Jonathan issued a press release that new management had taken over the company which was absolutely illegal. The news spread like wild fire. The twenty odd employees of NetSol in the United States suddenly found themselves facing the possibility of losing their jobs. Najeeb arranged for a camp office in his five bedroom home. Back in the actual office, Jonathan and his lawyers were trying to dig out

something from the files to make their move permanent. Wall Street and CNBC were running stories titled Insurgent Shareholders. They even tried to suspend NetSol trading but NASDAQ did not allow it.

We steered the legal battle that lasted three months. The judge issued a notice to Jonathan Issason to vacate the office. He refused, and filed a counter suit that the company was registered in Nevada California therefore they were not bound to do as ordered by the court. Investors were going mad. General Musharraf through former PCB chairman Naseem Ashraf assured Najeeb that Jonathan Issason's people will not be able to enter NetSol's offices in Lahore. We had many rounds of negotiations with Jonathan but whenever a settlement would come in sight, he would back out. We decided to change our tactics. False rumors and propaganda were used to misinform public that we had taken our equity out of the company. We had to prove in the court of law that we still owned 51 percent of the shares and same had to be done by Jonathan Issason. When the proxy solicitors counted the votes, we had 60 percent whereas they had 30 percent votes. Our lawyer proved that their claim was bogus and it seemed that the judge agreed. But we were apprehensive because of our ethnic differences. Our opponents were Jewish Americans and so was the judge and even our lawyer. On the other hand we were Pakistanis. The name of our lawyer was Michael Mello and the judge's name was

Mahan. The judge gave the order that it seemed as if Najeeb was their target. He called us all and gave his judgment. Addressing Jonathan he said, "You have orchestrated an illegal takeover of a NASDAQ company. I order you to vacate the office in two hours. You have embarrassed the United States". Addressing Najeeb he said, "If I were you, I would sue this guy".

The court decision came in August of 2001, and we were very relieved. If this decision had gone against us it would have been next to BBCI crash for NetSol. NetSol got a new lease of life. The share price had plummeted to seven cents a share. SEC proceeded against Jonathan. In those four months he had given us hell of a time. After the court decision investors dumped the shares and the share price hit the rock bottom. We had no option but to concentrate on future. Through this ordeal the lesson I learnt was that in success we should become modest and in failure we should stand tall and work hard.

NetSol survived because of the prayers of our father, family and employees. We had done nothing wrong. Contrary to propaganda we had not sold our shares. During these dire circumstances I was in Lahore and Najeeb and Naeem were in United States. They remained true to their cause and came out victorious.

2001 was a difficult year. After dot-com crash, 9/11's tragedy occurred which further worsened the situation. Pakistan faced instability, and the customers pressured us to relocate our NetSol office out of Pakistan. When this matter was raised before the board, I opposed it. I wanted NetSol to remain in Pakistan. I stood my ground and was ready to face any circumstances. Although I faced stiff opposition, in hindsight they all appreciate my decision.

911 not only damaged Pakistani businesses, it also tarnished the reputations of Pakistani companies. The tragic scenes of airplanes hitting the twin towers were continuously broadcasted on television. As soon as president Bush announced that they will launch a military campaign in Afghanistan, our customers panicked and we had a flood of telephone calls from concerned customers. It seemed that the whole world was calling us. They were concerned that if economic sanctions were imposed on Pakistan we would not be able to provide our services to them. We had not yet recovered from the dot-com crash, and 911 had hit us. Some clients were thinking about cancelling their contracts. At that time NetSol employed a few hundred people who were concerned about their job security. Every employee is always important to us and with my attitude in those

dark days, I proved it to be true. Laying off employees would have been my last resort. Allah was gracious and my employees trusted me and remained focused on the work and the quality of our work did not suffer. When chips are down, that is when management and entrepreneurs are tested. It is the decisions you take that in time decide the fate of your enterprise. After Dotcom crash and the legal battle, NetSol was left without any revenue for some period. At that time we had over 100 employees, and there was a choice to lay off half the force to cut the cost and pain of maintaining the company. In fact in those days I was visited by a Pakistani who was working for one of the big consultants in the US. He saw my predicament and advised me to lay off people. I told him I was to do no such thing because if I laid off experienced people, I would lose my own hope of ever reviving the company. I had faith that NetSol would turn around and when we there would be new business we would regret losing our experienced people. In my life I have taken many decisions. This decision was one of the toughest but now when I look back this decision became the reason we were able to turn around as a successful company.

I had entrusted a senior engineer to research about CMMI. In Pakistan there was not a single expert who could guide us about CMMI certification. Hence we spent the entire 2001, getting our employees trained from international institutions.

Later these trained individuals constituted the core team responsible for this certification.

To be honest we had our share of failures but this is true for every IT company. But throughout are successes and failures, our products proved to be our saving grace. One of my senior managers once remarked that I was lucky to get those projects that I could successfully deliver and not those which I would fail. I think he was right.

I used to insist on my existing clients to introduce me to prospective clients. Peter Kells was in Bangkok and he introduced me to Henry who was the MD of Toyota Bangkok. When I contacted him he told me although they did not require a software at that time, yet I should contact him the next year. I noted it in my diary. The next two years, when I contacted him, he gave me the same reply each time. In 2004 I was rather busy and did not call him. Then I received an e-mail from our American office that Mr. Henry wished to contact me but he did not have my number, so I should contact him. When I called him, he asked me why I had not called him as I was supposed to this year. I laughed and told him that I had gotten a bit busy but I did mean to call him. He told me that Toyota Bangkok

required our software, and he wanted us to make a demonstrate in Bangkok. He had only three days window in which he could meet us. I told him that my team might not get their visas processed in that short a notice. But he regretted that he could not reschedule. I was in a bind. I called Peter and apprised him of the situation. I asked him to present the software in collaboration with my team. He was bemused at the idea of approaching a competitor to get a contract for us. I explained to him that if he agreed, the software cost will split into two and Mercedes will benefit from cost savings. This idea appealed to him. He asked me to wait so that he could solicit instructions from his boss. His boss was also acquainted to me. We had worked on software development in Australia. He agreed to my proposal. I gave Henry, Peter's address in Bangkok and informed him that the presentation would be made there in a day's time. I did not mention that the address was actually of Mercedes office and just told them the building and floor number.

When Toyota's team got there, they were shocked to see they had arrived at the office of Mercedes Benz. I welcomed them and made a short presentation about NetSol. Then the female team from Mercedes introduced the software. The members of Toyota team asked them questions regarding the software. All of a sudden MD of Toyota asked us who owned the software. To which I replied that

NetSol owned the software. Peter added by saying that his team was there to help me and that they would be pleased if Toyota agreed to do business with NetSol. Toyota agreed and purchased our software. I am thankful to Allah that our products are marketed and endorsed by our customers. Today Toyota is my biggest customer. It all depends on relationships. You must try to create such an environment where people can easily befriend you and feel proud to help you. My first ten or twelve customers were responsible for introducing me to other customers. My personal relationships and contacts played a vital role in my success. I give special importance to my customers and that is why they assist me. I can easily make friends and for any salesman it is important to befriend his clients. Relationships are more important than sales in the pursuit of success.

2002

In 2002 we opened our office in Australia. The same year St. George Bank approached us. We had recently come out of the dot-com crisis and we were in dire straits. We were very excited at the prospect of working with the bank. Sajjad Kirmani, my team and I went to Australia and for four days demonstrated our software. That trip was draining our already meager resources. We quoted the price of the total solution at \$2 million. After our best effort, we returned to Lahore. After about ten days we found out that the bank had awarded the contract to another company. I was dejected and was in a depressed state of mind. But

after nearly a year I realized that had we gotten that contract we probably would not have been able to deliver, and it would not have been possible for us to develop the software. I thank Allah for saving us from a bigger failure at that time.

In 2002, I had the company audited for CMMI certification. We had to allocate considerable funds for it and despite our financial constraints we did not spare any expense. I was expecting to be certified at level 3, but when Ranay's report came I was disappointed to find that NetSol had qualified for level 2. But still it was a big feat as no other Pakistani company had this qualification. I was pleased and had my eyes fixed on level 5. The auditors had charged us 10 thousand dollars. The invoice remained on my desk for days because our financial situation had not improved. I convinced Ranay to give me some time and he agreed. I was able to clear that bill after ten months.

2003

2003 was rather an uneventful year for NetSol. One of my uncles also passed away this year. It is not necessary that every year must be filled with action and excitement. These slow, lean years lend maturity. When sales slump, it is difficult

to cover expenses. It is always my priority not to cut back on jobs. There is this famous story of a man who went to his friend and asked him to help him find someone in his village. When they got to the village they were not able to locate the person they were looking for. The man's friend asked him what this was all about. To this the man told him that the person he was looking for was his gardener. It had so happened that one day his gardener accidentally got him wet while watering the plants. This made the man angry and he cursed his gardener. The gardener took it as an affront and left his employment. Later after a while the man started facing one calamity after another. His factory burnt down, his go down was burgled and his brother-in-law illegally took over his shop on the Mall Road. He went to a sage for advice and prayer. The sage told him to go to the gardener whom he had insulted, and to apologize for his behavior because although he was responsible for the livelihoods of all his employees, yet the gardener was the instrument of his livelihood. I truly believe in this and if I have to, I go against business wisdom and try not to fire any of my employees.

2004

2004 was an excellent year and proved to be the turning point for NetSol. We had faced a long lean patch and finally the outlook changed. The highlight of the year's events was NetSol's entry in the Chinese market. I received a call for Dr.

Wolf Bay who was a personal friend and MD of Mercedes Leasing in Taiwan. He told me that he had taken charge of Mercedes China, which was a new company based in Beijing. He wanted me to meet him in Beijing to make plans for software development. It was a good start but Mercedes Germany wanted their software to be developed first as it was a bigger company. I believe in the plans made for us by fate. We eventually signed a contract with Mercedes China and we made inroads into a vast market which was a big achievement.

At that time two hundred people worked for NetSol. Before that in 1999 the news of NetSol's listing on NASDAQ had made headlines. Later, we made history after achieving CMMI level 4.

On 4th of January, 2004 my daughter Hamna was married to my nephew Umar Ghauri. It was a memorable occasion that left me sad as well as extremely happy. The same year NetSol's new building was completed. It took five years to construct. At that time it was surrounded by farms and a dirt road lead to it. But at the time of its completion a road was built. We requested the Prime Minister of Pakistan Mr. Shaukat Aziz to be the Chief Guest. On 4th of March 2005 in a grand ceremony, the Prime Minister inaugurated the new company. There I met

Zorica McCarthy who was the Australian High Commissioner in Pakistan. She was a very graceful lady. She especially congratulated me and expressed her pleasure.

2005

In January 2005 we shifted our offices in the new building. It was a new beginning for NetSol. We were getting contracts from all over the world. Many dignitaries visited NetSol including the American ambassador to Pakistan, Ryan Crocker who later gained fame as the ambassador to Afghanistan. We also hired new resources. We also had a contract with Mercedes Japan and with it we made a breakthrough in a new and important market. We also set up a small office in China following our contract with Toyota China, which was a major player in the Chinese market. Paul Grace was transferred from our UK office to China as in-charge. NetSol acquired CQ System which was a small company in the UK. The reason behind this move was to enter the UK market. The same year NetSol was listed in Karachi Stock Exchange. Since 2004 we had planned to acquire a company in the United States to expand our business, hence we acquired McCue Systems in America. This year proved to be an important time for NetSol.

On 14th March 2005 when I went to Islamabad I called the Australian High Commissioner and expressed my desire to meet her. She invited me for dinner. After the dinner, while we were having green tea she asked me if she could broach a particular subject with my permission. When I consented, she asked me how would I feel about the prospect of being appointed as Honorary Consul of Australia in Lahore. It was a matter of honor for me, yet I went silent for a bit. She told me I didn't have to decide there and then, and suggested I take time to think about it. I expressed my gratitude and told her I was honoured but I would need a couple of days to talk to my wife and then decide. The next day I accepted the offer without telling my wife. I sent a message expressing my willingness and the honour it would be for me to be appointed High Commissioner. She thanked me and informed me she will contact me after getting the due processes in place. After that I met her many times but this topic never came up. I was thankful that I had not told my wife because it seemed that the idea would not materialise. But after eight long months I received an email from the Australian embassy informing me that an Honorary Consulate was to be formed in Lahore, and for that the necessary legal procedure had been completed and they required me to forward them my CV. It still took six more months for the formalities to be completed. It is no doubt that NetSol as a strong entity played a vital role in this matter. In 2005 we started the process of listing on Karachi stock exchange. We

wanted to generate funds from the public as a public limited company. At that time the company had been operational for nine years. Same year we qualified for CMMI level 3 as well.

2006

In 2006 I received the congratulatory message that Australian government was about to appoint me as the Honorary Counsel for the province of Punjab which the government of Pakistan had to accept. I took one more year. I did not tell anyone at home not even my father, fearing their disappointment in case I was unsuccessful in getting that appointment.

I wanted NetSol to have a unique identity, and that is why in 1998 after getting ISO 9001 certification I decided to go for CMMI certification. After five years into the process and having achieved level 3, in 2006 we decided to go for level 5. The cost had gone up to a hundred thousand dollars, but still it was my priority. Once I had made my decision we brought an expert from Sweden. After eleven days of tireless effort she gathered us for assessment. After a long speech she announced that NetSol had become the first company in Pakistan to achieve CMMI level 5 certification. It was the culmination of a long struggle to achieve

professional excellence. This was the biggest achievement of my professional career. When it was announced, I could not hold back my tears. Finally I had done something which had never been achieved before.

There are only 150 companies in the world who have this level of certification. Whenever we make a presentation we mention it and it establishes the calibre of the company.

I was travelling extensively for business all over the world. I could not give my family much time but they never complained. After achieving CMMI level 5 we joined the ranks of top international IT companies. On this occasion I could not hold my emotions in check. NetSol brought Pakistan in the list of countries that had companies operating at CMMI level 5. With this, new orders started to pour in from China and we had a huge business volume.

2007

We spent the entire 2007 working on China and developing our business there. It was a good decision and we were making good progress. Since then, NetSol has

steadily grown and has not faced a crisis like the dot-com crash or 9/11. After 2007 we have not looked back and continued on the path of success.

27. Lifestyle

I believe that our health is a gift of God and it is our responsibility to take care of ourselves. We should make the best use of our days so that it has a positive impact on our health. I am very particular about my health. I get up early in the morning and exercise for two hours. This has been my routine for a very long time. My friends often ask me why I have built a gym at my home, when I can easily go to a fully equipped gym at a club. I tell them that having a gym at home is necessary because otherwise it is difficult to religiously go to a gym because of the weather, guests or personal lethargy. If you have a gym at home you can exercise whenever you find time or you feel like it.

One thing to remember about exercise is that it not necessarily for reducing the waist line. My friends sometimes observe that although I exercise regularly yet I have a bit of a belly. But I exercise to maintain my health, to control cholesterol levels, and to improve circulation of blood. Those people who do not have access to a gym should make a habit of walking regularly. They should make walking a part of their daily routine and go for brisk walks in the morning or the evening. They should take the stairs instead of an elevator.

I am very active. If you see my picture from 20 years ago, you will find me as fit as you find me now because even then I used to exercise a lot. I used to go to a gym in Australia and Saudi Arabia and generally walked to places as a matter of routine. Six hours of sleep is necessary for a healthy lifestyle and I never sleep more than that. Often on weekends I try to sleep in late but wake up in the morning anyway. This irritates my wife because as soon as I wake up I switch on the television. Or else I open a book to read. To make up with my wife sometimes I make coffee or tea for us. I feel lethargic, get tired easily, and do not perform to my fullest if I do not exercise in the morning. I remain sharp and active all day because of exercise. I work tirelessly and there have been times when I have been so consumed with work that I would forget to have dinner even past midnight. This often used to happen during the early days of NetSol, but still I always made an effort to eat well in order to remain physically fit. I have one motto when it comes to maintaining good eating habits. Eat to live and don't live to eat. It is very essential that the nutritional requirements of our bodies are met. I eat a hearty breakfast. Our bodies need protein in the morning, so I make sure I include boiled eggs in my morning meal and include those foods in my daily diet which are high in protein. This strengthens our muscles and replenishes the energy consumed during exercise. We should have a decent breakfast and eat well throughout the day. Dinner should be kept light. I snack on something early

in the evening and try that I don't eat afterwards. My favourite dish is Aaloo gosht, which is a stew of meat and potatoes. My wife makes this dish amazingly well. I am not very fond of milk, but I believe that drinking milk is necessary especially to make up for our daily calcium requirement. I believe in playing sports in addition to regular exercise. It is another way of keeping fit and to keep our minds alert. I am fond of playing golf, and try to play golf at least once a week. The worst thing we can do to our health is to smoke cigarettes. I consider it very bad for health. There was a time when I used to smoke, but I quit smoking back in 1986. I haven't smoked ever since. Actually in those days smoking was considered the cool thing to do, and was a tactic used to impress girls. But today girls are not impressed by such things as there is more awareness about health matters.

A person's clothes are a reflection of his personality and I believe that a person should carefully select his or her wardrobe. Good dressing sense is not about buying the most expensive brands, but it is about recognizing what type of clothes best suit a person's personality. Keeping track of the latest fashion is a good thing but one should not go overboard in an attempt to look different. A businessman, in particular, should avoid any outrageous fashion trends. I prefer to wear well fitted suits because I believe that a good fit makes a person look active and

energetic. The dress code at my workplace is smart and comfortable. Comfortable clothes enhance productivity. I wear a good watch. As far as a cell phone is concerned, I believe that we shouldn't buy a cell phone to make an impression on others but according to our own ease of usage. I don't use an iPhone because I don't find it user-friendly. Instead I find Samsung devices easy to use. I still have an old mobile phone from Nokia's E-Series. I bought it back in 2008 and even then I preferred to buy a mobile phone which provided a better typing experience.

In reading I prefer reading from the hard copy of a book. But because I can't read books in my normal routine, and mostly do my reading while travelling, hence I use hand held devices such as an iPad or a tablet to read books. I like reading books about leadership. There was a time when I read romantic novels as well, but not anymore. I am quite fond of watching films in the cinema but due to lack of time I can't do it much. My favorite Pakistani film is Zeba and Muhammad Ali starrer Arman. The music of the film is my all-time favorite.

I believe no matter how much success is achieved in life and how much money is earned, one cannot enjoy life fully unless improvements are made in the way

of living. That's why if you want to enjoy life you have to improve your way of life. A healthy life is a joyous life and the only way to enjoy your success.

My brothers all have their shares in the business and we all work together to make our company bigger and stronger. Najeeb Bhai looks after the offices in the US, and similarly the rest of us are fulfilling our responsibilities. My father runs a school in Bahawalpur. This school is run by Farooq Trust which is a memorial trust in the name of my mother. We started this school in Bahawalpur because that is our native city.

I drive very slowly. I am often teased by whoever is sitting next to me in the car because sometimes even bicycle riders overtake me. I don't pay much attention to this criticism because no matter how many risks I have taken in business, I don't believe in taking risks with my life.

Normally, I don't take vacations from work. I do my sightseeing while working. I try to visit the famous places of the countries I visit for work. I am very fond of going to Africa. I remember the last time I took six days off and we took a road trip to Europe. I believe that if the educational system of a country is good, the

nation's way of thinking changes. I have kept a tutor for all the young boys and girls who are part of my domestic staff. I feel that if they are educated, they will be able to raise their next generations in a better way.

28. Administrative Style

When I arrive in my office, everybody comes to meet me so that I can greet them. I never ask them about their work because I have hired managers to look after work related matters in every field. I only greet my employees, and crack a few jokes with them. This is the reason why my employees don't feel any hesitation in facing me. I sincerely maintain that each member of my company is like family to me and I always treat them like family. I consider it unfortunate if a man is respected out of fear or because of his position in society. I make an effort to be respected for treating people well, and to be loved instead of being feared.

I am always accessible to my employees. Anyone can meet me anytime but there are very few whom I trust with responsibility. The managers in my company have complete autonomy. They are responsible for the performance of their teams and reporting it to me. I don't question any of the team members. I don't sit with my employees to monitor their work, and avoid giving direct feedback to them. Only their managers can question them, and only the managers are responsible to get performance out of them as per my rules.

We should trust our employees and should give them a considerable amount of autonomy according to their potential so that they can perform well. When I was employed, I always thought my boss was very incompetent and I considered myself much more intelligent than him. I realized much later that bosses sometimes know more than meets the eye, it's just that they view things from different perspectives. My employees are free to work outdoors if they want to. I have given them full freedom to make their work environment comfortable so that their performance is at its optimal level.

I rarely get angry. However, sometimes I have to pretend to be angry just to show my employees where they have done something off the mark. It's necessary to treat your colleagues and subordinates with respect because when you provide them with a comfortable and peaceful work environment, their performance becomes much better. This leads to better customer satisfaction which is conducive to better business prospects.

The only times when I dismiss any employee from work is when I catch them lying or being dishonest. Other than that if somebody commits acts of harassment against their colleagues or subordinates, I would immediately tell them to leave.

Mistakes are made because we let them be made. Making mistakes is not a big deal, but if a person doesn't learn from his mistakes then he cannot succeed in life. If there is a sexual harassment case that comes to my notice, I tell my administration to handle the matter discreetly. The names of the perpetrators and the victim are never publicized, and the offender is immediately released from duty. Many of my employees have fallen in love and have gotten married. This pleases me very much and the company policy is to bless such unions by giving out presents to the newlyweds.

The employees of NetSol are free to leave provided they resign according to the company's policies. After leaving NetSol, if somebody wants to return, we welcome them. People come and go, and it is considered a routine matter. An important thing about leadership is that a leader should give due credit to his team for his success and boost the team's morale by acknowledging them in front of others. On the other hand in case of failure, the leader should take the responsibility himself and not blame the team. Rewarding the team with bonuses and praising them openly are the two ways to acknowledge their effort. I have instructed the HR department to pay our employees according to their performance and not according to a particular scale. Because sometimes somebody's performance proves to be better than the person working at a higher

scale, and thus their remuneration deserves to be according to their performance.

We arrange a lot of parties in the office which give me an opportunity to interact with my employees and try to keep them happy.

If somebody tries to flirt, the better solution is to ignore them.

My personal assistant is usually a man, because I believe men can assist me better than women. They can drop me at the airport at midnight and are generally available at all hours during the day. On the other hand a female personal assistant is not available outside office hours. My male personal assistant also meets all sorts of people on my behalf.

One of my cousins used to work for me who left the job after a short while, because he found another job for a salary of fifty thousand rupees. It was a sales job where he had to sell the company's software. I told him that he was unlucky to have gotten that job even though he insisted that he was being paid better. It was because I had trained him myself in a skill that could have become his expertise had he completed the training instead of leaving it prematurely. And then my prediction came true. His expertise was not in sales, and gradually he

forgot the work he had learnt from me. These days he is wandering because in the market companies are looking for skilled workers.

When I had returned from Saudi Arabia, I had no job, and I had only one recourse to meet my financial needs. And that was my expertise. I used to make ends meet by repairing computers or giving computer related training. That's why I dedicate all my energies to learning new skills. Similarly when I went to Australia I found work immediately because I had a skill, and there was a demand for it in the market. I was skilled in networking, software and computer assembling. Because of this I got a lot of work. Today if somebody comes to me for work, I don't pay much attention to their educational qualifications. Instead I look at their skill and expertise. My most important question for that person is what they can do for me, and what change they can bring to our company.

A skilled professional can never starve, and their journey is always geared towards success. When I left my first job, the reason for leaving was an awareness that I was not learning anything new. I knew I couldn't progress in life without learning anything. That is why I left that job and switched to one that paid less. This kind of decision making is not a divine revelation. One has to clearly see and decide. If you are not learning anything new then understand that you are not

progressing. I never discourage people from working, but I do discourage them if I feel that their chosen work is outside their area of expertise.

There is a culture of rat race in our society. There was a time when commerce and finance were in vogue and everybody wanted to get an MBA degree. Later everyone wanted to join IT. This is a wrong trend. We should not follow trends. Instead we should see what we are good at and what we find more interesting. We should join a profession which we enjoy. That is the only way to make progress in a field because if we are passionate about what we do, we do it well. On the other hand if we join a field that we do not enjoy then we will spend our entire life like a failure and would just pass time instead of living our life to the fullest.

29. Meeting with Mr. Syed Sarfraz Shah

When I got the Toyota contract, I was doing two things at the same time. One was negotiating with Toyota, the other was negotiation with a Korean company. A friend Kausar Kazmi recommended that I go and meet Sarfaraz Shah Sahab to find a solution to most of my problems. I met Sarfraz Shah Sahab. He is a very cultured person and talks in low tones. I explained the situation to him and he said that I would get one of the two contracts. His prediction turned out to be true. I got the Toyota contract but not the one with the Korean company. A few days back I went to see him with my son-in-law Omar. My brother Najeeb who had been visiting Pakistan, had just left for America the very same day. Because I also had just returned from Dubai, I didn't exactly know when Najeeb had left the country. Sarfraz Shah Sahab asked me where Najeeb was. I told him he was in America. Sarfraz Shah Sahab opened his eyes and said: "But he is still in the air." I looked at Omar who told me that Najeeb had taken the flight four hours ago from Dubai so he must still be airborne. I was astounded and wondered how Sarfraz Shah Sahab had come to know of this.

I once told Shah Sahab that I wanted to do something good and asked for guidance. He told me to do two things, one to educate people and two to feed

them. I follow Shah Sahab's advice and I bear the educational expenses of many needy students.

Our life cannot be perfect. There are so many things which in retrospect seem as if could have been done differently. Similarly a person can have many shortcomings, and so do I. Whenever I have doubted somebody's intentions I have always regretted it later. For instance once somebody called me and asked me to help for the marriage of his daughter. I told my manager to find out if the person was actually needy. It took him some time to investigate the situation, and in the meanwhile the man's daughter got married. This upset me greatly, and I later regretted not helping somebody in time of need. I really believe that the needy should be helped without unnecessary probes. My cousin often tells a story. Once a wise man was asked for help by a woman and he helped her. A companion of the wise man questioned him because alleged that the woman he had helped was not of good character. To this the wise man replied that if his help had stopped that woman from the wrong even for a single night, then in his opinion it was a job well done.

We went for Hajj in September 1986 when our daughter was six months old. It was extremely hot at that time. The temperature was 50 degrees. We performed our hajj with a cousin who was in the army, so we camped in an army camp. Every time I returned from Haram I used to sleep in the camp. My cousin would wake me repeatedly and complain that he couldn't sleep. I would laugh at him and say that if he couldn't sleep how could I help with that. It is a blessing of Allah that I had learnt to be content in all circumstances. I would go to Haram, perform all my prayers and then return to the camp bone tired. Yet I enjoyed a sound sleep.

I have always said that a woman should marry the man who is capable of putting food on the table in all circumstances. I quote my example that I had a skill so I could even do small jobs and earn something for my family. I would tell my children that a person's looks are not important, but it is necessary for a person to learn a skill. My two daughters are very talented. My brother's son is also working for me. I told my daughters that if they like someone then I would go and meet that person myself. If I don't like him then I would try to dissuade them from marrying him, but if still they insist then I wouldn't stop them. I arranged the marriages of both my daughters, but I always told them that they had the option to choose their partner themselves, and that I would marry them off to

whosoever they chose. I believe that destiny plays its role in marriage and parents cannot change the course of destiny. We should pray that fate is kind to everyone's daughters.

Today the products of NetSol are being used by the best companies in the world. Many of these companies are part of the 500 fortune companies. As time goes by the name of NetSol is becoming internationally renowned. So far any other company has not been able to achieve this status because people are always in a hurry. They don't want to form partnerships with anyone. Whereas in order to reach a particular stature we have to form partnerships. Working alone is not always possible. It is common practice in Europe and America that people work in collaboration. We don't pay much attention to saving. I always give an example that in Pakistan even if a rickshaw driver earns 200 rupees he gives one hundred at home and keeps the rest for himself. He returns home after spending the whole amount. On the other hand Indians would spend 20 rupees and save the rest and keep it safe. Pakistanis are spendthrifts. We consume Coca Cola more than Indians. I don't consider it a bad thing. It's a good thing and Islam also teaches us that hoarding money will not benefit us.

I think I don't rank anywhere among the rich of Pakistan because I haven't earned as much. I am recognized more for my work. The work I have done is specialized. I haven't earned enough and my shares haven't reached a point where I can be considered amongst the richest of the country.

30. IT in Pakistan and the role of NetSol

The next five years are going to be very important for any IT company. They are very important for us as well because there are no boundaries or restrictions in this field. Any company or individual in the world can buy any of our software and we can sell it without any restriction. There are no problems with shipment. If somebody buys a car from us and tells us that he will pay later, there is a possibility that he might run away with our money. But such a thing cannot happen in IT. If a client stops the payment, we can also stop their software. I can sell a software to any country of the world at an international price while sitting here in Pakistan. We can charge up to one thousand dollars for the services provided in a day. Is there any other field in Pakistan which can generate a thousand dollars per for a day's work?

Our Financial Suit is a brilliant software that competes with the four largest companies in the world. Big corporations of the world do billions of dollars' worth of business while using this software. 90% of the lease and finance market is using it and we are the largest suppliers of this software in the market. It is used in Asia and Fareast as well.

We have 1,300 people working for us, and in the next six years this count should reach approximately 4,000. If we earn a billion dollar profit then very soon we will reach this milestone. It is not that easy but is not impossible either, because we are selling a product which can generate such profits. And if due to any reason we cannot achieve this status then it would mean that there was some shortcoming left because the software has the potential to gain this status for us. Chinese are very surprised at the work we do. Our Chinese staff says to us that everything comes from China to Pakistan but your software goes from Pakistan to China. NetSol will be a mega company by 2025 and we should get this status right after that. The current affairs of Pakistan also largely impact our business. The more our current situation worsens, the more reluctant international companies are about working with us.

31. My brothers and NetSol

Shahab Uddin Ghauri

Shahab Ghauri is our eldest brother and as a child I was often beaten up by him because of my naughtiness. Shahab Ghauri is a very affectionate person. He has given us a lot of love, and like a father he has guided us as well. He is eight years older to me and we all respect him so highly that we don't look him in the eye when he speaks to us. Shahab Bhai was always passionate about starting his own business, and he has been an entrepreneur all his life. Shahab Bhai has played a huge part in making NetSol what it is today. When I was in Australia I used to have discussions with him about my desire to start a Pakistani company there because there was no representation from Pakistan in the field. He always encouraged me to come to Pakistan and start my own IT company because he was convinced that I had the ability to do so.

On my return to Pakistan I consulted Shahab Ud Din Ghauri about my prospects and he told me to start my business in Pakistan. I told him that I didn't have enough finances to start my own business. In reply to this he offered me money and asked me to start working on my business plan. This is how I started NetSol with the money given to me by Shahab Bhai. I believe that it was his courage and

his faith in me which laid the foundation stone of NetSol. He placed his trust in me at that time and invested two million rupees based on this trust. I had not given him any guarantee that I would be successful and that his money would not be wasted. We had just made a verbal agreement that both of us would be equal shareholders in this company.

No matter how I did things, Shahab Bhai never questioned me about what I did and where I invested the money. Yet I always told him about my decisions. He had given me complete freedom to work in my own way and this freedom allowed me to work to the fullest of my potential. Many people ask me if one should work in partnership or alone as an independent person. I don't advise them to go in partnership even though working in partnership is the reason behind my success. But our partnership was a different matter altogether, and it is generally difficult to find such a relationship in today's time and age. In my life I have seen families breaking up because of business partnerships going bad. Allah has been kind to us because we have never faced such a situation. But everybody is not that lucky. Only 2% partnership businesses are successful, and the rest of them end because of fighting. A very special quality of Shahab Ghauri is that he is very patient. He has never asked me what I do and where I spend his money. When Najeeb brought his idea of an American company to us, we both thought about it

at length. Both Shahab Bhai and I evaluated the various aspects of this suggestion. At the end we decided that it was a good option for us. Shahab Bhai is the Chairman of NetSol at present and is enjoying life. His eldest son Omar is my son-in-law.

There is a quality of tranquility in Shahab Bhai's personality, and he has always stressed on us to work with complete honesty or else leave it. He has two sons; Asad and Omar. Asad assists Naeem Ghauri with Sales at NetSol. He performs his duties very well. Omar oversees the software related work with me here in Pakistan. Unlike me, Omar is not as bold as he is cautious. Unlike me he doesn't take decisions instantly but rather thinks long and hard. That's how we complement each other, and if Omar ever disagrees with me on any decision I do listen to him.

Najeeb Ghauri

When Shahab Ghauri and I started NetSol, Najeeb Ghauri was settled in America. Najeeb Bhai is the most sentimental amongst us brothers. Each time he comes to Pakistan he starts crying at the time of return. Once when he returned from Pakistan, he got so emotional that he decided to go in a line of work that would not suffer from his visits to Pakistan and which would enable him to visit Pakistan whenever he wished. Hence, along with his friends, he started the company Meraj Holdings which was later merged with NetSol and was named NetSol America.

Najeeb and I were inseparable as children. We had our share of fights but we were very close to each other because there was not much age difference between us. Najeeb is very emotional and makes friends easily. He is also full of energy and vigor. He is very patriotic and loves Pakistan dearly. That is why he took the decision to start his own business so that he could come and go as he pleased. Earlier his job only allowed him to visit Pakistan once every two years.

Najeeb Ghauri has two sons; Faizan and Faraz. His wife Ayesha and his sons are wonderful people. Najeeb has raised his sons very well, and both husband and

wife are very friendly with their children. Their children share all sorts of things with them and this family trait makes me very happy.

When Najeeb Ghauri started Meraj Holdings, his initial plan was to introduce Pakistani fashion in America and sell fashion related merchandise there. But then he realized that at that time the demand for IT was huge, and he wanted to branch out in this area. One day he visited me with his partner and proposed that since he had the investment and an American public limited company; hence if I partnered with him, he would help me expand business in America. I promptly asked him why we should do such a thing when we were doing pretty well in Pakistan, and what benefit would it bring us. Najeeb told me that the benefits were twofold: financial gain for investment, and opportunity to work in the United States. He argued that I could expand business in Pakistan with the investment he would make, whereas he and his partner would target new customers in America. I found Najeeb Ghauri's argument quite reasonable and consulted Shahab Ghauri on the issue. He also felt that it was a good idea for our company's growth. So we decided to merge Meraj Holdings to NetSol, and registered NetSol America in the American Stock Exchange. We divided the shares of the company amongst us and I became the CEO of an American company. It felt good that now I was the CEO of a public company.

Najeeb is a man of undefeated courage. As told earlier, there had come a time when NetSol America was usurped by some shareholders; yet during that tough phase Najeeb remained unafraid and confident, and was able to get his footing back in the company. The company was almost finished when we got it back, as there were no customers left. But Najeeb started all over again and worked extremely hard. It is the result of his efforts that today NetSol is one of the best companies of the world.

Naeem Ghauri

My relationship with Naeem Ghauri has always been very strong. As children we used to fight a lot. I used to get beaten up by him because I was skinny and he was quite bulky. Naeem Ghauri is a very handsome man. He is not only striking in his looks, but is very courteous as well. He is so articulate that one can spend hours listening to him.

When I started NetSol, Naeem at that time was working in Bangkok in the IT department of Mercedes. It seems to me that God sent Naeem to Bangkok for me and NetSol. As mentioned earlier, Naeem was in Bangkok and his company needed some IT experts, and for this he contacted me in Pakistan. He got a lot of work for us and has been instrumental in the success story of NetSol. After Bangkok he moved to London where again he got us many contracts. Later, after some time, we asked Naeem to join NetSol, and play his part in enhancing the sales of the company. He first started with London where he worked to make NetSol more influential in the market. Later whichever country he stepped in, he was able to get big names as customers of NetSol.

Among my brothers, Naeem Ghauri is the most humble by nature. He doesn't believe in accumulating wealth, and is very generous in giving presents. He surpasses all the brothers in giving charity. We criticize him and tell him to save at least some money for himself, but he doesn't pay much attention to it. He believes in continuous upgradation, whereas I believe in consistent good work, growth and progress. Shahab Bhai's son Asad works with Naeem Ghauri, and both of them work very hard. We are progressing day and night due to their untiring efforts.

Naeem Ghauri has married twice and he has four children from his two wives. Two of the children live in London, and the other two now live with him. His children who live in London are quite grown up now. We often disagree with each other, but most of the disagreement is on company related issues. We both give our opinion with sincere intentions and eventually agree with each other on one thing or the other. Shahab Bhai, Naeem, Najeeb and I are running NetSol together; and the best thing about our relationship is that we respect each other's opinions, and do everything with mutual consultation.

Fasih Ghauri

When I went to Saudi Arabia for the first time, Fasih Ghauri not only helped me with my job but also arranged accommodation for me. When Fasih Ghauri was in Saudi Arabia, we faced a time when our financial situation was very bad. Most of my brothers were stills studying, so it was Fasih Ghauri who supported the whole family by bearing all the expenses of the household. He called me over to Saudi Arabia and helped me with my job.

Later when he returned to Pakistan, he started work in Karachi. He runs a company called NetSol Connect which provides IP services. Fasih Bhai has two sons. One lives in Lahore, while the other lives in the Unites States.

There is one journey with Fasih Bhai that I can never forget. When our mother passed away, we were both in Saudi Arabia and couldn't return in time for the funeral. We arrived a day late, and it was the saddest journey or our lives. Our eyes had dried out after hours of crying, and we had gone dead quite because of grief.

Fasih Bhai is younger than Shahab Ghauri, and his special quality is his attractive personality due to which he has been quite popular among girls.

Ayub Ghauri is our younger brother and he helped me a lot when we were working on NetSol in Pakistan. He has served in various positions at different times. Ayub stayed with me for ten years in Lahore and helped me with everything. Now he has moved to London and is settled there.

Our youngest brother is Saeed Ghauri and he is the apple of my father's eye. He is very quiet by nature and usually keeps to himself.

32. Farah Ghauri

Farah is the beloved sister of all the brothers. My father re-married after my mother's death, and Farah is our step sister. When Farah was born all the brothers were abroad, so none of us have watched her grow up. Yet she is much loved by all of us. Presently she lives in London with her husband. Whenever I go to London, even if it is for a day, I always go to Farah's House. Our step mother whom we call Yasmeen Auntie, has played a significant role in our father's life. In fact she has enhanced his years by her presence. When Shahab Bhai's wife and Omar's mother passed away, at that time Shahab Bhai's daughter Sara was only six months old. Yasmeen Auntie raised Sara because we were all settled abroad. She is very important for our family, and we highly respect her.

33. Omar and Hamna

My son-in-law, Omar Ghauri, is the son of my brother Shahab Ghauri. Omar, like me, is pretty much a family man who prefers to spend time with his family instead of being with his friends. I had always had this notion that I have only two daughters so I should be careful in choosing my sons-in-law. Omar is American qualified in computer science, and is associated with our field. For my daughter Hamna, I wanted such a match. Somebody who could join me in business and keep my daughter happy. Omar is very intelligent and hardworking. I recognized these qualities in him that is why I chose him for my daughter.

A special quality of Omar is that he debates with me on business related issues. He doesn't agree with me for the sake of it. If he is not satisfied with my arguments he disagrees, and we have some very fruitful debates. Eventually whatever I say has to be followed because I am the CEO of the company after all, yet I am not the kind of CEO who cannot be convinced with reason. We both share our views openly and if at some point I feel that what Omar is saying is right, then I instantly agree with him. We disagree with each other quite often on business matters, but these disagreements never enter our family life, and they stay within the office walls. Apart from this there is an atmosphere at NetSol

which enables any of my managers to fully disagree with me and logically argue with me. In case of an argument we try to convince one another. Sometimes they manage to convince me, while at others I convince them. When after a prolonged discussion we reach a decision, then everybody accepts it. When Omar joined NetSol I started him off at a junior level. He started as a developer and worked in that capacity for four years. Had he been promoted to a high level position right from the onset, he would have never learnt how his subordinates work, and he would have never become a good manager. One day the manager of the department in which Omar worked, was released from duty. We were all looking for a good manager for the department. My associate Mr. Sajjad suggested that till we hire a new manager, we should give this responsibility to Omar. Within a month Omar learnt the ropes of his new job and performed very well. We still continued to look for a new manager, but our efforts slowed down a bit. After six months both Sajjad and I decided that we didn't need a new manager because Omar was handling the matters very well. During this time we hired one more person to manage the department but he couldn't last long.

In NetSol Salim Ghauri has always hired people who are better than him and he always hears them out. That is why when Omar was doing good work, we made him permanently responsible for the job. One thing is worth mentioning here that

I have always hired people based on their expertise. Omar was given the position because he was qualified for it. Omar also hires better qualified people than himself to work with him, and then he takes their advice. He has a huge potential to learn and grow. These are the very reasons why I trust him with high level responsibilities. He has never let me down, and NetSol has benefitted greatly because of him.

Faiqa looks like me but she is sensitive like her mother. On the other hand Hamna looks like her mother, but has taken after me in her habits. She is very industrious. She has made her own organic garden where she grows organic vegetables without artificial fertilizers. She is running this project quite diligently. At first I thought she was doing this just to pass time, but she put a lot of hard work and effort into her project and took it to a commercial level. She started farming vegetables on a small patch of land and then gradually she acquired many regular customers. Hamna has developed this idea in Pakistan and has educated people of the benefits of organic farming. Now she has made a market for her product and there are some hotels that regularly buy her vegetables for their salads. At first Hamna had started this venture for her personal need because she is finicky about health and she didn't like eating chemically fertilized vegetables. But now

this personal requirement has turned into a commercial venture and it has acquired a market because she has worked hard and with honesty.

34. Adeel and Faiqa

My younger daughter Faiqa has graduated from LUMS with a computer science major. She got many proposals for marriage but I was looking for a match who was qualified and had some professional expertise. It is my firm belief that a person who has a skill and is passionate about work, can do anything in life. My own life is like this. I only had my skill and there were many points in my life when I had nothing but my skill, and that is what saved me from adversaries. I believe that if a person has a professional skill then he makes a living one way or the other. Adeel's family is acquainted to us. One of their daughters is married to my brother's son, that is why we were already related to the family. When they proposed to Faiqa for Adeel, I called him to Lahore. In my first meeting with Adeel I could sense that he would prove to be a good life partner for my daughter. I introduced Adeel to my daughter Faiqa and asked them to get to know one another before I talked to them further. After two days I called both of them and asked them if they were ready to tie the knot. My daughter said yes and that is how my younger daughter got engaged to Adeel. Now they are both living a happy married life. I have always told my daughters that every household has differences of opinion but these differences of opinion have to be sorted by the

husband and wife themselves. I advise my daughters to live their married lives on these principles, and instead of trying to change their husbands' habits they should attempt to mould themselves. Their mother Nasreen spent her life with me with a lot of patience and care. Now I tell my daughters to learn from their mother and live their lives accordingly.

When my daughter Faiqa was studying, she expressed her wish that she wanted to go to America for higher studies. I told her that one day she had to leave us anyway and before that day I didn't want to part with her even for a minute. After that she never talked about going away. The day she got married my eyes were wet and my heart was sad. Adeel's father came to me, embraced me and asked me why I was getting worried. He assured me that he would treat my daughter as his very own. He has kept his promise to this day and his family treats my daughter as they would their own. Adeel's father, Ghulam Hussain, is a thorough gentleman.

Adeel has a very calm personality and he makes friends very easily. When he met me for the first time, he impressed me instantly. When a young man is meeting his in-laws or visits them for the first time, he is usually nervous. But Adeel was

very calm and confident and it didn't take him long to start talking to me with ease. His conversation was impressive, and I already knew his family. Adeel is very caring and he is very respectful towards me. His family owns Dawn Bread and Adeel has a separate plant in it. He is a music enthusiast and he even has his own band.

35. Heaven at your feet

My mother's name was Farooq Ghauri. Like it is the case with all the sons in the world, my mother's son also attributes a huge part of his success to his mother. The way Nasreen has always been there with me at every turn of life, similarly my mother stood by my father at each stage of his life. She suffered more hardships than all of us. My father's monthly salary was 27 rupees. My mother ran the whole household in that amount. She had innate managerial qualities. My paternal grandfather passed away when my father was just an adolescent. The responsibility of the whole household including that of his siblings and later his own wife and kids fell on him. When my father left home to make a living, my mother used to look after the management of the house. She tended to the whole family in a limited budget and did so superbly well.

For our whole family the biggest grief of our lives was the death of my mother. Even today it saddens me to no end that my mother isn't here to see how her sons have succeeded in life. God has been very kind to me that all my wishes have come true and He has given me all that I ever asked for. If I have any regret it is just that my mother isn't here to see the Salim Ghauri of today. My mother sent her seven sons for higher education outside the country. There was a time when

both my father and mother were completely alone. It was my mother's great wish, a dream that her sons went for higher education and lived better lives. She passed away at the age of 45. At that time we were all outside the country. Only one brother was in Pakistan.

My brother and I were not in Pakistan when we heard of our mother's death. We tried our level best but we couldn't find plane tickets back home. The only tickets available were of two days later. Those two days were no less than a catastrophe for us. We cried our eyes out. By the time we reached home two days too late, we had already been deprived of the last glimpse of our mother's face. This has left long lasting scars on me and I have not recovered from the bearing of that regret even to this day.

36. Courage personified

My wife and her sister Perveen Akram look exactly the same. She lived in Holland with her husband, who died of blood cancer when her children were very young. After the death of her husband I became their guardian. I am very impressed with Perveen because she looked after her husband for six years. He was bed ridden for six years. When he passed away Perveen had three children; one daughter and two sons. Nasreen and I routinely travelled to Holland in order to spend time with the children. I have learnt to face adversity from Perveen. While we get upset over small matters, this great woman cared for her husband for six years and faced all sorts of hardships after he passed away. She has never complained to anyone. She served her husband till the last breath and after his death she concentrated on the upbringing of her children. She enabled her children to get high qualifications and today they are all living successful lives in different parts of the world. After witnessing the problems in Perveen Akram's life I find the problems in my life quite insignificant.

INTERVIEWS

37. The craft of running an empire

Question: (Ali Abbas) It is often observed that after starting any work people are usually exhausted after some time and suffer from mental stress. As a result they are unable to achieve success. What should be done in such situations? You must have faced such instances in your life. How did you convince yourself to bounce back?

Answer: (Salim Ghauri) The thing is that such people are ready to take risks, and whatever they do, they do it without worrying about the consequences. Anyone can be like that. Then there is another type of people who start their projects for emotional reasons. Their vision and dreams are big but their sentimentality brings them down. I have talked about two types of people. The reckless and the emotional. I am not making a generalization here because how can one person generalize these things. You must have heard the story about a milk packaging factory where milk was packaged in cartons. But when the cartons would reach the distributor, they would find that out of every thousand cartons, five were empty. This surprised the company owners because the milk packaging process was automated and they couldn't figure out the reason for this lapse. Eventually the distributors handed the manufacturers a bill of eight billion in losses. The

company decided to investigate the matter. It was discovered that there was a huge fan (in the packing area) which would blow away an empty box before it would reach the scale. This is the lesson life teaches us that once we lose our hopes and aspirations, we actually choose to be blown away by the wind of hopelessness just like the empty milk carton. The problem is that we ourselves create difficulties for ourselves. In reality life is pretty straightforward if we know how to live it to the fullest. The secret of success is to avoid being defeatist, and renew one's efforts to solve a problem. Find the fan that is blowing away your aspirations. The first thing is to prepare yourself. When you try to defeat frustrations two types of problems may arise. Your plan should have the flexibility to change according to changing circumstances. Otherwise be prepared to be troubled later. Only those people succeed who are flexible in their attitude. There should be flexibility even in the way you communicate. Those people who have this ability, are the ones who reach their destination.

Question: What kind of people don't succeed?

Salim Ghauri: The first thing to understand is that nothing is controlled by us. As Muslims first accept that we don't control everything. It is our faith that our

destiny is not in our hands. Our fate is in the hands of Allah. Everything is in His power and control. Every man cannot become a leader. Those who are happy in God's will, are more successful than others. They set their own standards and don't follow the material standards of the world. Every man cannot reach the pinnacle of fulfilled wishes. The success ladder doesn't have enough room for each man who tries his luck. Being happy is somewhat in our own control. There are some powers that spring from within a human being. For instance the will power is innate to a person. I have seen many successful people in life and have seen many successes myself. But still there is a roaring ocean of desires in my heart. Whatever mettle God has created me with, I consider it the best and the most superior. If God has given us a better status in life then we should be happy with it. Once we take small steps, only then we can take a bigger leap. But once we reach the highest ambition, we often lose our breath. If somebody tells me to run ten miles, I might not be able to do so; but if you tell me to run one mile ten times, I might be able to succeed. A lot of people aspire to take a giant leap, they have high expectations from themselves, yet they are never happy and always remain in pain. Their pain is visible on their faces.

Question: But whenever we reach a particular level, our destination still lies ahead of us. How do we decide that now we have achieved our final destination?

Salim Ghauri: You have asked a good question. I will try to clarify by going back to the real logic. On one hand you have this inner desire to excel. Dreaming big is a very good thing. The bigger the dream, the bigger the reward. This is hundred percent true. Yet being content is a different matter altogether. This is something that I have achieved today. My present cannot be my tomorrow. So enjoy the present and seize each moment. We tend to miss our present because of our obsession with the future. I don't sleep at night. My mind is restless worrying about things I have yet to do. I think that NetSol should be a billion dollar company. If I don't make use of the platform given to me by God, then it would be my shortcoming.

Some body once asked me who my favorite person was and I replied: Steve Jobs. It's because he revolutionized our lives. But he also had to face failure. Do you know that he was fired from Apple? And today the situation is that had Steve Jobs not been around, Apple would have been finished. He died at the age of fifty. He didn't live life to its fullest, but he smiled till the end because he found his joy in whatever he chose to do. These are the people we should look up to and should learn from. God has given us a lot of respect and worldly wealth; and we are grateful for that. Real failure is when we don't accept failure. Making mistakes is not failure. Failure is the first step towards success. You cannot

succeed unless you fail first. Remember one thing, when I am unsuccessful I never lose hope. Instead failures make me a better person. No matter how much you try and how many times you fail, never accept defeat. Failure is a very important part of our lives, and teaches us to do our work in better ways. You don't learn to fail in school. It's life that teaches you that. Failure is the result of our mistakes, and it's failure that is the key to success.

Don't dwell over what you can or cannot do. Just take the first step and begin. Some of us are very happy and possess the power of creativity. Achieving happiness is a different matter altogether. I am Masha Allah 59 years of age. If I look back at my life then each day I have thought about what my future would bring me. When I was in college I used to worry about how I would get a degree, how the future would be and how I would live my life ahead. I remember when I was young I was worried about my job, and there was also this worry about how I would progress ahead. We spend our entire lives mulling over such nonsensical thoughts. It is a decision that you have to make, weather you want to be happy or spread happiness. Happiness doesn't come from outside. It comes from within. We live our whole lives based on four things; health, wealth, career and family. Our entire lives are dedicated to these things. Today I got up at 6:30 in the morning, thought about going for a walk, had my breakfast, and then I thought I

should take something else to keep up my energy. This is what you call thinking about health. I have spent my entire life thinking about health. For me staying healthy should be a big concern in life. I am 59 years old and I care for my health with a lot of concern. I get my complete medical check-up done every three months, and visit my personal physician regularly. I am always thinking about exercise. Most of you might also think about your health the way I do. This is the basic right of a human being which cannot be taken away from him. Even at this stage of my life I think about saving money for the future. We are always worried about our wealth. This is one basic worry that remains with us throughout our lives. Nobody is exempt from this. It's the right of every man to think about tomorrow. This is also the case with our career. We are always worried about our careers, and wonder how we will progress in life. Once we hired a young man who was a chartered accountant. I hired him as a business analyst. A few days later he told us that he wanted to quit. I asked him why he wanted to leave a job that he had just started. It was a higher lever job and the remuneration was very good. He said he wanted to go back to being a chartered accountant. I told him that I could not stop him. In fact nobody could stop him because he was just 25 years old and had just returned from abroad four months ago. But the fact that he had started to worry about his career just within four months of his first job and he wanted to leave work to find another job was a problematic issue. In fact this

is the problem with us. We worry too much about our careers. That man was working for a good company on a good enough salary, but still he was confused about the future of his career. This is the problem we all have. We think too much about our careers.

The fourth thing is family which is a very important part of our lives. We work very hard to complete our families, and always worry for their wellbeing. When I was newly employed I used to worry about getting married, when I got married I used to worry about keeping my family together, and then I used to worry about providing to my family. Then our daughter was born. It was a great happiness for us. I was so happy that I couldn't enjoy my daughter's growing up. It was only after she was all grown up that I realized that I hadn't witnessed her growing up. Where did my time go? I worked so hard that I was deprived of the basic things in life, and I couldn't enjoy my family life properly. I used to worry about my family life so much that I forgot to enjoy it. If this is so then what is the use of so much work? I couldn't watch my daughters study, and couldn't go to any parent teacher meeting at their school because I used to be travelling for business. That is how I got so absorbed in making my career and my wealth that I forgot my family. We worry without reason and this is our real problem.

Last year I faced a problem. I am the director of an American company. The legal department of that company told me that there was a legal glitch in my directorship. Because I have always struggled hard all my life, so my reaction was extreme and I began to believe that my life had ended now. I feared I would leave these things. For one whole month I kept thinking about what would happen to my life. I thought my life was destroyed. After four of five weeks I felt a little better and was in a position to think about my condition. Then I realized that the problem was not as big as I had made it out to be. Alhamdulillah things have been better in the recent past. In retrospect when I analyze how I faced that problem, I realize that I had proved to be a very different person in that situation. I am the kind of person who doesn't think much of my problems, yet I was very tough on myself in time of pressure. As a result my health suffered because of it.

Just because we are jittery about future, we end up thinking negatively about various matters and the consequences are not good. In such situations we should tell ourselves that God is our keeper, and we never know what is good for us. But we never know. The same thing happened to me, but I treated myself very negatively in this matter, and spent a large part of my life thinking. I am the person who always claims to be content and tries to be happy, and yet this happened to me. A better outlook in life is to live your life with the belief that

whatever bad is happening to you is actually for your own good. I'll give you an example from real life. I completed my degree from Romania, and started my first job from Saudi Arabia. But I had to leave my job to start my own business. This was a very difficult choice for me. I constantly used to fear the ruin of my future, because I was leaving a lucrative job. Then I failed miserably in my business due to my Saudi partner. I was devastated that I had worked so hard and yet I suffered losses in my business. Then I moved to Australia where I worked extremely hard, and later returned to Pakistan. Here I started my business and today I am standing in front of you. Today I think that if my Saudi partner had not usurped my business in 1986, then would I still have been working with him in Saudi Arabia? Would I be standing here in front of you like this? This is one amazing incident of my life. In those days I often used to question God why certain things happened to me despite my hard work. I used to complain that whatever happened to me was not fair. In those days God must have smiled at my naiveté thinking this man doesn't know what fate has in store for him. That was a very worrisome time for me that I left my job for my business and even my business was finished. And then there came a time in my life when I spent one whole year in utter loneliness. But then I started my life again. Today when I look back I realize that if that Saudi hadn't snatched my business from me, I

would still have been working as his subordinate. I would not be standing tall in front of you.

All of you also have to believe that when something bad happens to you, it happens only to change the course of your life. There would come a time in your life when you will realize that whatever misfortune life threw at you, it was all for your own good. But when you are passing through a bad patch you get very worried. Only four weeks ago, we had to take seven people to Germany with us. It is not easy to get the German visa. I called the ambassador of Germany and requested him to please issue us a long term visa. It was a big occasion for us as we were going to Germany to represent Pakistan. The German ambassador asked me to send over all the applications, and committed that the visas would be issued. Now look at our luck that two of the visas were rejected. There was some issue with the information provided in those applications. The embassy representative told us to come back in another two weeks. This angered me, though I don't usually get angry that easily. But still we thanked our stars that at least five people got their visas for 45 days. Our visas were valid till the 23rd of May. The five of us went to Germany and returned after 45 days. The date of meeting given to us in Germany was June 6th but our visas were not valid till June 6th. In the meanwhile the other two people whose visas had been delayed got their

visas which were valid till June 15th. Hence those two people were able to attend the meeting on June 6th. This made me realize that whatever worries me, eventually becomes a blessing for me. When I think about it today, I thank God. The question why we get worried in life is an important question in our lives. We get worried because our wishes are more numerous than our needs. There is a constant tussle in my body and mind between my needs and my wants. My needs are fulfilled but my wants are not. I am always striving to achieve one thing or the other. I am constantly working because my wants are greater than my needs. Being content and being constantly in a struggle to achieve future prospects are two different kinds of feelings. Being content means that you are grateful for what you have achieved and enjoy it to the fullest. Another state is that you struggle to achieve the next target in your life, but never get disheartened if you don't achieve something. You have to make use of both these states; struggling for your targets, and being happy with your success. Remember that your desires are not your destination. Your desires could be anything but they are not your final destination.

Many people question me if being completely happy is synonymous with success. So I question you, is happiness synonymous with success? The answer to this question is yes, because you are truly happy when you reach your destination.

This is the true success that you reach the destination you had imagined for yourself. And that makes you happy. So is being rich the name of success? In my opinion, the answer to this question is no because I have seen many people who are very rich but they are not happy at all because they are always trying to find ways to keep their money safe. So much so that they don't even know how to use their money. So happiness is to reach your imagined destination. Yes, this notion is true to a larger extent that reaching your goals bring true happiness. I always tell people to set small targets for themselves so that they can achieve them. However their final destination should be ambitious. You should celebrate your small successes but your eyes should never leave the final target. I say this because I believe that every man has a lot to achieve in his life. God has given me infinitely from his bounty but still I want to achieve further. I also set small goals for myself so that I gradually move towards the next level. It is very necessary for us to dream big but have short term targets. We should journey towards our dream while achieving those targets. This attitude would bring your success and also the peace of mind that you wish for. We always worry for our future, but who knows what future has in store for us. It is surprising that we worry about our future when we don't possess the slightest ability to control what the future holds for us. Be it our health, our wealth, our family or our career, we can never exercise control over our future. I can only make plans but I cannot

control nature. If nature is not subservient to me then why am I worried and why do I lose my night's sleep over it? This is our biggest problem. We even burden our families with our worries which is wrong. I believe that when we go home, our families are waiting for us to come back smiling. But if I go back unhappy from the office and if my mind is still stuck back in the office work then my family cannot tolerate this. That is why a very important message for you is to leave your work related worries behind in the office. You should do this to reduce worries from your life. Remember you cannot control your life. You can only work for its betterment. Never think you can control your life, because the real control is only in God's hands.

In 2002 NetSol was a new company. A bank in Australia asked us for a complete software. My company was in the sixth year of its inception. I went to Australia with my team, showed the whole system to the client. We didn't have much business back then and we needed this contract. The said business deal was of nearly 2 billion dollars. We were very sure that we would be able to get that deal. We gave a very impressive presentation and came back to Pakistan. We had to wait for quite some time before we got a message one day that we hadn't been able to get the project. I was dejected for a long time because we were really anxious for more business and 2 billion dollars was a huge amount for us. Years later I realized that not getting that deal was a blessing in disguise because even

if we had gotten the project we wouldn't have been able to manage it due to our lack of expertise. In other words God actually saved us through that disappointment. I have been blessed by God in remarkable ways on numerous occasions. But you can imagine what I must have gone through at that time and what must have I said to myself, even though not getting that project turned out to be a blessing. My life is full of such blessings. Your life must be blessed like that, but you might not have turned around to look at your life in retrospect, or to ponder over how God Almighty saved you from ruin. Many people don't return to their memories. Once somebody suggested to me that each night before sleeping I should review my day for 30 seconds in order to take stock of what I have done in the whole day. This is a remarkable exercise because nobody knows about your mistakes but yourself. If you only review your day for 30 seconds at night, then I assure you, you would wake up a better person the next day.

Many people blame others for their failures. I have a few statistics which show that 40% of the things that stress us, actually never take place. Meaning 40% of all the things that we fear actually never happen. Also 30% of the things that you worry about have happened already, while 22% of the worries on our mind are irrational. Only 8% of our worries are actually real. If you ask me even those 8%

are for our own benefit. These statistics show us the reality of why we are unhappy most of the time.

I have one question for you. What is happiness? Many people ask each other about what happiness is. Is happiness the name of winning a lottery? For me happiness is a few special moments. You find happiness when you look at a blooming flower, or when you look at a laughing child. I believe that in life we should try to find such moments of joy. We should not sit and wait for happiness to find us, but instead should go out and find happiness ourselves. We tend to ignore small moments of joy because we are searching for something big to please ourselves, and that's how we lose our beautiful moments. I am a keen observer of my surroundings. Even when I am driving I am observing people and things around me. Once I was driving near Bhatta Chowk at 2:00 in the afternoon when I saw a laborer with two roses in his hand. He was a daily wager, but I could see that even though he hadn't been able to find work that day, he was still walking away with two roses in his hands. I really wished to stop by and ask him who he was taking those flowers for. I still regret not having been able to ask him. I couldn't understand who those flowers were for. Were they for his children or his wife? He was absorbed in looking at the flowers and was simply walking along. In my opinion enjoying small moments is the essence of life.

For instance why do I have a handkerchief in my coat? This is a pink handkerchief. I ask you this question even if you give me a nonsensical answer. This seems quite odd but I want to see a smile on your faces. When you see my photographs you will realize that I always want to see a smile on other people's faces. I think if others smile because of you, then it's a blessing of God.

I see two types of people in this world. Those who have wrinkled brows and anger on their faces; and those who are always smiling. If somebody smiles because of you then God has been really kind to you because there are so many sorrows in life. For instance there is nothing but destruction on TV, and if in this situation you can give somebody a reason to smile then it means that you have done something big. Let's all make a promise today that we will adopt a positive attitude about everything, and try our best to make people smile.

Once I was invited to a Duniya TV program. Other guests included a PTI representative, a PPP fellow and a Nawaz League member. I was invited as an entrepreneur. During the program none of the politicians let me speak. They just kept on fighting with each other. The anchor person asked me what I thought

about the issue. I told the anchor person that he had invited an unsuitable guest in his program, while the other three were better suited. From my perspective I see two Pakistans. One is my Pakistan. In this Pakistan I get up in the morning and go to the office at 9:00 am. I work hard the whole day to feed my children. For me Pakistan is very beautiful. But when I reach home at 6:00 and turn on the TV I see another Pakistan. It's the Pakistan in ruins. This is your Pakistan. There is a vast difference between my Pakistan and your Pakistan. My Pakistan is very beautiful because whatever God has given me is because of this Pakistan. I stayed abroad for 22 years, worked hard but I couldn't get the respect which I was able to earn in Pakistan. What this country has given me cannot be found anywhere else. God has been very merciful to me. Like me, you should also stay happy.

Happiness is appreciated once you have experienced sorrow. We admire beauty after experiencing ugliness, and realize the value of an oasis after travelling through a desert. Similarly we appreciate beauty of the day after surviving the night, and appreciate the night after living through the day. Clouds are enjoyed only after it has been sunny. If we are in London we like the sun, and in Lahore we want the clouds. This is how we enjoy life. The challenges we face in our lives teach us to live. If there are no challenges we cannot learn anything. Those who face defeat turn out to be better people. That is why always be ready for the worst circumstances. But don't let these worst circumstances take over your

mind. Otherwise you will lose hope. I have seen many adversities in life like when I had no money, and I had no idea what would happen to me in the future. I am being candid in sharing that there have been times in my life when I had a whole family to look after, but had no money in my pocket. This was the time when I had left Saudi Arabia. I really had no idea what the next day was going to bring for me. But each morning I would get up, go out and try my luck the whole day to discover what God had in store for me.

In 2000 the whole IT industry crashed. It was considered the end of the IT industry. My company was also almost finished. I had no idea what would happen to me in the future. 150 people used to work for me and I had no resources left to pay their salaries. Yet, I would go to the office every day, and would wait for Allah's mercy. And then it happened and Allah blessed me. When you continue to strive and don't give up hard work and write your own destiny instead of waiting for destiny to favor you, then eventually you are blessed. I often hear people say that life didn't give them a break, and their luck was never on their side. I want to ask these people if they had worked work hard enough, or had taken advantage of the right situation at the right time. There are many opportunities in life but it is important to know how to grab them. You also have to create opportunities for yourself, because nobody gives you those

opportunities on a platter. You simply have to take your chances and grab them yourself. Similarly nobody will give you your happiness. You would have to snatch it yourself.

We all give to others, but you should never do it to an extent that you give away yourself. I recently met a friend and could see that he was very unhappy. I asked him the reason but he said there was no problem, but two days later when I asked him again, he opened up. He said that he had spent his entire life working hard, and giving all his earnings to his family, his relatives and his siblings. Yet, no matter what he does, his family never gives anything to him in return and is never happy. He told me that he was tired of it now. I realized that he was right. I think you don't give things to people to make them happy, but in order to make yourself happy because giving brings you contentment. So whatever you decide to give, just make sure you don't give your own self away. I think this is what happened to my friend as well. He gave away himself to others, and now he is left with nothing. My elder brother is very sensible in these matters. I am the kind of person who has always been up to one thing or the other. One day he advised me that I should give only what I can maintain throughout my life. Because if you give 100 rupees to somebody today, but tomorrow due to some reason you can only give 20, then you won't be forgiven. It's because by now the other person would be

accustomed to getting the 100 rupees. Keep this message in your mind as well. In giving your wealth, God has made you a means for others. But keep in mind not to give away yourself because if today you give yourself to someone, then tomorrow you won't have anything left for yourself. Many thanks to you all. May God bless you from his bounty. Amen.

38. Program “Aaj Aap Kay Saath”

Salim Ghauri: I have lived abroad for 22 years, the last ten of which were spent in Australia. Before that I also lived in various European countries. I came back to Lahore 22 years ago, started a company, and called it NetSol. But the most special thing was that the people I met were all most amazingly hardworking. When people talk about foreign countries, I talk about Pakistan because in my opinion the expertise and creativity in Pakistanis is much superior to what we find in most foreigners. Whatever I am today and whatever success I have achieved is all because of these people. When they all work together as a team, they prove to be extremely successful. Let me tell you about NetSol. NetSol is basically a software house. This is just not any software house where we work for other people. Instead here we make our own software. That is why NetSol is known all over the world today. The whole design and development of the software is done in Lahore. The people of Lahore work for it and we have reached here today because of these people.

Many times it so happens that we develop a product that is cutting edge and of high quality, but the real question remains how well we market it, and how we establish it in the world. This is the question that everybody asks us. Ours is a

different case. We have made our progress at a slow pace. We founded the company seventeen years ago. It is true that finding new customers is a challenging job, but more than that it is challenging to maintain a relationship with the customer. You have to do something extra, and have to offer extra services. Let me give you an example. We got our first customer in 1996 who is still our customer. We have provided such high quality services in the past seventeen years that even today our customer is using our software happily. When you are starting off you have to keep your prices low. It is very essential to make inroads in the market. But later your services gain value. Mercedes Benz which is one of the top car manufacturing companies in the world, is my customer. Now they don't look at the price because they are more concerned with quality than the price. Apart from that, delivery on time is also essential. I am very lucky that my very first customer was Mercedes Benz. After that the quality of the services makes the customer stay. Today NetSol is going towards betterment. We have worked with Toyota, BMW, Hyundai, Ford, Nissan and Wilber. That is why unlike earlier when we were more concerned about pricing, now we dedicate our full concentration to quality maintenance. This is to make a customer rely on us and return to us for more work. Our first customer was Mercedes Benz Thailand and today Mercedes Benz is our client in eleven

countries. This is how we branched out from Thailand to Japan, China, Indonesia and the rest of the countries.

Mrs. Salim Ghauri: When they got the first customer, Mercedes Benz, we were all very happy. We had waited for the phone to ring each day and to bring us a substantial project. And when finally we received that call we were all very excited. I am very happy today that Salim has been so successful.

Hamna Salim Ghauri: I really wanted to do something. I don't know where the idea of organic gardening came from. First I kept thinking about growing vegetables because there was no such option available in the market. I wanted to learn to cook, and I wasn't finding anything. Plus I wanted to do something on my own. I wanted to provide fresh organic salad in the market which we usually can't find here. I have started this project a few months ago, and God willing it would soon be launched in the market. Insha'Allah. Actually I am launching my own brand which is called Nadoz Greenz.

Hamna Ghauri: I want to ask Papa where he gets so much energy for his work. Papa does his exercise and work, he plays with the children, does outdoor work, and travels abroad for his business. How does he do all of that? Often when he

comes back home he is tired and he says that now he will not go anywhere. And then a few days later he gets ready and goes out for work. What is his secret?

Salim Ghauri: There is no secret behind it. Allah has given me such a special family. This is a blessing of God that I have such good understanding with my family. If your family is so happy with you, then God gives you energy as well. If there is domestic tension, and your family is not united then you will surely get upset and would get exhausted easily. But it is a big blessing of God that I live with my father. Masha ‘Allah when I go back home in the evening we all have tea together, and sit together. Then I spend time with the children and that’s how I regain the energy I have exhausted during the day. Your life partner plays a big role in this. When you come back home and your wife starts talking about problems, a husband is bound to get upset. But if your wife brings you tea, asks you what you did during the day, and offers solutions to your problems; then you instantly feel better. This is the atmosphere in my house which is very important for me.

Exercise is very important to stay healthy and fit. I stay in my office the whole day. I don’t have time for exercise, but early morning is most suitable because

that is when I am fresh. I have built a small gym in my house. My trainer helps me exercise. It is very important to remain fit.

Daniyal is my grandson whom I miss the whole week. But on weekends we exercise together. He is seven years old. He goes to NetSol and is full of creative ideas about what we should do for kids. He is a remarkable kid.

The IT industry in Pakistan is in its initial stages. If we want to compete with India, we are not ready for it yet. India is ahead of us by 25 or 30 years. The IT education was started there quite early on. Here we started this education in 1985. Whereas the schools in India are nearly 50 years old. Yet we are trying our best to match our step with the rest of the world. For a long time IT was a cottage industry for us. But now people have started making software houses.

Today Pakistan's industry has matured considerably. Approximately 900 companies are working in Pakistan. Our company has done a lot of work in this context. In India services are given more of a preference. They don't have the rights for their work. Whereas in Pakistan companies like NetSol do their own work, and we try our best to develop our own products and provide services which cannot be matched by India. The benefit of this approach is that many

companies in Pakistan develop their own products. NetSol is the only Pakistani company listed in the CMMI Level 5. This is the highest level of quality assurance. NetSol is the only Pakistani company that trades in Wall Street. We have set standards for those who would follow us and have paved a path for them.

New people come to us, work for us for three to four years and then leave to join other companies. This, in a way, is a service for us. There are 1,200 people working for me in the Lahore office. Among those every year a particular percentage of people start their own business. They learn from our business and then try the same strategies in their own business. Some people join other Pakistani companies, because those companies know our criteria for hiring. This really is a long process.

Question: Don't you feel that Pakistan should also have good IT universities?

Salim Ghauri: Yes. I think about it every day. But first I have the responsibility to strengthen and expand whatever I have built so far. Today if 1,200 people are working for me then tomorrow 10,000 will do so. This is a big challenge for me, and is possible as well. When you give work to 10,000 people it means that you

are feeding 10,000 families. We will Insha'Allah make this possible in another five years. But when we think that our educational system is not equipped to provide us with 10,000 people to work for us then we are again confronted with this question. The problem is that if today we expand in this field then maybe I won't be able to work on this idea in an effective way. But if I take up this project after strengthening myself then it would be better for me. In another ten to fifteen years NetSol will have to open an institution like LUMS which provides high quality education.

Question: Are you doing something different which can revolutionize the IT industry?

Answer: Whatever we are developing today is a journey towards that revolution. In the coming few years you will see many such things which would make you exclaim: "O my God! Is this Pakistan as well?" We have been working for sixteen years for the same revolution. Today you see that we are running a big part of the systems at Mercedes Benz. Even Toyota has now placed its faith in us. These days we are working in Asia.

Question: How important is your wife in your life?

Salim Ghauri: Whenever I am angry or worried, she helps reduce the intensity of my anger. She has a natural gift of controlling even the worst of situations.

Question: Which other countries do you intend to work for in future?

Answer: We start working for new companies after a lot of contemplation, because when you go to a new place you have to make investment right from the start. There is so much demand for our work in the countries we are already working in these days that it is a challenge to cater to their requirements alone. When you cater to the demands of companies in one country, then companies in other countries gravitate towards you. Every day I receive calls from two or three countries of the world. But I give them my regrets because when you go in a new country, you have to make an investment and set up an office. We are lucky that in our case companies come to us themselves.

Question: I am going to start my own new business. Can you tell me how I can handle this stress?

Answer: I have been asked this question many times. Look, there is a philosophy behind it. You should give your fullest to setting a foundation of your education. If you don't do anything right, you should accept it. Don't lose heart over it. Failure is the key to success. The real stress is the fear of failure. When people stop being afraid of failure, that's when they stop being stressed. If you have planted a seed and it doesn't germinate then you should have the courage to say: so what, and that it doesn't matter. If at this time my crop hasn't yielded then nothing is lost. The advantage of this attitude is that you will be in a better position to assess the right environment for your crop to flourish. If not today, you have to face failure one way or the other. This way you would be lucky to have experienced it right from the onset.

My failures made way for my success. But remember another thing. You should never lose heart when you fail. We have started a new project in which we listen to the creative ideas of people. Now we will also start working on games. This is very difficult for us but we will try so that it can benefit our Daniyal.

Question: You are the chairman of the American Business Forum. Please tell us something about it.

Salim Ghauri: Around four years ago, some of my friends got together, some of them representing American companies. Around 40 companies created a forum together. The purpose of this forum was to form a network, to evaluate our interests, and to help each other. Most of the people running these companies were Pakistanis. They brought their companies to the forum and apparently all of them had the interest of Pakistan as their first priority. Today we also look at the interests of the investors. When foreign companies invest here then the CEOs and managers of local companies are responsible for creating a lucrative environment, and for convincing foreign investors to come here and invest. This forum is dedicated to Pakistan. Even in adverse circumstances they have convinced the foreign investors to come to Pakistan and invest here. You have seen that for some years the conditions in Pakistan have not been optimal, yet foreign companies have invested here. In my opinion Pakistan is a remarkable market. People who are not coming to Pakistan for investment will regret their decision later. The circumstances are a bit challenging but this is only because of a lack of mentoring. I feel there is a lack of mentoring here . I have just returned from a tour of America and other countries. I convince them to come and invest here. If you don't come today, you will regret it later.

I have a message for all Pakistanis living abroad. They should all come here and bring their investment. I also returned to Pakistan and earned a lot of respect with the will of God. You should also come here, otherwise you will regret it. I brought ISUZU company to Pakistan. They were not ready to come here. I convinced them. Four Japanese representatives visited us first. At first they were not ready to come. Now they are not ready to go back. They had a very wrong impression of Pakistan in their minds. But once they came here, they returned with a very good impression. They are especially very impressed with Lahore.

Question: Where do you see Pakistan in the next few years?

Answer: You see, my 24 hours are spent with the younger generation. For the past one year I have been the president of a youth society. I visit various universities as well and give talks to the young people. I am often amazed at the kind of questions these kids ask me. I am astonished at their intelligence and passion. This is our future! They are unbelievably smart. Even if a school grade is C, our children are not C grade material. They are all A graders. In this scenario Pakistan can never see a downfall. We have seen an environment of terror for 12

years. Now it's all about to end and there are good days ahead. We have a democratic government which is trying its best to make Pakistan stand out. I don't have reservations about this government. They inherited a bad economy. Their efforts are good and we should all support them. In the next five years Pakistan will flourish more. Our circumstances will also change, and God willing we will become the proverbial Asian Tiger.

In my view Pakistan's future depends on education. We are also trying to contribute to this field. This is our family's passion as well. My father Rehmat Ullah Ghauri is running an educational trust. We belong to Bahawalpur, but he is based in Lahore and manages the trust from here. In my view education is necessary for our success. No matter what we do we should try to help people around us in the field of education. The responsibility of educating the children of the people in our surroundings lies with us.

I think it is my responsibility that I take care of people who live in my house. I have arranged for a teacher for my domestic staff.

Mrs. Salim Ghauri: I think taking care of the people in my house is my responsibility. Apart from arranging home tutor and a Quran teacher for them, I guide my domestic staff in many ways about the right and wrong in life. Masha Allah my father-in-law works in Bahawalpur, Salim in his office, and I work at home for the betterment of our people.

Hamna Ghauri: Which books are you reading these days?

Salim Ghauri: These days I am reading historical fiction. I am trying to understand the way of life of people in the past. I am trying to understand the nature of the world before us because you can foresee your future by learning more about your history.

Question: Are you fond of playing golf like Salim Ghauri?

Hamna Ghauri: I am fond of playing tennis, and sometimes go for golf with Papa.

Salim Ghauri: Today I will very honestly tell you some realities of my life. This will not be a conventional presentation. In fact it will please me very much if you all accompany me in this. I request you to be attentive so that you can extract something from today's talk. It would only be possible if you stay with me while I talk. I have a lot to say today about how life should be lived, how decisions should be taken, how milestones should be achieved, and how to reach success.

There is a time constraint, but I will try to encapsulate my whole life in front of you. I will begin with talking about success, because we think about success all our lives. Our minds are preoccupied with finding ways to achieve success. But what is this success? In simple words success is the name of making your dreams come true. Achieving the best in your career is also success. We all need money. But acquiring huge amounts of wealth is not success. I often tell people that when you run after money, then money runs away from you. And when you stop running after money then money starts following you. It's amazing isn't it.... how money chases you the moment you stop chasing it?

It is my personal experience that whenever I have chased wealth I have faced failure, and have been repeatedly troubled because of that. Everyone needs

money. I also need it, and you need it too. But we should not chase money. The moment I decided not to chase money but instead do something constructive, that's the moment money started following me. You should also run after your dreams, and this is what we call consistency. Keep your aspirations small, and when you achieve them then move on to the next level. Don't try to touch the sky in your first leap. It is never going to be possible. You can only make it possible when you undertake your journey towards your destination like climbing steps of a ladder.

You would be successful if you move towards your goal one step at a time. No matter how many years it takes.

I think an entrepreneur is a person who can take risks without relying on others, and consequently can bring about a big change in his life. Pakistan hasn't been able to produce the number of jobs according to the population figures. The solution to this problem is that some of you get up and utilize your creative abilities to take risks, be successful and create opportunities of employment for others. This is what we call entrepreneurship.

This country needs people like you, be it in the field of IT or management, business or anything else. My company and myself have been working tirelessly for the past 24 years to develop software. I am the founder of this company, but I don't have an IT degree or even background in IT. This must seem strange to you. When I was a student of engineering in 1977 we were offered a computer language course. It was during the early days of computers and that language was used by IBM . My teacher asked me to write a random number. He wrote the digits on a card and inserted the card in the machine. The machine answered back. I was shocked and wondered how the machine knew the answer. I made a few attempts with different numbers and my surprise grew each time as I couldn't fathom how the answer was correct each time. That's when my interest in IT was provoked. Our life depends on our right decisions. It was for the sake of IT that I left my transport manager's career and accepted a data entry job. I took that decision at the age of 22 or 23 and then accepted a night shift job. How many among you can take a decision like that? I urge you to take good decisions in your life. I just had a hunch in those days that computer can change future, and I took my decision based on that hunch. Later I went many times to various places to acquire IT skills, and faced many failures during the process. I have spent nights crying over my disappointments, have cursed and even blamed myself, yet after all the crying I would get up in the morning as fresh as new and would start

my hard work all over again. When I was in Australia I began to worry about Pakistan. I had been out of my country for 22 years, and what worried me was that companies from all over the world came to Australia for business, but there was never any representation from Pakistan. I was aware that if there is a will then there is a way for Pakistan to achieve its potential. This is why I returned to Pakistan with a small capital, brought my family with me and started a company by the name of NetSol. When you have stayed outside your country for 22 years, then you have nearly no contacts back home. I had the same problem. I had returned with the notion that I would be successful as soon as I land here, but when I had to face failure just a few weeks after my return, I was shaken by it. After remaining unoccupied for many months, finally I received the call that changed my life. This was a call from Mercedes Benz. I told them that I had plenty of work. When they heard this they gave me 30 days to take a decision and let them know. I gathered my team in a few days, and hired a few people from Karachi. In a few days I was called to Bangkok by the company. I had nothing to show the customer, and what customer was it? Mercedes Benz! I was called for a poolside meeting in a hotel at 12 noon. It was unbearably hot, but I wore my business suit with a tie because I wanted to present myself as a serious businessman. I even slathered my hair with as much gel as I had. When I went down to the poolside, I spotted two white men in long shorts and shirts. They

asked me if I was the guest of Mercedes Benz. I nodded. They joked with me for a while. I had nothing to base my claims on. It was just my confidence that convinced them. Many times in life you have to depend on your self-confidence because it is your confidence that comes to your rescue in such situations. People, in fact, buy your confidence. They don't buy those who lack confidence. Today companies of Mercedes Benz in 11 countries are using our software. This is the result of the same contract that I made with them in 1996.

With the Grace of Allah, NetSol has reached its current position due to that one contract. For eight to nine months I regularly travelled to Bangkok, and had lunch dates with my customers. I developed excellent relations with them because I wanted more work. Each time I asked them if they had more work, their answer was always in the negative. I used to shrug it off and return home. 8 to 9 months later I got their call. They told me there was some work, and that they were sending me the details. I was asked to go over the requirements because in a few days a team was going to come to my office. This made me nervous because I had a small office. They told me that I was required to provide solutions for the team visiting me, and they will do business with me if they were convinced. It was for the first time that Mercedes Benz was coming to Pakistan as a customer. I had a team of 7 to 8 people, and our office was quite modest. In those days there used to be prolonged load shedding. Incidentally, I had been asked a few days

before about the number of people working for me, and I had said 25. Now another worry for me was to bring the number of my team members to 25 before the visit of the delegate. I called a few family members and asked them to sit in my office. I borrowed money to refurbish the interiors of the office. We connected one room to the UPS so that during hours of load shedding no one feels the absence of electricity. When the visitors came as soon as we started the meeting the air conditioner was switched off. I had the remote control in my hand and I surreptitiously turned on the AC. This happened at least 7 or 8 times. Electricity would come and go and I would turn on the AC again and again. The visitors stayed in Lahore for four days. While leaving they told me that Lahore was a great city and that our power supply was very good. I have told you this story to bring home the point that there would be many occasions in life when you will have to find your own solutions to problems and would have to think of ways to handle your customers. This is also a way to success. That customer is still a very good friend of mine. I still repeat that story to him and we both laugh heartily over it.

I think it's important to celebrate your achievements and thank God on achieving each milestone before moving onto the next. Your happiness at each step of the way is very essential. Right now most of the people present here appear to by

youngsters. You have plenty of time. Just set your targets, and start thinking about your future from today. Be very cautious. Are you ready to take the first step towards your targets. Because if you start taking risks very early on then it might become a problem for you. Success is never achieved by accident. How many of you have seen Kung Fu Panda? In this animated film the smart turtle said: Nothing ever happens by accident. It was a cartoon film, but this statement has stayed with me till today. God himself created this universe. It was not made by accident. That is why in order to achieve success, hard work will have to be done. Those who get a lot of money in lotteries often cannot maintain their wealth. Those who get it with hard work are able to manage it well. This reminds me of an amusing anecdote. There was a pious woman who went to a place of worship and prayed to God for a long time to win a lottery. At the end of the week when the results of the lottery were announced, her name was nowhere. She went to the place of worship again, and again prayed hard for the lottery. Again she didn't win the lottery. The same thing happened the third week and this time she yelled in her prayer and questioned God. She told Him she was a pious woman and wanted to know why this was happening to her. In that instance a divine voice said: To win a lottery you will have to buy a lottery ticket first.

Hence, if you want to win a lottery, you will have to buy a lottery ticket first. You can buy the lottery ticket only through hard work. Real hard work is the one that is done at the right time, on the right occasion and with the right intentions. It's when you work to the best of your abilities and without accepting defeat. Along with hard work you need passion and capability as well.

Till you don't have the passion to achieve the height of your ambition, I am afraid you won't be able to reach your destination. It's your passion that facilitates the realization of your dreams. When you work with consistency and persistently develop a passion to reach your goals, it's only then that your hard work pays off.

Whatever you do, do it wholeheartedly. Don't worry about what people will say. Only think about what is best for you. If you try to please others and forget about yourself then rest assured you will fail. You should try to learn something new all the time, each second of your life. If you think you have learnt enough and there is no need to learn more then you are wrong. Always be mentally prepared to learn something new. And if you are not willing to give from what you have, then you should not expect to get something either. If you want somebody to sacrifice for you then you should be willing to sacrifice for that person as well. If you are not willing to sacrifice your time, your energies and your life then how

will you reach your goals. This is the truth behind evaluating yourself. If a person has ambition then he will also have the passion. He will work hard and will continue to learn. The last thing is the power of patience. If a person is patient he can never fail. But it is not easy to be patient all the time because you have to face so many failures in life which leave you shaken. The only difference between those who succeed and those who give up after a failure is the amount of patience they have. If you can face the jolts given to you by society, people and life then trust me you can be successful.

People don't take responsibility themselves but prefer to blame others. It is very difficult to admit that one has made a mistake and to ask for forgiveness. There are very few people in this world who can do that. Usually people try to make false excuses. But deep down our conscious knows that we are at fault. This is the biggest problem in our society. We also see on TV that people don't admit mistakes but instead play blame games. Everybody blames the system for being at fault, and we never think like a nation.

If each person admits his faults then the whole nation can be reformed. Another thing to remember is that life is never easy. In fact it is always difficult. Often

you sit alone and cry over the twists and turns of fate and why you have face failure. Actually life isn't always about happiness and success. It all depends on you whether you make the right use of your failures and learn your lessons or you let them go to waste by crying over them and causing harm to yourself and to your life. I remember this young man's story whose mother once came to me and said that her son worked for me, and worked very hard but he faced a hard time because his team leader took the credit of his work. I told her to let her son learn lessons from life because he will only learn when somebody will treat him with injustice.

Make your life so interesting that people want to meet you again and again. Today there are around 50 people sitting here. If I look at you standing here, you all look the same to me. No how you make yourself stand out is entirely up to you. Once I attended a wedding where I saw four children. They were all almost between the ages of 4 and 5, but there was one girl who stood out because she was leading the other children and everybody followed her. I learnt a leadership lesson from that child... how to make yourself interesting for other people.

In 1998 I had enough business coming in but I was already thinking about strategies to stand out among other companies. We started to create awareness,

and people started talking about us. We ensured quality in our products, and this has made us stand out among other companies today.

Always hire better intelligent people than yourself, and never be insecure of their intelligence. This is the sign of a leader that he is never insecure of anybody. A leader gets work out of his people, and gains benefit. Try to inculcate leadership qualities among yourself, otherwise you would be wasting your time and money. The biggest problem faced by Pakistan today is a dearth of leaders. Today Pakistan is replete with corruption, there is a lack of discipline and education, and many other similar problems. These problems will not end unless you bring about a positive change in yourself. It's because you yourself are responsible for your future. Why can't people take responsibility for their actions? Can't we accept that the corruption around us is because of us, the lack of discipline is because of us, and dishonesty is also because of us? We will move ahead once we accept all of this. Today, people sitting in front of me are the MNAs, CEOs and leaders of the future. You are the future of this country. Our country will change if you will change. Stop blaming our nations, stop blaming our leaders, stop blaming the system because we are the ones who make the system; we are the ones who make the nation; we are the ones who form the higher authorities; and we are the ones who run the system. Today, you must give me a promise. All

of you raise your hands and make a promise that we will become good citizens. We would be faithful to ourselves and our nation and we will work for the betterment of our future.

I have complete faith in the youth. You are the best and are full of passion. All those nations who have succeeded in the world have done so because of their youth. Only you have the potential to change the system. Do you know that the software NetSol makes is sold in 5 Million US Dollars? It's because we make that application so complex that people are obligated to pay. 90% of the Chinese multinational and marketing companies as well as multinational leasing companies are using software developed by NetSol. It is only possible because our designs are developed by young people who have studied in your schools. After looking at this talent I am forced to question why we are still part of the third world. This country is abounding in resources then why is it treated so badly at the international level? I am sure that our tomorrow is going to be different because you are the tomorrow and you are the best.

Now let's move on to the next topic. Your success depends on a lot of factors. You can never be successful with a stiff neck. In order to be successful you have

to bow your head. You are not solely responsible for your success, but in fact you get it because of the people connected to you. In the next fifteen years when God willing you would be successful, then never let a sense of superiority get the better of you. Never think that you are the epitome of everything. Instead be modest, thank Allah, and always take care of others. Give charity from whatever God has given you. Remember these things. God will for sure shower you with His blessings.

Question: What is the meaning of NetSol?

Salim Ghauri: Network Solutions.

Question: In your business, how did you handle the family pressure?

Salim Ghauri: I am grateful to Allah that my family has played the most important role in my success and have stood by me throughout.

Question: Do you have a degree in computers?

Salim Ghauri: Not at all. But when I think about achieving something, I give it my best and ultimately achieve it. When I started working on a computer, I learnt a lot. My hands would have cuts and bruises, and I would get blisters. But more than a degree I have learnt my computer skills by spending time on a computer.

Question: Who is a good partner in business?

Salim Ghauri: It's your wife. Because it is an established truth that one needs a partner in business. Your father and your siblings prove to be your good friends because they encourage you.

Dr. Shafqat has told you some rules for running a business, but my success story makes me a wrong person for this session because I am somebody who likes failing and taking risks. I run an IT company but I don't have an IT degree. Instead I have a degree in petroleum engineering. I have studied engineering but have never used it in my life and never made it my profession even for a day. That's how I broke one rule. I am a CEO of a company but I don't have an MBA. So that breaks the second rule. I don't have qualification in running a business, and yet I am running two public limited companies. One is in the US and the other is in Pakistan. I don't have training in how to become a corporate figure, I

have not attended any school for this purpose, I haven't taken any classes for this job, but I have learnt many things in my life and have upgraded myself. I have learnt everything by doing it.

I am also a very big example of failure. In fact I am very fond of failing. I like doing things that others are afraid of doing, and I am fond of taking risks. I started my practical life with petroleum engineering, but I never worked in that field. My very first job was in a transport company. There was little work and a handsome salary. I was offered a computer related job in Citibank Riyadh. This job didn't pay me the equivalent of even half my salary. There are not many people in this world who would accept that kind of offer. I like breaking rules because I make my own rules. When I am about to do something I don't think much because when you think too much about something you don't do it. When you like something just go for it. But this has more probability of failure. That is why I say I like failure but each of my failures teach me one thing or the other. That is why I am always up for doing new things. Facing failure is the key to success and makes us ready to do something new the next day.

When I was working at Citibank I was a very young man, but even then I used to think of doing something big. That is why I made my own rules. No young person would be ready to do such a thing. I broke a convention but I am proud to say that I did it. After that I opened my own company in Saudi Arabia, started my business with a Saudi, worked for three or four years, and then went to Australia because I wanted to do something new. I broke another convention. I don't know what was that passion. I was leading a very prosperous life in Australia, I was quite ahead in my field, was working very hard, but one day I said: "I have to go to Pakistan." My friends in Australia were saying that this man has been living such a good life for the past nine years, he is earning money, his family is happy, he has a good car and a good house. But again I broke another rule. They used to say I was being foolish. I came back from Australia to Pakistan in 1996. I didn't have much money in my pocket, there was just one idea on my mind that I have to do something big. And because of this idea I broke all the rules. I urge you to diligently follow the rules because rules are necessary for a businessman, but as far as I am concerned, call it fortunate or unfortunate, I never followed any rules.

When I came back to Pakistan there was one thing on my mind and that was my profession. I love my profession. Whatever I did I did based on my passion. Many people don't lead their lives like me. They achieve success by following these

rules. Start any business only when you are completely sure that you can do better than other people working in the field. When I came to Pakistan, there were many good Pakistani IT companies working in Lahore. Those were very well known companies, but I wanted to start a company which would be well known for being the best. You can imagine that I had very little capital, and I was dreaming of the best IT company. This kind of thing isn't done by following any rules. This was a huge challenge for me. If you start your business then you will have to do something better than the others. Even today NetSol makes many of its rules itself, and is making a financial application. This is a leasing software. I am developing it. I don't have any financial degree, neither do I have a background in finance. But this would be one of the best applications of the world. We are selling this software to the best companies in the world. 90% of the Chinese market is in the business of financial leasing and is using the software developed by NetSol.

Let me talk about myself as an entrepreneur. It doesn't matter how many times I have had to work hard and how many times I have had to fail; I always stand up again to try again. One important aspect of my life is that I always admit my mistakes, and never blame others for my shortcomings. I am aware of where I go wrong, and maybe this is the reason for my success. What goes wrong has never been significant for me. The important thing for me is to know what goes wrong

because of my mistake because I am the decision maker. But I have always made sure that I never repeat those mistakes. I never stop dreaming. The kind of dreams that some of you can't even imagine would come true. One example when in 1996 I assured myself that I would make NetSol the best IT company of the world. Today if we are known as the best IT company of the world, then the reason for this is that from day one we had decided that we would be known as such. From day one we distinguished ourselves from the rest of the IT companies. From day one my day at the offices started by looking at work done by other companies and planning how I could outshine them by being different. That is why it is essential that one's mind is constantly occupied with a dream of being different from the rest.

People ask me what different things should we do now. Everything has been done already in the world. I tell them to excuse me but there is still a lot left to do in the world. But if you have convinced yourself from day one that everything has been done already, then you can't achieve much. In every business there is always room for innovation. And this is what distinguishes you from the others. In Australia I was working as a consultant at BHP. There was a large amount of Indians who used to come there and would get a lot of business from our company. It used to surprise me that 40 Indians are making deals with BHP for

software worth of 40 billion. I used to long for there to be a Pakistani company to make a deal with BHP. That longing proved to be very useful for me because that made me question the state of IT industry of Pakistan. My wife has contributed largely to it as well. I tell many wife-jokes, but trust me those jokes are not true. My wife has the best personality imaginable. I am very thankful to her that she supported me in my decision to come back from Australia.

It is not at all easy to come back to Pakistan from Australia with your family. The first car I bought when I returned here was a Mehran. I bought it for 75,000 rupees. In Australia I had a much bigger car than this, but I used to drive this car in Pakistan with a lot of pride. It's because I have never preferred material things over my passion. Four years later I returned to Australia with a delegation from my company. My heart was overwhelmed with emotions, and I would sit quietly. My friends eventually asked me one day at lunch if everything was Ok because I didn't look happy that day. I told them that today my dream that Pakistanis should also do business alongside Indians in Australia had finally come true. I was so emotional that I couldn't contain my tears. Entrepreneurs are those individuals who have an inner belief to deliver and the ability to take risks. They know that risk taking has a high probability of failure. It is also possible that in a few years nobody even remembers their name. And yet they take chances. The only thing

that ensures their success is their belief in themselves. They believe that Yes they can. Don't worry about others and what they would think because thinking this way is the cause of your failure. I have often heard people say that nobody helped them, and that they didn't get opportunities. This is totally wrong. Opportunities are not granted, they are created; they are grabbed. That's why don't just sit around waiting for an opportunity, but create your own opportunities.

Once a group of very impressive youngsters came to visit me from Peshawar. They were very surprised to see my office, and were amazed at the IT facilities there. One of them gathered the courage and asked me if I could tell them the secret of my success. I instinctively replied, "Failure". He wanted to know what I meant by that. I told him that the day we stop being afraid of failure is the day we succeed. This is the precious opportunity that others don't have. If you jump at the opportunity, you will succeed. And that's when you would be considered a successful person. Just assure yourself that no matter what the outcome I have the courage to face it. If you want to do something, then just do it. Don't be concerned about the results. You will win if you have faith in yourself. Somebody asked me how success is achieved, I said, just stop looking for it; stop chasing success. Just follow your heart. When I was young I knew how to make money. For me money and success were synonymous. But I often failed because I used

to chase money. The fault was in my plan. For me it was a very amazing moment when I decided for the first time that from now onwards I don't want money but peace of mind. Now I would just set targets for myself so that I can succeed. This changed my life. When you start ignoring money, only then money will follow you. This is an unbelievable truth. Whenever you are planning something, at least keep good intentions. Money is a by-product of success. I don't have an MBA degree, I don't have an IT degree; all I learn is from my business. I have been working tirelessly for the past 34 years. I design systems, develop software, I give lectures and talks. I only listen to the voice of my heart and I say whatever I feel. But whatever I have learnt, I have learnt from being hands-on with my work.

I am very lucky that in 1996 my first customer was from Germany. I knew nothing at that time. I had eccentric habits, and maybe the way I dressed up was also unconventional. But my clients weren't bothered by it because they knew I wanted to work. Similarly Germans taught me how to live my life and how to speak. Even at that time I was also in a search to learn something new. But whenever I tried to ask questions, the Germans would tell me to stop, hear first and then speak. This made me think that they were being unnecessarily tough with me by being so blunt on my face. I now realize how right they were. No doubt what they taught me has been very important for me.

I have applied this concept throughout my life that one should listen to others very carefully. I learnt another lesson from a visitor from Germany who came to Lahore to work with us. I was going to drop him to PC Hotel on my way back from the office when he asked me, “Salim, What is wrong with your people?” I was surprised and asked him what he meant by that. He said, “They are always on the defensive. They don’t listen and just start giving defensive arguments. They should try and listen to the whole thing first, and then give their arguments.” From 1997 onwards I have followed this advice in my life quite diligently.

Around four years ago we had a customer in Australia who was very unhappy with us. Maybe we had made a mistake, and he had a very tough attitude towards us. My team was very worried. One day I was called to the committee meeting. I listened to the CFO, CEO and other people in the company, I tried to understand what the problem was, and then I instructed my colleagues that from now onwards nobody will say a word on the issue, and I will handle it myself. When the meeting started, the CEO of the company began a speech about the problems they were facing. A lot of things he said were factually wrong, and my team members were getting worried while listening to him. While their faces were

turning red and green, I kept telling my customer that whatever he said was right. Whatever he said, I took the responsibility. For thirty minutes he kept blaming us, and I kept repeating that he was right. My team members were surprised and wondered what was going on. Eventually I said: “James, thank you so much. Your speech has been an eye opener.” After saying that I started my presentation and countered all his concerns one by one; explaining the reasons for the problems and their underlying factors. A few minutes later, our customer had admitted that the fault was not with NetSol, but with them. Hence, never over defend yourself.

Salim Ghauri: In my opinion, success is the name of realizing your dreams. You set goals in your life, and then keeping your goals in front of you, you start inching towards success one step at a time. Success is not about earning a huge amount of money or becoming very rich. But it is the name of being completely honest with your profession. For this, formal education is also needed. Maybe at the time when technology development was in its early stages, formal qualification was not that essential. But today it is the need of the day. I insist that formal education is necessary. You can bring about a change in everything through formal education. If you don't have an educational background, then there would be problems for you.

Question: You are a petroleum engineer but you are a successful businessman in the field of IT. Who do you give credit for this?

Salim Ghauri: There are few in millions who leave their own field and get a huge amount of success in a new one. I am also the a person of the same temperament. I have been working in the field of computers since 1979. I work in the field of development and designing. It is possible that you have a certain profession but you achieve success in a different field. I have been successful in this field for the past 34 years because this was in line with my temperament. You are living in an era of competition. There was not much competition in 1970 and 1980s. That is why today formal education is very necessary. Previously, we were moving towards new ideas, that is why the field was open. This is not possible now. Now hundreds of thousands of companies are working in the field of technology. Hundreds of thousands of companies are working on new apps. Things are not that easy now. It is not possible that you chose just any profession and are successful.

Question: Tell us about NetSol. Was it a pre thought-out plan?

Answer: Absolutely not. It was not pre-planned. There was no premeditated vision, no strategy, no proposal. I left Australia to come back to Pakistan and made my own IT company. My only wish was that this company can represent Pakistan in the world. This was my dream. For this dream I worked in Saudi Arabia, in Australia, and gathered whatever little money I had. I opened my office and started my work. In those days there was no strategic plan. I only had the experience that I had gained in Australia. We started NetSol in 1996.

Question: Did you ever have second thoughts about it, that you had made mistake?

Salim Ghauri: I have never thought like that. I believe I am very lucky. I never thought I had made a mistake or that I would not be successful. I have always thought about progress. I would enjoy trying my hand at new things. If I failed, I would try again. One should do his work after giving it some thought and should try to leave minimum room for mistakes. Now our aim is to develop products which are unique and remarkable in the whole world. People should receive them with enthusiasm. In this situation we cannot imagine that we made mistakes. Yes, we can dream that in ten years' time this company would be huge, but we cannot

plan. I think people who don't dream, have no aspirations. It's our dreams that herald a better tomorrow. Our dreams represent our wishes, and it is my firm belief that dreams are very essential. For any person to come in his own, it is necessary to dream. Even now I have many dreams, will have more in the days to come. I had a dream 10 years ago, now it's necessary to have one for the next ten years to imagine where we would stand as a company in the next ten years. These dreams are necessary. I don't care about what people think about me. I just make sure that people should not laugh at me. It's my dreams that make me wake up in the morning and think about what I would do with my day.

It's impossible that people work at a place and they don't have internal conflicts. Every person has a different mindset, and different ways of thinking. Essentially, whenever there is a business partnership, the partners disagree with each other to an extent. About what the next step should be, you can see that only those partnerships are successful where we listen to each other with patience. My partnership is with my brother or my friend, so I have to listen to him. It's not possible that I ignore him and think of myself as the final authority on everything. On the other hand it is also not possible that my partner is always right. If both partners are willing to give each other a chance, are ready to listen to each other, and after discussion are ready to accept the most solid argument; then

misunderstandings are eliminated. You need to develop tolerance in yourself. If you have conceded to the partner and he is later proven wrong, then you should not throw it in his face, because he had given you his opinion in all honesty. If you don't have tolerance, then your business would be finished. You say we tried our best, now we need to try another person's suggestion. We have made many decisions with my brothers and partners which later proved to be right. Together we tried an idea which did not succeed later, but none of us blamed the others. You will succeed if you follow the same route and God willing your business will flourish. Even if it is your brother or your friend, there would always be problems and arguments. But after the argument, try to reach one decision and join your heads together to start afresh.

There was a time when NetSol was in a big crisis. People were worried. Children would write letters to me. There was fear. Some people used to say that now it's very difficult for NetSol to survive. But they had never thought what real value of a company was. It was in 2001. We had very few customers left. We used to come to the office for them every day. There came a time when we didn't have enough to pay the rent. There was no money for every day expenses. There was only one thought in our minds that NetSol was a company of good standing, and if it can be pulled out of this crisis, it would go a long way. That was a very

difficult time. We have a firm belief that Allah is the greatest expeditor. It was God who gave us courage and we managed to get out of the crisis. Today when we look back, we are very surprised at how we came out of the crisis. It seems unbelievable. It's only Allah who can take you out of your troubles, and show you the easier path. It's Him who helps you.

A wise man always assesses himself. He doesn't speak for others but speaks for himself and how much he is to blame for a crisis situation. At that time some of it was our naiveté and some of it our lack of understanding of the market situation. This was the time of the 2001 dot-com crash. It was a collective market crunch due to which not only us but many companies had faced financial losses. NetSol survived, but had we been mentally ready then the extent of our losses might not have been so grave.

Question: What is the future of IT in Pakistan?

Salim Ghauri: The future of IT in Pakistan is very bright. Service oriented companies have lagged far behind. Compared to India and China their survival is difficult. We are quite behind in energy and services. If you talk about service

providing, then you provide service to others with very little investment. IT companies of Pakistan are better. I am the chairman of the association of IT PASHA. I can say it with certainty that the growth rate of IT in Pakistan is much better. There is a lot of demand. We are one of the 1,800 companies which have been providing services all over Pakistan and all over the world, and which sell quality products. I really like it when I hear the young people say that IT is a very good field. They are running the new companies these days. In another ten years quite a few names will come forward who will better the future of IT in Pakistan and IT industry would become the backbone of Pakistan.

I believe that it is my responsibility to share whatever I have with others. If I also become like others, that I only worry about making money, and do nothing for my country, then all of it would go in vain. When I meet students I feel my individuality, and I see my past and future in these youngsters. How was I in my past and how would I be in my prospective future. I see a lot of potential in these youngsters; their passion, their hard work, their questions and a lot more. I share myself with them with the intention that maybe tomorrow these young people don't make the mistakes that I made.

Question: Salim Ghauri is the Bill Gates of Pakistan. What would you say to that?

Salim Ghauri: This is the love of people. Bill Gates is one of the greatest people in the world. His vision is far reaching. It was his vision that made him dream and work hard and be successful in his ambition. People here give me love and affection and say it proudly that we also have such people who are guiding the young. I just smile on such occasions, and my smile makes them happy. But I am no Bill Gates. I expect my people to love me and this is my asset. Business is a continuous race for profits; there is rise and fall. Making money is business. A businessman is the person who is running after money and his focus is money. He doesn't take risks, he doesn't guide people, he just tries to make 100 million out of million, and thinks about ways to get more money. But this is not enough. We owe a few things to our country; we owe a few debts to the new generations. Who will pay back those debts? A person who only immerses himself in business is afraid of taking risks and being questioned. Our country is very good for us and its future is bright. When we earn money we should also be thinking about the future of our country. This is very essential.

Question: What is the value of sentiments in your life?

Salim Ghauri: Sentiments are an essential part of our lives. Be it happiness or grief, whatever happens around us is translated into feelings. It is my wish that the right words are said, and the day doesn't go by without doing something productive. It is necessary that every day you do something that brings you peace when you sleep at night. When these words reach people, only then will they be able to extract something positive for their country and the nation. It is a matter of pleasure for me that people listen to my words, extract some meaning out of them and try to improve themselves and their lives. My sentiments are just that I do something in this world, so that when people remember me they say that Salim Ghauri had some good things to say.

Question: On the Romanian airport you experienced some remarkable emotions about the affection of a father. Tell us about it.

Salim Ghauri: Those were magical feelings. I have experienced numerous such emotions in my life. Every man has. Actually I was quite young and was nervous. I hadn't wanted to go to Romania, but wanted to go to America where my brother was. I was told that after the summer I had to go to Romania. It was a strange place. Going to a place where you know nobody was anxiety provoking for me.

I didn't even know the language. When I got off at the airport I was very upset about being there. Gradually everybody left and I was left sitting there alone. Such situations transform you, and you gain maturity very quickly. In that instance somebody touched my shoulder. I was flabbergasted. But when the person talked in Urdu, I thanked God because at last somebody understood my language. All parents do a lot of things for their children. I believe that my father did more than an average parent. He had foreseen the problems I could be facing , that is why he had taken steps to solve them beforehand. I would say that for sure he had gone out of his way in his love for his child.

Question: Today you have become an idol for the young people. What advice would you give them?

Salim Ghauri: Quite a few things are important here. Never take short cuts in life. If you want to go straight to the top then just know that it is not going to happen. It is better for you to strengthen your foundation. If you look at the Eiffel tower, it is quite wide at the base. It's the strong foundation which enables it's rising structure. And you know how long it has been standing there. The reason for its long life is its strong foundation. If you want to be impatient for success then

there are chances that you will be successful, but the question remains if you in a position to sustain that success and the short cut you take to speed up your rise. It is important to consider that question. For students I have one advice that they should prefer to gain success which is based on strong foundation. Don't try to climb mountains in the first instance. Do it step by step. This will strengthen you if you take it slow and steady. Secondly, never give up your honesty in business. Be honest with your heart, your family, your customers, your servants, and with everything you do. Whatever you develop or plan, do so with an honest approach towards your customers.

My very first customer in 1996 was Mercedes Benz. It has been eighteen or twenty years, and they are still my customers. This is an example that we have provided our services honestly to our customer from day one. Today with the will of God Mercedes Benz is our customer in 11 countries. Other than that we have customers in China, Australia and Saudi Arabia. This means that whatever commitments we make with our customers are fulfilled with all honesty. That is why the customer comes back to you to give you more business. A successful business is the one which gets work from the same client. Once a customer is attached to you only then he will be willing to do your bidding. It is difficult to remain honest and truthful, but it is important that you don't run after money.

Certainly money will come to you and bring you the kind of happiness which is your due for being honest. Of course money is our need. People discuss others for having a lot of wealth, but they forget that with wealth a person also has 34 years of hard work. How does a person achieve those 34 years moment by moment? Just imagine. A man is sitting in a nice house and has a good car after a span of 10 years. Just imagine the hard work he has put in to achieve that house and the car. You should also give yourself time. Take 5 years, 10 years and stay completely honest, and then see God willing you will also be considered the owner of a similar car and a house. You will face many problems but if you are confident about your abilities then your problems will prove to be short lived and will end one day.

If you look at my desktop, you will see the words “never, never never” written there. Problems come and go, but they are mostly short-lived. You test one thing, you succeed, then you reflect on it, set new targets and gain more success. There are many people who try but don’t succeed. Such people say to themselves that they had bad luck. Actually they are not trying enough. They won’t say it if they try again and again. There are many such events in my life that you have just heard about.

Question: Would you like to publish these events in book form.

Answer: Certainly. I would absolutely want that all these interviews should be compiled in book form. In fact I want an autobiography. To include events that are yet to happen in my life.

Question: I will ask you brief questions, and you will give brief answers. Fire fast.

Question	Answer
Success?	Intense hard work.
Family?	Love
Lahore?	Adoration
Education?	Profession
Interpretation?	Dreams
The youth of Pakistan?	Bright future
Food?	Nehari

Question: How do you see your future?

Salim Ghauri: This is all a matter of time. I consider myself very lucky that our company has matured in a timely way. It took 16 years to reach this stage. We have seen many ups and downs in these 16 years. Specially there are so many ups and downs in the IT industry. We have had to face numerous challenges. But as far as the future is concerned, we have invested in the betterment of our future with a lot of enthusiasm. It has a very simple reason. We have developed quite a few products, and now there is a huge demand for them, and they are high quality products. We have trained more than a thousand people, and have gained a lot of experience in the products we are marketing. We have the best customers. If you look at all these factors combined then our future seems very bright. And because our product is an important financial application, that is why before it reaches our customer we have to test it in various ways, and have to call meetings so that our product can be trusted. That is why our customers trust us because we test our products through various stages. I see a very bright future.

Question: Apart from the financial application, which software are you working on?

Salim Ghauri: Most of our focus is on leasing. We have gained quite an expertise in the leasing and finance industry. There are various kinds of software being used in the banks. You have quite a few banks to choose from, but in leasing financing you don't have much choice. In the past many companies were working on in-house development and used to make their own leasing and finance software. When we entered the field 16 years ago, we saw an opportunity in the field because many companies were doing in-house development and were facing many problems. We started marketing the software we developed, and it was met with a lot of enthusiasm. Today I see that companies in the whole world, North America and Europe are still using the outdated software from 30 years ago which is running their systems. But this trend is about to end because this technology has been outdated since long. People who developed these software are probably long dead. These companies don't have a choice except that they change their software. When they do it, we will be in a very good position.

Question: How rigorously is your product tested?

Salim Ghauri: The development of our products started in small parts in 1997. Then we started implementing them in the customers' businesses. Each module that matured was gradually tested. In 2007 we realized that our products had matured to a large extent. We started helping customers in the processing. We not only provided them the software but also helped them in re-engineering the processors. Then we started looking for bigger customers. We started developing the new generation of our software. Today we have the new generation of our own software that also provides internet solutions and service oriented models. Now we are trying to connect it to Cloud and develop it as a service-based system. I think in the next five years we will be leading ahead of our competitors.

Question: How are your services different from others?

Salim Ghauri: This is a very important question. Because we are based in Lahore, so we have the facility to provide you economical solutions. We also have the facility to expand our team in order to fulfil the demands of our customers. Our services surpass others, and compared to other companies we provide speedy delivery. In most cases customers don't have enough time. The customers want

that the product provides then innovative ways of leasing, and they want to change their systems. We provide all of this to them in a few months' time.

You can see that in China 90% multinational companies are using our software because we are providing them such facilities that others are not. The competition in the market is tough but we are mature enough to provide better services. Success is only achieved when you work like a local resident of a country. Wherever you go, if you live in that country like a stranger, nobody will work with you, and nobody will buy anything from you. So wherever we go we will have to adapt to their ways and learn their culture. When we work in China we work as a Chinese company. We have worked in Thailand and are also working in Japan. In the coming five years Japan will become the best market for us, but Japanese culture is very complicated. It is not easy for us to integrate in that culture. We teach them the work and they take our product in the market. But they are not our franchise. We give them the product and they take it ahead. All the while we remain with them at the backend because our product is very complicated and they need our help. Similarly the dealing between the company and the customer takes place because of the locals of the country. This is how we take services from other companies.

Question: You must have faced certain disappointments in your business. How do you deal with them?

Salim Ghauri: Of course success is achieved after paying the price for failures. When we first went to China to do business we were very optimistic, but we realized within a year that we had taken a wrong step because in the earlier days some customers really disappointed us. That is why we had to change our strategy. We have been working in Asia for ten years, and for the past ten years our company has remained quite strong. But our strategy is different for each Asian country. When we go to a country we have to face many disappointments. It takes time to develop good relations with them. Hence in the beginning we fail various times but I think failing proves to be very fruitful for us. It's because we benefit from these failures. We understand why a customer is distancing from us, and what are our shortcomings. This is good for us. One of our customers has a bank in Australia. In 2001 we worked tirelessly for him for almost one year. In the last few days when we were quite expectant that we were on the verge of success, that customer went to some other company. Our office was dead quiet for a few days, but then we evaluated our mistakes, and the very next day we sat

down to decide that we would find new customers and we will not repeat our mistakes. Hence, you can't achieve success without failing. It's your failures that make you a better person. Thousands of people work for me. I groom my employees not to take failures to heart. Instead of sitting down with long faces, if they fail, they should renew their efforts from the very next minute.

Question: Can you maintain a balance between your family and your business?
How does your family feel about your business?

Salim Ghauri: The biggest price I have paid for my success is that I have not attended my daughters' school functions. It was because I used to travel a lot. My upcoming trip to Singapore is on the day of Eid. But my family always stands by me. I have faced numerous problems in organizing my business, in which my wife has always supported me. I think for every successful entrepreneur family support is very essential. Without this support you land in trouble one way or the other. In this respect I consider myself very lucky. Sometimes they get really worried because of my extensive travelling, but when they see my achievements, they praise me as well.

Question: Your company has gained an international status. What are the factors that inspire you?

Salim Ghauri: My first message for people is never to start a business in the middle of their studies. Gain some work experience first, because a job will teach you how to conduct business without going into loss. Some people are very lucky because their business takes off right from the start. But generally people need experience before they start their business. For instance how to organize people, and how to streamline your finances. Work experience helps you acquire these skills. If your decision making skills are good, you know how to handle matters in time, and you are always ready for the unforeseen, then your business will be successful.

Take the example of 2008. Our business in China was doing very well. Suddenly there was a financial crisis in Europe. We thought this crisis won't affect us in China, but our customers were attached with American and European companies. They suddenly stopped all business with us. There was a six months spell when everything came to a halt, and we couldn't figure out what exactly had happened. Later, gradually everything became better. What I am trying to say is that in

business you should always be ready for such situations. Another thing that I always tell people is that always try to stand out among the crowd because the services you are providing are probably being provided by so many other companies of the world. But it's your individuality that would take you ahead of the rest. People generally don't understand this thing. I sometimes write articles on these matters, and have discussions on the fact that if you don't keep your individuality then you just become part of the crowd.

Question: Can you tell us what is the business strategy of your company?

Salim Ghauri: I have talked about this issue in various institutions, and NetSol is the only company in Pakistan the Case Study of which is being taught in top universities of the country. There is a theory behind starting a new IT business. But in my case my experience has been different. Among many other fields I have gained experience in software and network engineering. When we started our work we had to look at three different areas: networking, software development and services. Our strategy was that whichever field offered work first, we would take it. Gradually, we acquired level down focus. I tell the same thing to my students, that when you start keep your focus wide and try your luck

in different areas. We also did the same in the beginning. We used to experiment in different fields, and we used to take risks as well. Today our aim is to become the biggest provider of leasing and finance in the international market. When you try your luck in various fields then in a few years one of them will become your specialization. Just don't focus on one thing. Try your luck in different fields like us.

Question: What qualities have you inherited from your father?

Salim Ghauri: I have inherited all my qualities from my father. He is 86 years old. He plays golf every day at 5:00 am. He is from a middle class background but he came to Lahore from Bahawalpur along with his family. We are seven brothers. He sent all of us for studies to the best institutions in the world. What I have learnt from him is never to accept defeat because I have never seen him accept defeat. Many times I saw that they had suffered extreme losses in the business, but he always treated his children nicely. At home the sole centre of his attention were always his children. He was a very strong and mature person. If any other person had to face the same challenges that he faced, I am sure he would have been unnerved and would have accepted defeat. After working tirelessly his whole life today he is enjoying his life and his golf.

Question: In its initial days NetSol nearly failed. What were your sentiments then?

Salim Ghauri: 16 years ago, I not only failed but there the survival of the company was in danger too. In those days my services were good, but the better thing was that I had never thought about failure. I decided to go with the flow in hopes that whatever life would bring would be for the best. I used to come to the office daily. I had to pay a big price for that as well, but three months later the bad patch was over and the journey towards success began.

Question: How do you start your day?

Answer: No matter how late I sleep at night, what socialising I had had to do, and even if there is a late business meeting; I always wake up at 6:30 in the morning. I train at the gym under the guidance of my trainer. I come down to my gym at 6:30 and start my physical fitness routine. This is my responsibility. I also tell my friends that taking care of your health is your responsibility. My cell phone is

always on, and my inbox is always busy. I get many messages and I consider it inappropriate to remove them without reading. I think it is bad manners not to respond to people who greet you or ask you a question. Because my inbox has a large capacity that's why I try my best to answer all questions. When people send me prayers, I pray for them too. I aim to answer all the messages sent to me.

Question: Is it true that you sleep only four hours?

Salim Ghauri: It is quite possible. Maybe it's true but I personally believe that a person should sleep for at least five to six hours. This refreshes a person for the next day. In my opinion sleeping more than that is a health risk. There are 24 hours in a day, if we schedule properly then we can easily cater to the business of life after taking six hours of sleep. I think if you sleep more than that then you would waste time. I am very lucky that I enjoy my work. If you have been doing something for 35 years, it becomes a part of your routine. Now it depends on you, what you want to do later, and what you are capable of doing. I have done a lot but sometimes it feels that I have yet to do much more; and now I must attempt the things I haven't done so far. Also one must think how to achieve what is left unexplored. It's the thinking that brings about a change, and it seems a huge change can be brought to Pakistan. I want to work on this. Now my mission is to

make Pakistan an IT services country, and there should be a huge role of IT industry in the future. I have no doubt that it would happen. I tell everyone that whenever you are free, give time to your family. Just like exercise is essential for you, similarly family time is also very essential for you.

Question: How can you further develop the IT industry? And which company do you like among your competitors?

Salim Ghauri: It is my dream that every person should work. Nobody should remain unemployed. There is a lot of capacity in the IT industry. History will always remember Steve Jobs as a revolutionary. Einstein and other such people played a part in shaping our society, but Steve Jobs took it to the next level. He was the person who dreamt about Apple. He revolutionised the computer when people had a mediocre mindset. But his way of thinking was unique. In my opinion now there wouldn't be another Steve Jobs, but people would take his dreams further. A new Steve Jobs will not be born. I think Apple is because of Steve Jobs. He was fired by Apple, but the company couldn't be run without him. In 1994 Steve Jobs was called back, but now Apple is just the name of the company. The real force behind this name is Steve Jobs.

There are always some people who have dreams. Companies are run because of those people. Such people are very essential for IT. Apple is also the name of a company. The person who envisioned the company was very far sighted. He thought differently. That is why Apple is successful. Bill Gates is a very intelligent man. He entered the software industry when it was lagging behind as a field. His services for software development are remarkable. It's not just me, the whole world admires him. I have grown up with his ideas. For 35 years I have followed his ideas. I believe he is a great man. He showed the world how to use software. In true sense of the word the man who taught the world how software and IT function, is none other than Bill Gates. In the history of this world the services of Bill Gates would be written in golden words. His services are extraordinary. His contribution is that he is the pioneer of software development.

Question: When you travel abroad, do you travel alone or does your family accompany you?

Salim Ghauri: I have a lot of overseas travelling, and mostly a trip is planned on the spur of the moment. There is a lot of in and out travelling. You sleep at 3:00 am, get up at 7:00 am, take a shower and go. With family the situation becomes

a little different. There are some trips where I take my children along and there is a lot of enjoyment. But there are times when you reach a place and then you have to travel the same night to another country because once your job is done there is no point in staying back. A family can't do this.

The most difficult thing for me is to tell people that I don't need them, or to tell them that technically they are not suitable for a job. This is very difficult for me. In many cases when we terminate someone it is either because of an attitude problem or inadequacy in treating others well. We try to overcome technical shortcomings through training our employees. We appreciate good people, help them grow and make them strong. If a person doesn't have a good temperament and he can't be courteous, then even if he is a family member, we consider it a problem. People at the entry level come and go but at higher level we tell them straight out the we will not be able work together if the problem persists. Those who are genuine people, are honest and courteous, we give them respect. It is because wherever NetSol is standing today it is because of an approach that if somebody works well we should appreciate them. If a person lacks courtesy then it is not difficult to tell them that we can't go much far together. We tell them that you are not fully adding value to our company and it is better for you to go to a place where you can contribute more.

Question: In life how do you view failure? For instance you faced some disappointments in Saudi Arabia.

Salim Ghauri: See, failure is that situation when you work hard and still you don't succeed. NetSol also has many such incidents. For instance you make a plan and as long as you continue to take that plan forward, you are spending your money. And then there is no result. If this is what you consider failure than there are so many incidents like these. There was certain investment done by NetSol for which I was responsible. I didn't blame anyone for that. But as a leader I believe that if anybody is successful it is because of team work. Your team deserves to be appreciated. But if there is ever any failure then it's not the responsibility of the team but the leader. If you have positive thinking you learn a lot.

Question: What is the real job of Salim Ghauri?

Answer: There is no philosophy in it. It is very simple. Some people just want to have fun and enjoy. I also work like that. I remain very cheerful while working. This increase the turnout by 25%.

Question: Salim Ghauri took IT by storm, and Ghauri missile took the world by storm. What do you have to say about the fame of Ghauris?

Salim Ghauri: I pray that good work is done in every field. We work without missiles, and work is done better and with honesty. Most of the Pakistanis who meet me are very qualified and intelligent. They are very smart. We will make our country famous due to our qualities. Our role in IT is about to become unique. I want that we don't need weapons of mass destruction. God Forbid. I pray to God that Pakistan become so strong that nobody dares look at it. How will this happen? You should know better than me. The Pakistani nation will one day stand in line with China, Japan, Korea and Malaysia. I have very good feelings about it. I have been to places and met many people. The next ten years are the years of Pakistan, and in 2025 people will look at Pakistan in wonder.

World media is showing diverse things about Pakistan which are mostly wrong. Pakistanis are very hard working and honest. Here parties are creating a very good sense of competition. There is peace everywhere. There are many problems but we will overcome these problems. There has never been a better time because political parties have been strengthened. People are accepting them with good will. We are voting based on merit. This is a very positive time. We should all ignore small problems. And also ignore the media that goes against us. If you go out you will see two types of Pakistan in front of you. One is the real Pakistan. And the other is the Pakistan shown to us on the media which saps all your energy. It shows destruction.

Question: When you left Australia to come back to Pakistan, you didn't have work. How did you pass that time of anxiety?

Salim Ghauri: Very few people can take that pressure. Your kids have to go to school, you have to run the household, you have to live your day to day life. Yet if you remain consistent then eventually you do become successful. It would have been quite easy for me to return to Australia. But taking pressure was my one capability and still is. You can smile even during the worst parts of your life. This

all depends on your basic nature. Let me tell you a story. There was a plumber who went to a house to do some plumbing. The lady of the house could see that he wasn't doing his work properly. In the evening the plumber told the lady quite worriedly that his work wasn't finished and he will come back again the next day. When he got out of the house, his car broke down. He became even more worried. The lady of the house offered him a lift. On the way the plumber seemed more worried. On reaching home, he invited the lady inside for tea. Before entering the house he put something on a tree outside and went in. Once inside he appeared very happy and content, and a very different person from the one who had accompanied the lady in the car. He greeted his wife and kids with affection. On her way back the lady asked him how he had become such a different person inside the house. He had been so upset before but at home it seemed as if nothing was the matter. To this he replied that whenever he comes back home he puts all his worries on the tree outside. This is the attitude that we should all adopt. Work the whole day, but once you return home forget everything. A positive approach is an important thing in life. Always remain positive. Once you are positive, you would find many ways in your life. Our problems is that we are always blaming our surroundings. We blame the lack of electricity, water, gas. You should accept everything because in order to grow you would have to work in the same system.

We also have the same problems that you have. When you adopt positive thinking in your life, you would find a way as well.

Thank you very much Sir. Thank you very much indeed. On behalf of the Faculty of Business and Management at Superior University, I would like to thank the respected Chairman of NetSol. I am also thankful to the Human Development Officer Ms. Saima. NetSol and Superior are similar in many ways. Superior College was started in 2000, and now we are working in 23 cities of the country. One of our degree programs is being run at an international level. New Castle University of Australia has collaborated with us. Now our students can transfer to that university and complete their degree there. The other universities we are connected with are Binori University Malaysia, Usingon University UK, Tyon University of China, and UPPSALA University of Sweden. Many other universities are also collaborating with us. This means that our degree is also of the same standard. These universities are hundreds of years old, and our experience is just over 11 years. This is the basic story of Superior University.

We offer degrees in MBA, BBA and B.Com. We are presenting Aviation Management throughout Pakistan as a unique degree program. We are the only

institution that offers Aviation Management and Aviation degrees. We offer various other programs as well, for instance, specialization in computer studies, engineering, and medicine. We are also building Chaudhry Akram Ali Research Hospital which is our own hospital being built in collaboration with Azra Naheed Medical College. Apart from that , I want to tell all of you that NetSol is the fastest growing company, and it is Pakistan's first high standard international company. Similarly, Superior College is also Pakistan's fastest growing institutions and it is also Pakistan's first international institution.

Sir, I thank you and your team from the depth of my heart that you took out your precious time to share your story with our students. Obviously, these students have many qualities and their strengths and personalities will benefit greatly from your talk. They have even noted down what you have said. We have students of MIT sitting here. I am sure they have learnt form you that they not only need technical skills but have to develop a positive attitude and have to change their social behaviour.

In the end I pray that we carry a lot of memories from today's show at Superior University.

39. Aik Din Geo Kay Saath (A Day with Geo)----- Sohail Warraich

The owner of Pakistan's famous software company, Salim Ghauri, lives in Defence Lahore. He has made a gym and swimming pool in the basement of his house.

Question: Gym and swimming pool inside the house!! Is the purpose to save time?

Salim Ghauri: Yes, we join a gym, take membership, then go for a few days with a lot of enthusiasm, but then we become lazy and gradually forget that we had even taken the membership of a gym. Ever since I have made my house, I make it a point to come downstairs once each day and rejuvenate myself with exercise.

Question: Isn't it a very expensive hobby to maintain a gym and swimming pool inside the house?

Salim Ghauri: If you are using these facilities then you get full return on what you spend. It has a very good effect on health. I believe that at a certain stage it becomes essential for you to exercise, otherwise you can't keep yourself fit.

Question: You have grandchildren and yet you are so fit. How many hours do you exercise?

Salim Ghauri: If you spend 45 to 50 minutes in a day then it's very good for you.

Question: How much per month do you have to spend on this set up for fitness?

Salim Ghauri: The basic thing is equipment. It's a one time investment which has a long life.

Question: You are the chief executive of Pakistan's largest software exporting company. What is more conducive to success: education or experience?

Salim Ghauri: If I hadn't participated in extra curricular activities then I might not have been so successful. Education is your basic necessity. Success depends on how well you understand your competitor. Can we assess his psychological weaknesses? Education doesn't teach this. Experience does.

Question: How much education did you get?

Salim Ghauri: My education is in equipment engineering and petroleum engineering. I have a four year degree.

Question: Where were you born, where did you grow up, and what were your earlier circumstances?

Salim Ghauri: I was born in Bahawalpur and was raised in Lahore.

Question: What did your father do?

Salim Ghauri: He was interested in business. I have never seen a more courageous man. He brought his children to a city like Lahore when he had no money in his

pocket. He has worked very hard in life, gave us education even during tough times and sent all us abroad for higher education.

Question: You started your business in two rooms. Today your firm has 1,300 employees and has acquired international fame. It is said that in every successful business in Pakistan there is some scam involved. What do you say to that?

Salim Ghauri: You can't build institutions based on scams. There is a difference between institution building and finding a company. You make a company, you earn money, pull a few scams and increase your profits. You make a commitment and don't deliver accordingly. This increases your profit margins. But institutions are not made that way.

Question: You must have to give some bribes now and then?

Salim Ghauri: When you give money to someone for a greater gain, then it is called a bribe, but if you give 100 or 200 rupees to a line man just to make him happy then in my opinion it shouldn't be considered as bribe.

Question: Ok. So do you give incentive?

Salim Ghauri: Yes. But I also warn that if my work is stopped again then I will not give this incentive. If you do my work on time then you deserve a reward. In my opinion bribing involves harming somebody and take advantage out of it.

Question: You are the only Pakistani firm which is registered in the New York Stock Exchange for the past 13 years. How much advantage did you gain out of it.

Salim Ghauri: Foreign companies think ten times before giving contracts to Pakistani companies because they have doubts whether these firms have the capacity to deliver. Our information is available there. Each customer can see what our financial position is, and whether are making profit or going in loss. Due to this a customer approaches us with confidence.

Question: How much did the value of your shares increase in the stock market?

Salim Ghauri: The value of the share company is 100 million dollars, but it doesn't profit you much. If in today's time I want to buy a firm in Australia, I can't take liquid cash to buy it. But if I have my shares in New York, I can give those shares to buy a company. In the past ten years we have acquired two companies, one in America and one in Britain.

Question: You are the Honorary Council General of Australia in Punjab. We don't have much trade between Pakistan and Australia. What would you say to that?

Salim Ghauri: Pakistan has a plenty of natural resources, and I am very sorry that we are unable to utilize our resources, and are not exporting them to our fullest

capacity. In my opinion the next five years are interesting because there is a lot of interest in Pakistan now, and I am hopeful that trade would grow.

Question: You are the president of the American Business Forum Lahore. When there are ups and downs in relations between Pakistan and America, there must be some effect of it on trade?

Salim Ghauri: Unfortunately whenever there has been trouble in Pakistan American relationships, there has been problems in business.

Question: How long have you been married?

Salim Ghauri: We have been married for 34 years.

Question: How did you get married?

Salim Ghauri: She is my maternal aunt's daughter. We liked each other.

Question: What do you fight about?

Mrs. Salim Ghauri: About all those matters on which we don't agree. The fight starts within minutes. Salim has more energy to talk. He can talk more, and I have to be quiet at the end.

Salim Ghauri: After my two daughters I have been very busy, and she was busy with domesticity. I had to travel a lot and we both agreed to be happy nevertheless. MashaAllah look at the what blessing daughters are. When my first

daughter was born our life changed, and when my second daughter Faiqa came I progressed more. Basically our life is very simple. We have moved very slowly in our lives.

Question: Was there any tough phase in your life?

Salim Ghauri: When we came back to Pakistan from Saudi Arabia, then that one and a half year was very tough. Our house was changed, car was changed, and business too had changed.

Question: You started off as a small business. Now you are a successful business man and a very rich person. What change did you see in people's attitudes?

Salim Ghauri: When you reach a certain stature in life then people start weighing you. But as far as I am concerned my attitude with people is still the same as it used to be before.

Question: You have an office on Lahore Ring Road. Did you know beforehand that there is going to be a network of roads here?

Salim Ghauri: We bought this land dirt cheap in 1999 because there was nothing here at that time. Then out of the blue we got a letter from the government saying that the land in front of ours was being bought by the government and roads will be built here. Initially we were quite worried about what might happen as a result

but now when we look back it seems quite surprising that such incredible network of roads has been built all around us.

Question: What is the annual budget of your company, and which countries are your customers from?

Salim Ghauri: Our target for 2013-14 was 16 million dollars. Right now our big customers are China, Japan, Thailand, Indonesia and India.

Question: In Pakistan's IT industry, how do you rate the standing of your firm?

Salim Ghauri: If you only look at the software industry then Masha Allah we are ahead of the rest. For the past ten years, our company has been giving the highest exports award. The quality of standards that we have, no other company has it. Ours is the only company that is ISO standardized.

Question: In Pakistan there is limited tax culture. How much tax do you give?

Salim Ghauri: We are different in this way. If you only look at the tax returns of our 1,000 plus employees, you will see we are way ahead.

Salim Ghauri: I got my first customer because of my elder brother Naeem Ghauri. Later when Naeem quit his job, he joined us. Najeeb Ghauri was in USA. He also came back, and suggested that we make NetSol an American company. He offered to bring funds from the US, and take the company to new heights.

Initially I didn't understand anything but gradually got a hang of it. I believe that these two brothers have played a huge part in my success.

Question: Usually, with passing age there is discord among siblings. How did you keep your unity?

Salim Ghauri: It's true. We have had many arguments, but eventually we were all satisfied, realizing that we needed each other and if we worked together we would be stronger. Going separate ways would be harmful. It is a blessing of Allah and the prayers of my father that we are together, and we are proud of it.

Question: You are in the business of high tech information technology, yet you drink water from a clay pitcher. Isn't it a clear contradiction?

Salim Ghauri: The taste I find in this water cannot be found anywhere else. It's coolness and sweet taste are unforgettable. Secondly my throat is sensitive, and refrigerated water irritates it. Some time ago we experimented with drinking pitcher water and realized that it's cool and sweet. It was a successful experiment.

(After this, we went to the company's cricket club. There was some bowling, and distribution ceremony of motor bike keys among the company's employees. Then there was a briefing by architect Javed Mirza on the expansion plan of the building. We played table tennis with the staff, and went to the employees' gym in the basement of the office building.)

Question: What kind of music do you like?

Salim Ghauri: Since childhood my mind is inclined towards maturity. I like a bit of Jazz or ghazals by Ghulam Ali and Mehdi Hassan. I can listen to them for hours.

Question: Which ghazal do you like the best?

Salim Ghauri: There is a ghazal by Ghulam Ali “Ham teray shehar main aaye hain musafir kee tarha” (I have come to your abode like a traveler). It is a very enjoyable ghazal. I listen to it for hours.

Question: There is none among us who doesn't like beauty. What do you like in female beauty?

Salim Ghauri: Real beauty is which is complete from inside out.

Question: Do you think eyes are a true reflection of character?

Salim Ghauri: In my opinion, cheerfulness is a good thing. But if you have a cheerful face and your eyes are serious, then it makes your personality shine.

Question: There is terrorism and pessimism in the country. How content are you having built your own island in this ocean?

Salim Ghauri: There is a man-made rule that no matter what is happening around you, just accept it and continue to do your work. Propagate yourself in the society

and keep moving forward. Progress is a gradual process. There were problems in business due to terrorism because the customer stopped coming to Pakistan. But we found a solution to this problem and starting going abroad to meet them.

Question: There was a time when there was a lot of negative publicity regarding your shares in the New York stock exchange. What was the reality?

Salim Ghauri: Actually when the American market crashed in 2000-01, the some share holders had quite a few shares of our company. They wanted to take over the company, but they failed. But in the meanwhile the price of our shares came down from 80 dollars to 10 cents. That was a very painful phase. The company was almost finished. Then we picked up again in 2001, and our next four years were very difficult. We didn't even have money for salaries.

Question: Election is very important for the country's economy. Have you funded any political party this time?

Salim Ghauri: As a businessman my support has remained for Nawaz Sharif, and I have funded a little. I feel that living in Pakistan it is necessary for a businessman to support a political party.

Question: You are soft hearted and mild mannered; must be a Casanova as well?

Salim Ghauri: I try to be a Casanova but then I fear my family. Once I was sitting with my wife and was thinking something. My wife asked me what I was thinking. To which I replied, thank God you don't know what I am thinking.

Question: There must be quibbles with your wife over these issues?

Salim Ghauri: A wife's eyes are very sharp. If you are going somewhere and your gaze falters, your wife instantly catches you.

40. The Purpose of Life – A talk with the students of Superior University

Assalam-o-Alaikum. Greetings. I really like that all of you look quite enthusiastic during lunch time. Life is all about being enthusiastic and confident. The impression you make on people's hearts all depends on how you shake their hand and how you talk to them. This thing will prove very beneficial for you in life because your career is now about to begin.

Whenever you meet someone you have to show this enthusiasm and confidence through your body language, your speech, your articulation, and every move you make. Never be a victim of lethargy and laziness. People are always impressed with your energy and your enthusiasm. I don't care if people make fun of me or anything else. I am always happy and confident because I am always looking towards the future ahead. I am always waiting for what is to come tomorrow. I can not sleep for more than five hours. I am always restless because I want to get up and do something for tomorrow. Let me tell you my story. It is very interesting. I will try to tell you the whole story in a few minutes. It would really please me if any one of you can benefit from it.

The story of success has no limit or degree. It is all about our targets. If I can achieve my target, I am successful. Hence it has no measure. The only measure is your own success. It doesn't matter what other people think of your success. If

anything matters it is your own sense of achievement. And certainly your own definition of achievement keeps changing throughout your life. When you set a target, and you achieve it then you move towards your next goal. This is life. Just keep the purpose in your life high.

In my life you would see that I have made progress slowly and gradually. Today if I am standing in front of you, it's the journey of 32 years. It seems like a long journey but if I blink my eyes it seems as if this time passed in a minute. In these 32 years what I lost and gained, what I saw and what I achieved is a long story. One thing is for sure. If you want you can turn your 'nothing' to 'something'. Many people don't believe my story. They think it's all made up. But this is the real story.

Whatever little investment we had made in 1996, would not be enough today to open even a small shop. It seemed impossible to erect a billion rupee empire with so little money in investment.

Insha'Allah tomorrow some of you would be standing in my place and would be telling your story. Some years ago, before I had started NetSol, I was also like that. Sitting somewhere like you. Before NetSol my life started in the IT department of Citibank back in 1979 in Saudi Arabia. I used to work as a computer operator. Before that I was the transport manager in a Saudi firm. When

I was offered a job in the computer centre for half my existing salary, I accepted the job because I was aware that the future belonged to computers.

It seems funny that we keep saying how we never get a break in life, and how life doesn't offer any opportunities. The truth is that opportunities come but we don't grab them because we are always looking for better deals. Had I waited for a better job in the field of computers, and not taken the job of a computer operator, then how would I have expected to become a computer specialist? I could have waited, but if I had waited then I wouldn't have been standing here in front of you today. I didn't let that opportunity go. I was sure that computer will change the future course of our lives. I don't know why I thought like that. My friends used to laugh at the things I said, but this was the voice of my heart and I listened to it. I worked for six years in Saudi Arabia to become an expert of computers, and eventually I bought my own Apple 2-E. I didn't have enough money to buy this, but I convinced my friends to lend me money to buy the computer. The price of that computer was 5,000 Riyals at that time. My friends asked me if I was crazy and what I would do with that computer. Yet I bought that computer in 1980 and without anybody's assistance I started developing small applications. In 1991 the first PC came in the market. I still clearly remember that in order to gain professional expertise, I worked for the next five years as consultant in the PC marketing. I went to Australia in 1987. I already had six years of IT

experience, hence I instantly got job as a consultant. It was amazing to have progressed so quickly and so soon. But I had a skill. For me it was no big deal to disassemble and reassemble a computer. Computers in those days were not delicate as computers are today. In disassembling and reassembling them, my hands used to start bleeding. But I never paid attention to this. I was just 27 years old then, but I never bothered too much about these things. I got the consultant's job in Australia on a 6 month contract, but I was retained by them for another 8 years.

I was an expert in my field, and companies won't let me go. What I am trying to tell you is that whatever you do, do it with honesty and become an expert in it. This is how people will recognize you. Nobody will remember you based on your words, or your good clothes. In those days I used to dress up quite ordinarily, but I was never bothered about these issues. I don't wear high end clothes even today, but particularly at that time I used to be more concerned about excelling in my work. I had a passion to learn something new so that if anybody questioned me I would have an answer. I used to stay up all night studying. Computer was my passion. I have a background in petroleum engineering, not computers. But still for eight years I worked in Australia as a consultant and did a lot of work.

In 1995, after living in Australia for quite some time, I decided to leave the country and come back to Pakistan. It is because this is how I do peculiar things.

My close friends are always amazed at my decisions. To leave a beautiful country like Australia where I was earning a handsome salary, was quite a big decision. Australia is a developed country, there is no political instability, there is no chaos, no load shedding, the weather is very good, the people are very good, I was getting a good salary, but then it's my nature to take risks. You don't have to do what I did. It's not a very clever things to do. But you should only do such things when you have complete faith in yourself, and you are absolutely sure that if you fail you will be able to handle yourself. I am always prepared for failures.

I accept my defeats with a smile on my face. I neither cry nor lock myself in a room to yell. If I take a decision and I fail then I try again. I always do that. I have failed many times in my life, but I have never paid attention to it. I rather tell people about my failures. I am telling you quite proudly that I have failed many times in my life. My morale hasn't gone down because of these failures, and my personality hasn't suffered or made me smarter. I am smarter today because I have realized that every failure teaches you something that one can't learn in a school or an educational institution. Therefore it's my failures that have become the key to my success today. Anyway, in 1995 I left Australia and came back to Lahore with my family. After living abroad for 22 years, I eventually returned to Pakistan.

While working in a computer company in Australia, there was one question that used to pinch me: why don't Pakistani companies come to Australia like Indian companies. During my eight years' stay I didn't see even one Pakistani company coming to Australia for business. For me this was quite puzzling. I couldn't understand what was the matter with IT industry in Pakistan. I am talking about 1995. I used to wonder if the IT industry in Pakistan even existed, or if there were any IT professionals or IT training in Pakistan. I didn't have any answer to these questions because I had been away from Pakistan for 22 years. In order to move forward you have to stand in the front row. If you join a crowd and do what others are doing then you will be just like the rest of the people. You will never become a leader. A leader is a person who is complete in his own right. Certainly he takes risks and fails as well. Thousands of leaders fail, and go back. But if they succeed then they become heroes for the society and the industry. 1995 was also one such time. Yes, we didn't have enough talent as compared to India. That is why I came back to Lahore, and here I went once again to give credit to my family that they decided to leave a perfect life in Australia and accompany me back. Especially so because I didn't have enough savings at that time, life was very unstable, and I had nothing much to do back in Pakistan. The decisions you take carry a larger importance. In adverse times either your family suffers with you or grows with you. For me it was like risking my family as well because I had

brought them back with me. That's why I am very thankful to my family and my kids that they stood by my side in the biggest decisions of my life. Coming back to Lahore and starting a new life was a very big decision for me. In 1996 we rented a small office space. It was a very small place in Defence, G Block. I hired three people and started my work. Incidentally I happen to be a very quick and clever at certain things. I think of everybody to be just like me and expect them to come to me for work. So I just assumed that I would come back, open a place, announce the world that a company called NetSol has been started, and start getting work. I used to approach people and tell them that my name is Salim Ghauri and I work in the IT business, asking them how I could be of service. One month passed like that, and then another month; yet I didn't receive any call, and neither did a customer come to me to hire my services. The meaning was very clear that this society did not need me. This society is all about contacts. You only have to know people. I had no idea that without contacts nobody will invite me and nobody will welcome me. Many months passed, and nobody came. I would go to the office every day, would either stay in all day long, or go out and meet people. I didn't receive an encouraging answer from anywhere. I gradually spiralled into depression because there was not a single call so far. One day I called my wife and told her to call me in my office three times a day, just so that we feel there was some life left in us. From then onwards my wife would actually

call me thrice a day, and each time the phone would ring, I would say to myself this is the call I have been waiting for. One day the phone rang, and I picked it up. It was not my wife but somebody else. It was my brother Naeem Ghauri calling from Thailand. He was an IT consultant in a bank. He asked me how was my business, and I replied by telling him that I was very busy because there was a lot of work and I had no time to even scratch my head. He was very pleased and told me there was help needed in Thailand, and asked If I could assist. I again repeated that I was very busy and I had a lot of work. My self respect didn't allow me to admit that I was sitting idle with no work. But all in all, that was the first call that changed our fate. We got our first contract in Thailand. The story of that contract is another unique one which I will share with you later. But this is how I started my life.

Whatever work you do, whatever it is, just don't care about failing. If you work with full force, passion and belief then you will succeed. You would be the shining star among the rest. People would often laugh at me because I am very talkative. I am a dreamer. I have such big dreams that people laugh and say I am crazy. But no, I am not crazy. I am just a person who dreams. I am neither a poet nor a fantasist. I just narrate my dreams and then do my best to materialize them. Nurture in yourself the capacity to dream. Don't pay attention to anybody else. You will have to dream and think about what you want to become. Nobody will

ever help you. Once you know that nobody will come to help you then the chances of your success will multiply. If you rely on anything else; on society, environment, government, Gilani, Zardari, Nawaz Sharif or Shehbaz Sharif, then rest assured you will not succeed. If you only rely on yourself and only have faith in yourself then you have chances of success.

This will only happen in your life if you create an ambience around yourself. And in that the knack for creativity is actually very important. But more important is to create opportunities for others. I told you the story of my initial days. I left the job of a manager to accept the job of a computer operator at half the salary. I created an opportunity for myself by coming in the field of computers. This was not only a path for a new job but also a career path; to have left an old job to become an computer expert. Therefore I upgraded my skill myself, and not with anybody's help. It was my own decision to join the field of computers. Then my dreams played a huge part in it. I became such an expert that I created my own environment. You will see in my story how we created opportunities for others, and eventually reached here. This was a risk. If somebody will tell you that there is no risk in this then that person is not your friend. He is not telling you the truth. There is a risk in everything. Intelligent people assess the nature of work by the level of risk involved in it. They know how much risk is involved in which work. No matter how many business plans you make in computers, no matter how much

paper work you accumulate, and no matter how much you embellish your thoughts, yet you have to factor in the risk-angle into your plan. You can not be sure about tomorrow. WE don't know what is going to happen tomorrow. 9/11 is an example of this. When there was an attack in New York, nobody know what would happen next. THE whole world changed in a day. Pakistan changed. On May 2nd, Osama bin Laden was killed in Abbottabad. Nobody could have imagined the impact of it and neither can I tell you. That impact is there but you have no control over it. It's just that this element of risk is always present in your life. See, you are sitting here today. When you will get out, which industry would you go to? The most in-demand professional in the world today is an IT technologist. People who can work with technology. No part of life is complete without technology. My phone is not only hardware but a combination of software as well. It is run by software. Everything in your life is run by software. In the next 50 years technologists would be the people who would take decisions about the fate of the future.

The future is just dependent on technology and new ideas. Our future depends on software engineers, programmers and developers. The software industry of Pakistan is God willing progressing very well. According to my own data collection there are approximately 438 companies working in the city of Lahore these days. At this time you people are in demand. I have Saba Jabeen sitting next

to me, who is the head of HR in our company. She has put in a lot of hard work. When you go out in the market for a job, then those people get good jobs who are in demand. That's how you get work opportunities. This is a very good field. All industries are doing very well. NetSol is Masha' Allah the largest IT company in Pakistan. Be it the number of people employed, revenue generated or work done, this company which is in the 16 year of its formation, is the largest company of Pakistan. Bill Gates is a billionaire. This is a reality, but it doesn't matter. If you associate me with Pakistan then it would be something to be proud of for me. It is good to have a media presence, but we have actually made a big contribution in the progress of Pakistan.

In 1996 I got my first contract. It was a service contract to bring my own people and provide a service. We did that work according to our best abilities. We hired services of Pakistani professionals. It doesn't matter how much I paid them in remuneration. For me being successful in the eyes of my customers was more important. In 1996 our first customer was Mercedes Benz. Today after 16 years, God willing, they are still our customers. It's because in the last 16 years we have given them the best service that they haven't received from anywhere else. This is the secret of success. It is very easy to say that now we have a customer. But the bigger challenge is to make that customer get used to us. In our office we have a cafeteria contractor. He gives good food one day, but the very next there

is something wrong with the food. This irks everybody and everybody complains about the food, suggesting we fire the contractor. This rift has been going on for a year. This contractor is not a person like me. We have hired him to provide food to our employees that is fit for consumption. Yet at least once a week he does something upsetting. My business is just like that. I have to give service on a daily basis.

The day my services lags behind, I assure you my friendship with my customer will deteriorate. If you provide your best services you will be successful. This is the biggest guarantee of success. After getting a service contract we started working on the software. We convinced them that we will make your software. Here I am talking about Mercedes Benz Thailand which is the biggest name in the world. We convinced them and then we started developing the software in chunks. First we sold a point for Taiwan, and then we went to Australia. We have made a recommended system for them. We worked for Mercedes Benz to an extent that in 2000 they were willing to give us a contract of 20 million dollars. In those days for one software this was a very big amount for us. That software is NetSol's biggest product today. Then we did another thing: we converted development into a product. Today Masha'Allah NetSol has many such software. I will tell you their details later.

How many people must be sitting here right now? 70? 80? How many chairs are here? Maybe it's a gathering of 100 people. But from a distance they all look the same to me. The only difference is how anybody makes himself prominent. When you will enter your professional life, you too would be part of such a crowd. Some of you would be sharp and would make yourselves prominent with your work, your intelligence and your expertise. This is the way to be prominent in this world. If you meet me, I might not remember that you have met me because you are sitting in a crowd. That's why if you meet me somewhere and I don't recognize you then please forgive me because it is not my fault.

I am looking at a crowd right now, not individuals. It is very difficult for me to remember you. But if you ask me a question and you stand up then I will remember you because then you would have made yourself prominent. This is what NetSol did.

When I made my company in 1996 there were 20 or 30 IT companies in Lahore. Some of them were old and good, and were more successful than us. We decided to do something new so that we are recognized. We were the first company that acquired the quality certificate. We announced that in Lahore NetSol has become the first ISO certified IT company.

It was not a big deal but we made it a big deal. I don't remember exactly, but we got a one week advertisement for publicity in 4 to 5 hundred thousand rupees. Suddenly people started noticing NetSol, because this name was visible to them now. We spent money to stand out in the crowd. Now Lahore has 400 companies. How many companies do you know by name? How many people among you can tell me the names of 5,6 or 10 companies? At least tell me the names of Lahore-based companies! This is our success. There is a company in Lahore by the name of Uran. They couldn't stand out, and nobody knows about Uran. Except for this friend here, nobody probably knows about it. It's because they have never tried to stand out and be prominent. There are many such companies in Lahore and they are all good companies. They are doing very good work but nobody knows them because they have never tried to get recognized. When you go in the practical world, always remember this thing that as soon as you blend in the crowd you are finished. Now how to get out of the crowd and find ways is up to you. I can't tell you the way. The conditions would be very different then, but just remember that self-projection is the key.

NetSol is synonymous with quality. There is no room for compromise. God Willing every day, every hour we have been providing the best products and the best services. Our engineers make mistakes, but they don't make big mistakes. You will have to believe in quality, and when your people make mistakes, you

will have to accept them. Your customers watches your attitude. We believe in quality and focus. We have always made our products with a lot of honesty and attention.

Whenever we have made a mistake we have accepted it. We are always honest with our customers. If a customer ever catches us at fault we reply by accepting the mistake and offering apologies. We have never argued about what might or might not have happened. We have accepted that it was our fault. The customer considers it very important. Whenever you will accept your fault or your shortcomings, the customer will respect you and will not be irked by you because this attitude proves that you want to bring about a change and you want to better yourself. If you make excuses, it would worry your customer.

Let me tell you a story from 1998. I was lucky that a German came to Lahore during the earlier days. On the second day of his visit, while I was taking him back to his hotel, he said to me, “Salim tell me something. Why are your people so defensive?” I asked him what he meant by that. He said as soon as I point out a shortcoming they instantly start making excuses. They never accept their fault. This happened in 1998 but to date I haven’t forgotten this. Even today when I sit with a customer who has a list of complaints against me, I just sit there and smile and tell the client that he is right. My team members who are accompanying me, look at me in shock wondering what is wrong with me. They want to know why

I keep conceding to everything when half the time the customer is wrong. I listen to the customer for half an hour, say yes to everything he says and admit that in fact it is all our fault. Once the client is done with his catharsis I tell him, yes you are right; this is indeed our fault. Whereas we know in reality that it is not our fault. Then I tell the customer that although it is all our fault, yet if we look at the problem for another angle then a new perspective will come in view. After that once I am finished and leave, the tables turn and the customer gradually starts agreeing with us. It's because we try to fulfil the customers' needs.

The people in Pakistan's industry ask me why we are lagging behind India. You will be asked this question too. I am also asked this question. Wherever I go, on TV, in a park, sitting among friends, if I go out somewhere, everybody asks me why Pakistan's industry is lagging behind India. My answer is that we are not lagging behind India. India has been working since 20 years before us, and started the journey before us. Indian IT schools were founded in the 1950s, and Indian professionals are old veterans of the field. Our IT schools are new, our system is new, whereas India has a higher population and it is advanced in technology. This is India's good luck. But a lot is being done in Pakistan as well. We have the highest quality standard in the world CMMI. How many people among you know this? It's the combination of talent, model and standards which measure quality, and it is the most complicated standardization authority. It has five levels. The

fifth level is the highest. NestSol is on the highest level. It's Pakistan's only company that's on level 5. There are only 105 companies in the whole world that are on this level. There are thousands of IT companies in the whole world, or may be hundreds of thousands, but there are only 150 that have level 5. You can imagine how complicated this level is. We started CMMI learning in 2001. We were the only company in Pakistan that started learning CMMI.

There were no teachers in this field in Pakistan when we started studying it. In 2002 we achieved it's lower level 2, and did level 3 in 2003. In 2009 we achieved level 4 and in 2006 we began the pride of Pakistan. We raised the flag of Pakistan in that university and became a part of that university. This certificate helped us a lot. Masha 'Allah CMMI Level 5 helped us in such a way that whenever I stand anywhere to make a presentation, and tell the clients about our worth, the moment the clients see the number of level 5 CMMI then the question of quality becomes irrelevant.

As far as leadership is concerned, then a leader shouldn't be respected out of fear, but should be respected for his professional courtesies. You are successful if people respect you and follow you because of your professional expertise rather than your being a chief executive or a chair person. God willing you will emerge a leader in a few years, and remain a mentor for centuries. Now it depends on you whether you make people respect you out of fear or whether you become

congenial in your attitude and dealing with people. It is very easy to be happy in being successful. You are a manager, a civil engineer, a vice president but how good you are in that role is beneficial for you. Don't accept your progress unless you are convinced that you are fit for that role. If you are not worthy of that role, you will very soon experience a downfall. Hence the role of leadership is very important for any shape of success. Another thing I want to share with you and that I have always followed in life is that I have always hired people after a lot of attention and intelligence. I have always hired people who are more intelligent and educated than I am because I am quite aware of my shortcomings. I know that I am not a genius and there are many intelligent and smart people out there who can take NetSol to new levels of success. Hence, the NetSol that you see today is not a miracle of Salim Ghauri. It is a miracle of hundreds of brilliant Pakistanis who have contributed amazingly well in its progress. This is what you call leadership. That you hire the best people around you. They tell you and guide you, instead of you telling them and guiding them. This is a an amazing phenomena. That you hire people according to their expertise and then they guide you. I give people work and then I look around me. Do these people have the ability to argue with me and say no to me? If somebody agrees with me too readily I will terminate his services because I don't need such a person. That is why I can be called smart. Till some time back we used to have a Human

Resource section, but now we call it Human Capital. The people we hire are our asset. Whatever they make, wish for or develop is always the best. Hence they are not our resource; they are our asset. That's why we have corrected ourselves. We call our people our asset. That's how we are building NetSol. Today we have 800 people. Tomorrow we will have 8,000. They would all be the people of the highest calibre, and would be the best asset for our company. There are two types of organizations. There is one which is the property of a single person. There is one CEO who makes the company himself and runs it himself too. The other type of organization is which is run by the people. There is a company in Defence which is being run by an individual whereas NetSol is run by its people. Salim Ghauri is not the owner of the company. I am just the founder. Now it is being run by many bright people. This is what you call an organization. You trust other people and give them the right to make decisions. You don't take your decisions yourself. This is the difference between a company and an organization. Now you ask yourselves, do you want to make a company or an organization? It's because a company only survives till you survive. When you are gone, the company will go too because it was you who was the company. An organization survives long after the founders are gone and their name is remembered for hundreds of years. Do you know how old is IBM? A hundred years old. It's because it is an organization and not a one man show. You can not make an

organization unless your work is serious. And serious work isn't done in a day. An IT company is formed in ten years. It would take you ten years to get serious work done. When you develop something today, unless you don't use it for quite sometimes, re-vamp it and re-use it, till then your work will not be considered reliable and serious. That's why you need quite some time to make an IT company. Keep this in mind. If you aim to start your own company then be ready to give it ten years. You will make money, you will get contracts too, but you won't be able to build an organization. Please never compromise on quality. If you compromise on quality you will not find a customer again. Your survival, your progress, your failures all depend on your ability to provide quality. You will always have to struggle for this. Always develop those products which are unique in the market. If you develop run of the mill products then how will you become prominent among others? I can tell you the names of thousand such companies, but you will eventually have to conclude that you have to develop something unique. That is how you will get success. Success can be achieved very quickly, you will get contracts very quickly, and you will very soon become a big company but your survival would be difficult. Only that organization is successful that grows over the years. This is just like human growth. You can not be 6 feet tall in four years. And you can't do an MSc in four years. In order to get education you have to pass through a system. That's why in the system of

business you will have to pass through some protocols. Yes, you can be lucky or unlucky in the sense that you get one contract in a year and you think that you are successful. For any company the biggest tragedy is that it gets a big contract in the first one year or so. In order to survive over a long period of time, it is necessary to pass through a system. NetSol is very lucky that it grew slowly. Remember these things. They will come in handy for you in the years to come. How will you make your organisation? I am sure that you would want to work slowly to develop a big company, because something that is made in a day would fall quickly because its foundation would not be strong. Always build solid foundations. If you see the pyramids they have survived for years because their foundations were laid by great and intelligent people thousands of years ago. Winds blew and sandstorms blew for thousands of years but the pyramids didn't fall. Because their foundations were very strong. This is the step by step progress. You will only progress if your foundation is very strong.

How can you measure the progress NetSol has made? Today NetSol is working in China. Pakistan imports everything from China. The whole world imports from China. NetSol is the only company that exports to China. Right now there is 90% leasing market in China and Masha'Allah it is the dominated by NetSol. In the last five years we have exported products worth 2 million dollars to China. The Chinese are amazed at this technology. You would find it amazing that India also

buys products from us. We have sold one of our first products to an Indian company Chinnoy in 3 million dollars, and MashaAllah it is still going strong. It's the same India we were just talking about. Where we are selling to the whole world there we are also selling to India. I think this is the criteria of success. Now you make your own decision if NetSol is successful or not.

Today I have shared all my problems. We are an international company. Apart from Bangkok and Beijing we also have many people in America. London, Australia, Lahore, Karachi, Islamabad, infact we have people everywhere. I think I have narrated a condensed version of my story. There are many more stories in this story. If we ever have time, are still living, and meet again then I will tell you those stories as well. But meeting you has been a pleasure. Before I end what I have to say, I must tell you that Pakistan is a beautiful and sovereign country, and the future of Pakistan is very bright. Do you know why? Because of you! You are the future of Pakistan. That's why don't let anybody say that Pakistan cannot deliver. Please, I request you to be proud of being a Pakistani. Move forward, work hard, make progress and study. Watch Pakistan grow and progress, and be proud. I thank you very very much.

Now those among the audience who want to ask questions, please raise your hands and take turns to ask your questions.

Question: You first travelled to Saudi Arabia, then you went to Australia and then returned to Pakistan. You got what you had dreamt of. Do you still want to go further?

Salim Ghauri: Very good question. See, I have said that one should push oneself forward. I pray that I don't have to leave Pakistan. Please you pray for me as well that I don't have to leave Pakistan. The answer to your question is that I am in Pakistan, but I have much to do. I have to make NetSol a billion dollar company. Indian IT companies are billion dollar companies. So why is it that in the past ten years we haven't been able to make NetSol a billion dollar company? Whenever I say this, people make fun of me because it seems frivolous to them. But this is my dream so I don't bother much. With such people we have the best chance to make NetSol a billion dollar company. And this is my dream.

Question: In Pakistan why don't companies last long? Do we not have talent? Or is it something else?

Salim Ghauri: We have plenty of talent, and that talent is sitting here Masha Allah. Let me tell you a story. The acumen of Pakistani youth is in abundance. Last year I was in China during Ramazan. My team had gone there. We were developing a software for a local bank. Our people had been there for approximately three days. I had to go for dinner with the manager of the Chinese

bank. The chairman was sitting with me and there were other people as well. He said to me, “Mr. Ghauri, your people are very strange.” Now strange is a very negative word, so I got a little worried. I asked him what he meant by it. He said, they all come in the morning, work the whole day, stay happy, and then get together in the evening to again talk about work. This is all very strange for me. They have such a strong resolve. Our people used to work 18 hours even while fasting. They used to break their fast, resume their work, and then leave at night only to return after the early morning meal of Sehri that starts the next fast. They are full of talent and a sense of purpose. These are Pakistanis. That’s why don’t even think for a minute that people don’t have talent. The only problem is that we don’t like sharing. Your next question is why the company doesn’t move forward. The reason is the same. Until and unless you start delegating your can’t make an organization. You are the CEO, you are the one who is writing cheques, you are the one hiring people and you are the one who is doing all the purchasing. So the question is how can you do all of this? It is not impossible to do all of that. Many companies have the same problem. A person would sit down and count each penny himself. I have a very smart team, that is why my focus is not on the company, but instead my focus is on dealing with other companies. I don’t oversee processing at all. We have highly qualified MBAs, we have the best

company. If I leave the company tomorrow, even then it will go forward because it's the people who make the company.

This new generation will be the founders of their companies tomorrow. It would be upto them to make their companies into organizations. The problem in our society is that we don't place faith in anybody. We will have to have faith in people.

Wherever I go in the world, I see so much talent. Our youth has potential, expertise, and creativity, but what we lack is the ability to work with others. You will have to work with others from day one. You will have to take courses, and work with your colleagues. The best way to work with them is to share with them. Our problem is that if one person has gained a domain, he would be unwilling to share it with somebody else. He doesn't realize that unless he teaches his skill to ten other people, he will not get promoted. But why get promoted, he would continue to remain stagnant. The reason for this is that we can't take him anywhere. It is expected of him to share his domain with others. This is our societal problem. We don't share with anyone. We need to change this habit. If you can train ten people it would benefit society. This is necessary for all of you. Your social treatment is the key to success. And how you treat people. It is not

good to blame others. When you are driving a car do so with care. You have to follow the traffic rules. When people don't follow the traffic rules you blame them. Why don't we improve our civic duties. It is so worrisome that it has no limit. When you do out be mindful of small things. These small things will be the reason for your success. In practical life when you adopt a behaviour and develop good habits then people will respect you and you will see how fast you grow. InshaAllah.

41. An Interview with Hamid Waleed

In program “Aaj Aap Kay Saath”, this is Hamid Waleed, and our guest personality today is somebody who is known as the Bill Gates of Pakistan. An average Pakistani is probably not familiar with our distinguished guest just like a layman here is more familiar with Bill Clinton rather than Bill Gates. There was a time when the name of Saigol was synonymous with the rich and the elite, and people used to tease others for being ultra rich by saying: ‘You think you are the Saigol?’. I think the day is not far when people will have a similar expression such as: “You think you are Salim Ghauri?” The person who is our guest today is Salim Ghauri Sahab. Assalam o Alaikum (Greetings).

Salim Ghauri: Walaikum Assalam (Greetings).

Hamid Waleed: You are the forerunner of computers in Pakistan. In simple words Salim Ghauri has been hitting sixers in the field of information technology. The whole world echoes with this name. There is no doubt that the way you have contributed to the economy of Pakistan and the way you have received international acclaim are second to none achievements. A general impression

about you is that Salim Ghauri talks about novel ideas, he lives in his dreams and then makes those dreams come true. 15 years ago, Salim Ghauri Sahab started his business with 2 million rupees and today Masha' Allah the net worth of his business is in millions and billions. Not only this but he has made Pakistan proud throughout the world. Computer is our biggest necessity today. Our new generation can survive without bread and water and live on Coke and Burgers, but it won't be able to survive without computers. That is why we have to pay attention towards it. In our neighborhood India has made a lot of progress in this respect. All over the world young Indian IT engineers sit in high rise buildings built by Paksitani labor class. It's high time that we understand IT and computers and make an effort to climb this mount K-2.

We are also thankful to Mrs. Salim Ghauri who took out time for our show. Because the format of our program demands that the guest personality is accompanied by his or her family, hence today we will get to know more about Salim Ghauri Sahab from Mrs. Salim Ghauri.

Hamid Waleed: Salim Sahab how is that revolution going to come which would make Pakistan visible on the global map?

Salim Ghauri: The revolution is already here. It's just that we don't see it. There are two ways to bring about this revolution: either when an industry creates itself, or when the society creates the industry. Currently in both areas technology integration in every field has become essential for our society. Earlier it was thought that technology was just a feature of the urban society, but not anymore. It's not even restricted to the upper classes. Now a smart phone has become so smart that it can serve as a full-fledged computer. It gives you access through your voice, and moves your data just like a computer.

Question: So are you saying that whether we integrate IT or not, IT will integrate itself?

Answer: IT has already taken over us. This was a natural process. This means that the revolution is here. Our society has become very fast paced because of this.

Question: Salim Sb, you have to give answers in yes or no and not a word more than that. First of all I want to ask you, do you have a special hatred for sleep?

Answer: No. Not at all.

Question: Did you have all your life's fun during your childhood?

Answer: No. That's not the case.

Question: Is it true that you can't live without tension?

Answer: No, I enjoy tension.

Question: Did you ever take revenge from yourself?

Answer: Not. That's not the case at all.

Question: Have you done a social boycott of the present times?

Answer: Not at all.

Question: Do you enjoy working even on a holiday?

Answer: Not at all. I enjoy with my family.

Question: Is it true that you can't live without your mobile phone?

Answer: I definitely can.

Question: So why did you come towards the field of IT?

Answer: Coming in the field of IT doesn't mean that you have to do all of it. See, IT actually makes your life simple and easy. For example now my wife can trace me very easily.

Question: On Facebook?

Answer: No, on Skype.

Question: Oh yes. Now you can even see a picture on Skype.

Answer: Actually the thing is that I myself understand that sleeping is a waste of time. In my opinion you should rest for a few hours and then move on because sleep is a human need. Similarly social life is very necessary too. There is a wrong perception about IT professionals that once you go to work they have no time to go back home. But it's true that whenever you start your career in any industry, you have to work very hard right from the start. It's because you are investing in your career. That's why you have to work very hard in the first ten years.

Question: But after that the poor IT engineer is almost exhausted.

Answer: No. He is not exhausted, he is done. His threshold is reached. After that you get work done. If you analyse my life, when I got married I used to work 18

hours at a stretch. I have done a lot of work. I think my wife has a lot of stamina because she put up with this. Nasreen used to help me. Those ten years were very difficult for me. If you see the success I have today, it is actually a return on the hard work I have put in during the first ten years. And the credit for this goes to your life partner that she permitted you, gave you space, and put up with you. If your life partner doesn't give you space then you can't work, because when you are working hard you are actually taking away time from her.

Question: Do you run your house like your office?

Answer: O yes, absolutely.

Question: Do you sit at home and work?

Answer: Yes, I work from home as well. You only get success after you have done something. You are successful when you have built a solid foundation. Whenever you do something in a hurry your foundation will be very weak.

Question: What do you think about short cuts?

Answer: It is very easy. It's possible that you get an opportunity to take a short cut and you go high very quickly. But if you don't have anything to stand on then whenever there is a change you will fall down again and then you will not be able to get up. But if you walk slowly you will become stronger as the time passes.

Conversation with Nasreen Ghauri

Question: Bhabi, when Salim Sahab used to work for 18 hours, then being a woman did you get angry at him or did you feel sorry for him thinking why he is working so hard and if there is a problem?

Answer: No no I never got angry, but I missed his presence. I used to try and keep myself busy.

Question: The children also want their Papa to come home to them, but if a father turns even his home into an office, then what?

Answer: Salim has this quality that he takes out time for home and children.
That's why we have never felt it like that.

Question: So you have never felt that he is so busy?

Answer: Certainly it has been felt, the children also felt that, and I also used to miss his presence, but we knew that if we didn't stand by him he would not go forward.

Question: So the strength you need when you are working hard, can only be had if you sacrifice?

Answer: I think that the most important thing is that if your husband is busy then you should keep the house peaceful and try to make the most of whatever time you get.

Conversation with Salim Ghauri

Question: They say that a pauper sleeps on the floor, a king sleeps on the bed, a businessman on the double bed, a farmer on a cot, whereas an IT developer sleeps on a chair. Is it true?

Answer: Yes it is true to a large extent.

Question: Isn't it cruelty?

Answer: No it isn't cruelty. It would be cruelty when you are being forced to sleep on a chair. Our industry is a profitable industry. Professionals who are working on a project themselves know that they have to work with full responsibility. They have to deliver and they have to work eight hours. But practically speaking due to problems this time is stretched, and yet you have to deliver to the customer by the deadline. As a result there is no time to go home and the chair would become your bed. Now it doesn't matter if it takes 18 hours or 24. If there are problems they have to be solved.

Question: Why don't you make long term commitments, like 2 to 4 years. Tell the client that you will deliver in good time, why do you do give yourself so little time?

Answer: There is a lot of competition in the whole world and then you are the best company in the world, hence the buyer takes many things into consideration. He checks your references, sees what you have been doing earlier, and at the end it all culminates on what the value of the product is and when can you provide delivery.

Question: But if you go like this then your life begins with IT and ends at IT. I have heard about you that you have learnt to play golf only recently. So are you happy with such joyless life?

Answer: I think that even if I am reborn ten times, I would still work in the field of IT. There is nothing more enjoyable than this field in the world. You can't even imagine how this world is about to transform in the next ten to fifteen years all because of IT. Plus when a customer praises our software it makes me very happy.

Question: Bhabi does Salim Bhai attend your calls?

Answer: Sometimes he does, sometimes he doesn't.

Question: Initially he used to ask you to call him at his office.

Answer: Yes, he did.

Question: Now that there is a queue of phone calls Masha Allah, then when does he attend your call? Today you have the chance to say it, let it out. (Beautiful Laughter)

Question: Salim Sb what would you say to that?

Answer: The truth is that whenever I am busy at the office she never calls. She knows when she has to call.

Question: Bhabi how do you know that Salim Sb is busy and weather you should call or not?

Salim Ghauri: I think she has some very well-trained spies.

Mrs. Salim Ghauri: No no I don't have spies. He is very busy mostly, and he calls back.

Question: Salim Sb for the past 15 years money has been following you. Who are you following?

Answer: See, success is not all about money. Believe me there are many ways to make money. There are numerous such people in Pakistan who have made huge amounts of money. Maybe we haven't made so much money. But when we take something from Pakistan and give it outside Pakistan then the contentment that we get out of it is unimaginable. We have started exporting software to China. Pakistan imports everything from China, but China imports software from Pakistan.

Question: Hence, can we say that the Chinese built the Wall of China but Salim Ghauri conquered it?

Answer: Yea sure you can say that. In IT Pakistan is ruling over the Chinese market. Here neither India, nor Malaysia or Europe can compete with us.

Question: Bhabi the person who lives with you has conquered the world. How is he in matters of love and hate?

Answer: He is loving but in business he has no weaknesses.

Question: Is he a Casanova?

Answer: He has never been a Casanova in front of me, and has never been caught either.

Question: Salim Sb. This is what you feared!

Answer: I have been busy in my work. When you find such nice people then you can't go anywhere. You have a target and you keep increasing your targets. My first target was Pakistan, but when I achieved it, I felt as if it was nothing much. Where I am today, five years ago it seemed difficult to reach here. Now that I am here, it seems it is nothing and I have to do more. This approach takes so much of your time, and when you sit free even then your mind is racing. You are continuously thinking if you have missed something.

Question: This is the America's way of thinking. The do-more thinking.

Answer: The American do-more is wrong. Here it is not do-more but rather if you do everything then life has probably ended. This is a difficult step to adopt a difficult life.

Question (Mrs. Salim Ghauri): So Bhabi, how do you try to catch him, because he hasn't been caught so far? Do you send spies after him or did you hire a spy agency?

Answer: How do you know he hasn't been caught? This is a big statement.

Mrs. Salim Ghauri: He hasn't been caught because in the whole country people know him. That's why he doesn't do things that he can be caught doing.

Question: I see, that's why he hasn't been caught.

(Laughter)

Question: Salim Sb, haven't you been afraid of taking decisions? What if they back fire?

Answer: They have backfired many times. But if you are afraid of failure then success is impossible. All decisions in life can't be correct, and in 15 years there have been so many decisions that were complete failures. I have never looked back at them but have definitely learnt from them. See, if you take a decision with good intentions and you have done your homework then it's a different thing. Whenever you take a decision just ignore the results. If your decision is right only then move forward, and if it is not then never look back. The proverb 'jo darr gya wo mar gya' (those who fear will die) is absolutely true. Every job involves risks.

When I ask my people to do something unique, they look at me in wonder. I tell them I am responsible for them. If we are successful then they will take the credit, and if there is failure then I will be responsible for it. You have to be fearless to the extent of being foolish. But you must do your homework. Even though we still cannot eliminate the risk completely. But it is not possible that you have the answer to everything. This will never happen. No matter how big a businessman you are, when you come in normal life everything is left behind. So taking the right decision at every challenge is the right decision. If you don't take that decision then you fail.

Question: Salim Sb you are very sociable. You throw parties, you are cheerful, gregarious, well dressed, well articulate, good looking and physically fit. You can't remain angry for long. When will you grow up?

Answer: I think this is what being grown up is. There is a child who is careless. He eats, makes friends, sleeps at will, gets up at will. I am not like that. I am a very conscientious child. I think whatever moment you pass being cheerful is your miracle.

Question: (To Mrs. Salim Ghauri) How much does he laugh at home?

Answer: MashaAllah he laughs a lot, infact he makes other people laugh.

Question: But some husbands are known for making you cry.

Answer: No no. He is not like that. He laughs a lot and makes other people laugh a lot. And even if he makes me tea, he brings it dancing.

Question: Wow. This means you have to not only tolerate bad tea but have to see his clumsy dance as well. This is a very interesting thing. Salim Sahab what are you thinking when you are doing all of that? And this leads me to my next question that you give so many opportunities for growth and employment to the people around you. We have come to know that your employees don't work as employees but owners and they are all your friends. But you never ask anyone for a loan or raise your voice, and you never insult anyone. We can't digest this image of a boss very easily. Why are you not a traditional boss, just like you haven't proved yourself to be a traditional husband.

Answer: Leadership has many levels, but real leadership is when people love you and respect you not because they fear you. This is the reason why our company has high productivity because people like working with us.

I have a simple rule that others shouldn't play games with me. If you are playing games with me then I don't need you. I always bring those people in who are more educated than me, are smarter and they tell me what to do rather than me telling them what to do. How can I be a boss to such people. They are my advisors who have the right to disagree with my decisions. It is their job to challenge me. Then we convince each other. This is not possible if you are continuously acting like a boss.

Question: Salim Sahab, it seems as if your life is like an open book. But still there would be some pages in this book which would still be folded. What is written on those pages and who is allowed to read them? Or is it true that you are who you are, and there is nothing hidden in your life.

Mrs. Salim Ghauri: Before marriage many pages were folded but I straightened them out after marriage.

Salim Ghauri: Life is not always perfect, and neither are we perfect humans. But we should try that the book remains open. The purpose of a book is that it has to be read. A closed book is useless. A real book is the one you can share and which people can benefit from.

Question: Bhabi how well do you know Salim Sahab? To what extent can you claim that you know Salim Sahab? Hundred percent or hundred and ten percent?

Answer: We have been living together for many years and I can tell what he is about the say even before he says it.

Question: Does he know you that well?

Answer: Me? He knows me really well.

Salim Ghauri: We have a remarkable understanding. This makes life easy. I think every couple needs to be easy going with each other. I see people's strengths and

then take those strengths forward. I ignore people's weaknesses. The benefit of this is that you like people.

Question: Bhabi tell us some of your qualities.

Answer: My quality is that I am capable of forgiving people around me.

Question: Salim Sb so far we have only heard of NetSol. It is your company. How did it start? What was behind it and had you thought that God will give you this much success?

Answer: It had been my dream since I was very young that I had to acquire big things in life. But I wasn't a wizard to have made it in the blink of an eye. When I started work I was enthusiastic about making it big.

Question: How did it cross your mind that you had to start your own work?

Answer: I have been business minded even as a childhood. I inherited this curiosity from my father. I am very lucky that my father himself was a big businessman. He worked very hard. I have never seen him get scared. I have never seen him get worried about anything. Whenever there used to be adverse circumstances he was always very strong. So looking at him I used to think that I would also do something. It had always been in my blood. So when I got time and I started work I had 16 years of experience. This is my message for those who are starting out. Your foundation should be solid. When I came to Pakistan I had big ideas, a solid foundation, but I had no inclination how I would reach there. Luck has a big part to play in it. It is the blessing of Allah, it's His handiwork and the prayers of my parents. My mother passed away very early but I am sure she is watching over me from above. That is why whenever I am in trouble, it passes. I don't know how, but it passes.

Question: But still IT seems like an unexplored field. What is the reason for that. Isn't there any governmental patronage?

Answer: It's good that there is no governmental patronage. Currently there are more than 1,000 companies providing IT services in the country. You don't have as many textile mills as you have software houses.

Question: You are saying something basic. It is said that a big part of our economy is dependent on textile which earns 10 to 12 billion dollars. Where is IT?

Answer: This figure of 10 to 12 billion dollars are receding gradually, whereas IT's figures are going up. Currently India exports IT worth of 60 billion dollars and its textile export is 25 billion dollars. You will see that in the next five years IT exports will cross 5 billion dollars Insha'Allah.

Question: Salim Sb, do you want to ask Bhabi something?

Answer: I want to thank her. I usually believe that those people are thankful for the blessings of Allah who have love in their relationships, who have trust and who give space to each other. This message is for every one that you should not ask questions without reason. You should learn to ignore, and not quibble over small things.

Salim Sb we have heard about soft drinks, but what is this software and hardware.

Please explain this to us?

Answer: Software is the soul and hardware is the body. Just like your body is hardware, similarly your soul is your software.

Question: What is your software because of which you are known in the world?

Answer: My software is sitting next to me.

Question: I am talking about the company.

Answer: That is our financial application.

Question: What is financial application?

Answer: Which can facilitate your work. For instance if you give or take a loan it is considered a transaction and it is handled by our software.

Question: Is this related to accounting?

Answer: Yes, absolutely. This is a very complicated software. It is very complicated and this complication is the core of it. We took a long time developing it.

Question: So are Westerners less intelligent than we are? Why couldn't they make such a software?

Answer: Before us it was the Westerners who developed it. But when we came we reinvented it and reduced its price. The product that is available in America for a million dollars was offered by us sixteen years ago for a hundred thousand dollars.

Question: Did it have the same quality?

Answer: It was better because we had more man power to assemble it. Westerners had a bigger cost of manufacturing and ours was lesser. Now our price is higher than theirs because our quality is better. Now customers take our product based on quality and don't care about the price.

Question: When a person is working on a computer is it his mental prowess that is being exhausted or the computer's?

Answer: The computer has no mental prowess. It is just a box.

Question: It is said that a computer has a software and programming.

Answer: Software is developed by us. The computer itself is dumb. Humans program it. Computer itself is nothing. It is a useless machine unless a software...its soul... is fitted in it.

Question: What is the first thing in your mind when you shut down your computer after a long day's work? Do you thank God it's closed?

Answer: The thought is... C'mon pal let's go home. Enough is enough.

Question: But poor developers can't say that. When do they turn off their computers?

Answer: The first ten year period in any profession is difficult. If you look at a doctor then the first ten years they work very hard. Similarly all professions are good, it's making your expertise in a profession which is the real deal.

Question: Bhabi when Salim stares at the computer for too long, don't you get suspicious about what he staring? Or do you believe that he is actually working?

Answer: Honestly speaking I do get suspicious but he is not like that.

Question: I think getting suspicious about her husband is a wife's job.

Mrs. Salim Ghauri: Let me tell you that a little bit of suspiciousness is good. It means that you care for the other person. But if suspiciousness goes beyond a limit then it becomes an obsession and is harmful for mental health.

Question: Salim Sb, this is a very basic notion that a little bit of suspicion is necessary. It makes you feel cared for.

Mrs. Salim Ghauri: If you are suspicious about Salim, it makes him very happy.

Salim Ghauri: A little bit of suspicion makes your life interesting. I agree with that.

Question: What impact do you foresee the IT of Pakistan making on the life of an ordinary citizen?

Answer: The future of Pakistan is very bright. A country whose population is going to reach 20 crores, and that is full of resources, the future of such a country is bright as it is. The biggest strength of Pakistan is its people. 60% of our population is our youth. This is a very big power. If you give them the right education and training then there is no bigger strength than this. In the next ten years Pakistan will become a fast growing nation and there will be an improvement in the present adverse circumstances. I am very positive. Our whole investment is in Pakistan. Because we believe that Pakistan will become a very strong country in itself in the field of IT industry. There is a lot of potential in Pakistan. There is IT industry and a lot more can be invested here.

This is the message of today. The conversation we had with Mr. Salim Ghauri.... that the future of IT in Pakistan is very bright. This means that in Pakistan the future of a common man is very bright which means that the future of Pakistan

is very bright. We have the Bill Gates of Pakistan with us, the forefather of the IT industry in Pakistan is with us. We tried that instead of dry conversation we should talk about his domestic life, his everyday life. We are thankful to Mr. Salim Ghauri and Mrs. Salim Ghauri.

42. Interview with Ayesha Sana

Ayesha Sana: Today we have with us an IT tycoon who is considered one of the founders of the IT industry in Pakistan, Mr. Salim Ghauri. Assalam o Alikum.

Salim Ghauri : Walaikum Assalam.

Ayesha: Today you are talking to a woman who doesn't even know how to switch on a computer.

Salim: (Pointing towards the cameras) You are doing all this by using technology.

Ayesha: I am not doing it, someone else is. If I had to, I would not know how to go about it.

Salim: Most of the people are overwhelmed by technology but it plays such a significant role in our lives that we use technology without realizing we are using it.

Ayesha: Your company NetSol is a multinational with offices in many countries. What will you say about it?

Salim: Our presence in America is a big factor in our success. We have quite a large setup there. We oversee our European operations from UK but the most interesting aspect is our presence in China.

Ayesha: Viewers a Pakistani IT company has developed software which is being used by business giants including Toyota, Mercedes Benz etc.

Salim: This is true. In just thirteen years we have achieved such tremendous success. People ask me how I am so successful. I tell them to be successful it is important to have dreams. It's my dreams that are coming true.

Ayesha: I have the honor of conducting the first VIP event of NetSol. Mr. Ghauri how did you take your start?

Salim: I have been in the IT field for thirty years i.e. if you do not give time to something you cannot move ahead. My background is in petroleum engineering. While I was doing petroleum engineering I was taught a computer language and I developed special interest in it. Then I had an idea and I left everything to join a bank's computer department in Saudi Arabia. I think our decisions play a big role in our life.

Ayesha: So you took a risk?

Salim: Not only had I taken a risk but I also took a job for half the salary I was getting before. I had to cut my family's budget by half as well but I believe the effects of the decisions we take in our life show in a few years. It was a decision I took thirty years ago, the result of which is now in front of you.

Ayesha: Mr. Ghauri do tell us how to motivate people to take risks?

Salim: There is a simple technique, you should have confidence in yourself and believe in yourself. A child once asked me the secret of my success, and I told him that failure is the secret of my success. Unless you fail you cannot succeed.

Ayesha: Could you count on your fingers and tell us how many times you have failed?

Salim: Many times!

Ayesha: I forgot to tell that Mr Ghauri is also the honorary Council General of Australia.

Salim: This is an additional responsibility. I am proud that I was appointed to this position. I have lived in Australia that is why I was given this honor.

Ayesha: Did you start your business with twenty lac rupees?

Salim: Yes I did. The rest I managed somehow bit by bit.

Ayesha: Did you participate in a savings committee?

Salim: Something like that. I borrowed from friends; my wife had saved some money. I invested that.

Ayesha: You started with her savings that is why you succeeded. How many times do you talk to her on the phone in a day?

Salim: Now whenever she calls me I tell her to be quick. I don't have time.

Ayesha: You started your business with her savings. At the start of your business when you didn't receive any business calls at your office, she used to call you to boost your morale. But now that you are successful you tell her to be quick? This is not fair. Does she travel with you?

Salim: One time I was going to China, it was a long trip, I asked my wife to accompany me. She did but then told me that she will never do it again because I was so busy that I spent most of the time outside the hotel.

Ayesha: Okay Mr. Ghauri I gather a lot of women work in NetSol. Do you believe in gender equality while hiring?

Salim: My two daughters Masha Allah are with me and I believe that women play a big role in the society. It is our policy to give equal opportunities to women. We even setup a day care so that we don't lose our female employees after childbirth and marriage.

Ayesha: Is it true that most of the children in your family are in IT?

Salim: This is merely a coincidence. My two brothers' children Masha Allah have already completed their IT education and have joined NetSol. I did not tell her to, but my younger daughter decided to do computer engineering on her own.

Ayesha: But your father was a salesman?

Salim: My father had his own business in 1970s. He was a self-made man. When he shifted his family from Bahawalpur to Lahore he did not have any money in his pocket.

Ayesha: What does he do these days?

Salim: Now Masha Allah he is our chief. He laid the foundation of our entire family, and we are happy to have him as the in-charge of our family. It is very important for us that he comes to office every day.

Ayesha: Okay. Do you like to work hard?

Salim: You don't need to work hard if you hire the right professionals.

Ayesha: Is your wife a good cook?

Salim: She is really a good cook, because of other responsibilities she does not cook herself these days but she does supervise the kitchen and always knows what I want to eat

Ayesha: How do you relax? What do you do for entertainment with your family?

Salim: We go out to eat, I like to read and watch documentaries on TV, but I avoid current affairs and I try to spend my evenings with my family.

Ayesha: Do you watch films?

Salim: Yes, I love to.

Ayesha: Do you like Katerina Kaif or Kareena Kapoor?

Salim: It would be a lie if I don't say I like them both.

Ayesha: Is honesty and belief everything?

Salim: It has to be. They are very important.

Ayesha: Do you fight with your brothers?

Salim: When we were young we used to fight a lot.

Ayesha: And in business?

Salim: We don't fight, we have heated discussions. My wife sits with her head in her hands and my sisters in law would say, "See the brothers are at it again". But thank God we always reach a positive outcome. We have decided that there should be some space and tolerance for discussion, quarreling and exchange of angry words. Sometimes you have to accept defeat, it does not matter. Many times we have to face a loss and it's okay. If I commit a mistake, and we have to face a loss, my brothers would accept it and they would make up for the loss as well. That is why we are here today and my message is forgive and forget. It is easy to break things and much more difficult to put them back together.

Ayesha: It was a pleasure talking to you. With this our program comes to an end.

Guest Garrison

Ayesha: In this segment we met Mr. Salim Ghauri in the last program and we requested him to bring his wife the next time he comes to our show so that we can meet the woman behind his success. Welcome, Mr. and Mrs. Salim Ghauri. At last we have seen the great woman who is behind Mr. Ghauri's success. First I would like to talk to Nasreen. Well, he didn't fully praise you the last time but now that you are sitting with him, he will have to. Okay, please tell me how tech savvy you are?

Nasreen Salim : I am not tech savvy at all. I am just Mrs. Technical Ghauri. I just know how to use a laptop nothing else.

Ayesha: We would like to know more about where your story started. We have already heard the story about NetSol.

Naseen: Which one? Our love story? I think our love story started when I was sixteen years old.

Ayesha: Allah! Mr. Ghauri did not tell me these things. Are you cousins?

Nasreen: Yes we are cousins

Ayesha: Then there must have been no resistance from the family?

Nasreen: No, there was no villain in this story. We were lucky that our parents were happy because we were happy.

Ayesha: For how long have you been married?

Nasreen: Thirty years.

Ayesha: During the break when I asked Nasreen where she is from, Mr. Ghauri replied she is Multani . Okay, you were telling me something. Today I want Naseern to talk more.

Nasreen: What do you want to ask?

Ayehsa: How do you see Salim's success?

Nasreen: Salim is a self-made man.

Salim: In my opinion you cannot build a life without cooperation. Examine anybody's life it will be unique. A wife's role is not that apparent to many people and they dismiss it but in reality she is the only support you have.

Ayesha: What is your reaction when he admires other women?

Nasreen: I don't feel any jealousy or envy.

Ayesha: How is Mr. Ghauri at home?

Nasreen: At home Masha Allah he is very good.

Ayesha: You can also complain about him, he won't stop you here.

Nasreen: There are many qualities in a successful person Masha Allah I am very lucky that Salim has many positive traits. He takes care of everyone. We live in a joint family system. Salim takes care of everyone. His parents, mine, actually he takes care of every person. I think it is his belief that taking care of people is next to worship.

Ayehsa: Masha Allah, you are getting so many compliments Mr. Ghauri!

Salim: Nasreen is a quiet person but when she wants, she speaks out.

Ayesha: Who do the daughters take after?

Nasreen: One takes after me and the other takes after Salim.

Ayesha: One of them is married. Do you have any grandchildren?

Salim: Masha Allah we are lucky to have one granddaughter and one grandson. They are more fond of me but Nasreen takes more care of them. She says they jump around a lot. That gets her a little upset.

Ayehsa: Okay, when does she speak more?

Salim: When we have a difference of opinion sometimes about the decorations of the house.

Ayesha: Does Mr. Ghauri take interest in the house?

Nasreen: Salim pays more attention on the exterior of our house and I pay attention to the interior decoration. Sometimes obviously there is conflict and there are discussions. I believe when it is my area then I must speak out. Men cannot win in these things; they must accept defeat.

Ayesha: Do you go to the office or would you rather have nothing to do with it?

Nasreen: No, I go there sometimes. I only go there when he asks me

Salim: We have made the office wife-proof.

Ayesha: What are your star signs?

Nasreen: I am Aries

Salim: I am Libra

Ayesha: Mr. Ghauri what are the new developments in NetSol?

Salim: The IT industry of Pakistan is in its good phase. This industry is bearing fruit because of the twenty years of hard work. Pakistan holds a prominent position in the IT world. We at NetSol, worked very hard in the Chinese market and today its financial application is used by many large banks. We make incredibly smart things in Pakistan which benefit the people. We received a lot of appreciation in China. Similarly we have to conquer the American market. Because of NetSol, Pakistan's positive image is in the world and we are proud of

it. We employ six hundred young men and women whose ages are between twenty two and twenty six and they develop international standard software.

Ayesha: Do you travel with Salim?

Nasree: I don't travel that much.

Ayesha: Mr. Ghauri you must develop a software that can track the activities of husbands. Only then will Pakistani women appreciate you.

Salim: In that case I will land in trouble. Why do you want to ruin the peace of our homes? I'll give you an example. About fifteen years ago there were road cameras installed in Australia which took pictures of over speeding cars. Once they took a picture, they sent it along with a fifty dollars fine to a man's home. You could see two people in the photograph. One was that gentleman and the other was a lady (not his wife!) sitting with him. His wife got a hold of that picture and because of that she divorced him. The matter went to court that because of a traffic violation a divorce happened. Then the Australian government passed a law that these photographs will not be delivered to homes and will remain with the traffic police department. This is how technology can have disastrous results.

Ayesha: How are you at cooking?

Nasreen: That is my mother in law's department. Home décor and decoration is my department. Masha Allah it's a big house. I have to spend my whole day looking after it.

Ayseha: You must have many guests?

Nasreen: Yes, Masha Allah we have many guests. I can hardly take care of the home. Whenever I go out I am always worried about my home.

Ayesha: Does joint family system have many advantages?

Nasreen: Yes it has, I would like to give this message to all the young girls to live with their in-laws because they are a blessing.

Salim: We also lived alone when we were living abroad. After our marriage we went to Saudi Arabia, then to Australia. We raised our children on our own and now that we live in a joint family, I have an unbelievable sense of security. Now I travel in peace, if there is peace in your home then you can really work or else you might end up stuck in quarrels and fights.

NETSOL: A CASE STUDY(DR. ZAHOOR AHMED, VC LUMS)



Lums # Forthcoming

NETSOL TECHNOLOGIES LTD

Salim Ghauri, CEO and Chairman, of NetSol Technologies Ltd, pondered over the emerging business situation facing his company, as he looked out of the large glass window that ran the length of his Lahore office.

The panoramic view from his office was rapidly changing as a new ring road developing around the city was transforming the serene landscape. However, his thoughts were still in a flurry as he went over his long discussion with Najeeb Ghauri, Chairman of NetSol Technologies Inc., based in Calabasas, CA. (See organization ownership structure in **Exhibit 1 A**, global organizational structure in **Exhibit 1 B** and organization chart of NetSol Technologies Ltd in **Exhibit 1 C**.)

The last time Najeeb was in Lahore, along with Naeem Ghauri, the Global Head of Sales and President of the group's Europe operations based at Horsham, UK, Salim had seen them react positively to signs of rapid development in the city. They all felt that the decision to maintain the global delivery centre at Lahore and continued enhancement of software development capabilities through CMMi Level 5 processes had played key role in company's success. At the same time, Najeeb and Naeem had for the first time questioned Salim and his Lahore based team's strategy of growing organically and incrementally, while maintaining a narrow focus on the global leasing and financial solutions market.

Najeeb, who constantly faced investors and media in the US (the parent company, NetSol Technologies Inc., was listed on NASDAQ), felt that the company needed to grow more rapidly to win greater investor confidence and a higher valuation in the market. Both Najeeb and Naeem wanted more debate on Salim's strategy to maintain the company's business focus within the financial enterprise applications domain and his insistence on continuing to invest in processes and infrastructure at the company's Lahore facility for another three years before seeking growth through diversification.

Salim felt that it would not be wise to move into new products before the next release of their main product matured and the related delivery mechanisms were

in place – an effort estimated to require three years. Najeeb on the other hand felt that there was an opportunity to grow by acquiring companies that offered good value at the moment. He felt that with the expected recovery of the world economy, the valuations would increase to the extent that it may not be feasible for NetSol to pursue this acquisitions based growth strategy.

Both Salim and Najeeb felt that there was a real need to balance long term capacity development with rapid revenue growth through more investment in business development and acquisition of new and fast revenue generating businesses. However, they differed on whether these acquisition should be aimed at extending the features of the existing software product and developing additional capabilities in the related areas (Salim’s perspective), or diversifying through addition of new products in financial and related sectors, enhancing the revenues within the next one to two years and resulting in more rapid growth (Najeeb’s perspective).

As Salim reflected on the concerns Najeeb had expressed, he realized that he needed to build a clear and strong case for the Board of Directors to convince them to continue supporting his business strategy. As he tasked Umar Zafar, VP Strategy, to review the arguments and issues related to various strategic options

so that a considered decision could be taken during the forthcoming Board meeting, he reflected:

“NetSol has done reasonably well over the last 15 years with focus on one product (although we have dabbled in a number of other areas also) that is now well respected and has a strong brand. The question is: what do we do to multiply in future? Should we take more products and service areas, expand our market reach and become a much bigger and different company now or should we further strengthen our position in our current domain where when someone talks of systems for lending business they think of NetSol.”

As Umar left Salim’s office after their meeting, he ran into Sajjad Kirmani, Executive VP, and they sat down to reflect on how to address this strategic dilemma. After a detailed discussion Sajjad commented:

“Maybe the events will determine themselves which course the company takes.”

Industry Overview

Since the mid-1990s, the global IT industry had seen the emergence of many developing countries as suppliers of IT based products and services. India and China, in particular, saw phenomenal growth, as local companies took advantage of favourable government policies, abundance of local IT talent and a growing

demand in many Western countries for increased software development support. Initially, this demand was driven by the need of businesses in the US and Western Europe to drive their costs down, by outsourcing non-core, repetitive and less knowledge intensive tasks to IT companies in developing countries. However, as the latter grew in experience and skills, both technical and organizational, they began to seek more complex and knowledge-based projects, including outsourcing of planning functions and even business and technology consulting.

The worldwide IT and BPO services spending was expected to grow from US\$ 732 billion in 2007 to US\$ 899 billion in 2010 (CAGR 7%). Out of this, *offshoring* was expected to grow from about US\$ 31 billion to US\$ 60 billion.

Pakistan's IT industry had been slow to catch up with these trends. Fettered by lack of Government policy support, and prevailing domestic and regional political uncertainty, most local IT companies found it hard to compete for export business. However, a few, including NetSol, had overcome the initial challenges to develop global customers and generate significant export revenues. Such companies were few, and stood out in the local IT scene. Among other things, they demonstrated strong leadership and entrepreneurial skills, high commitment to quality assurance, and significant investment in resources and infrastructure.

According to the Pakistan Software Export Board, there were over 1,300 IT companies in Pakistan, with total revenues of US\$ 2.8 billion, out of which about half were from the export of IT solutions and services. In 2008, only one company was CMMI Level 5 certified (NetSol), the highest level of maturity and quality in processes, while a few others were at Level 3 and Level 2. The industry employed about 110,000 IT professionals. Many global industry reports had identified Pakistan's potential as an emerging global IT player.

Salim Ghauri - the Entrepreneur

After graduating with a degree in gas and petroleum engineering from Romania, Salim joined a Saudi Arabian company in Riyadh, in 1979. However, he soon left the company to join Citibank for half the salary, and a night shift job.

As he would explain many years later;

“I was convinced, even then, that there was a great future in computing. I was so excited about the opportunities in IT that I didn't hesitate to accept a less paying job, with fewer perks. As a young engineer, that was a big decision for me.”

His new job provided him a good understanding of running a data centre, and he gradually developed enough expertise to start offering consultancy and training services on a part-time basis. In 1983, he set up a small IT training centre and

software house in Dammam. In 1986, he moved to Australia, and for the next nine years ran a successful software development and consultancy business. In 1995, however, he decided to return to Pakistan, to start a new business there.

Reflecting on his decision, Salim commented;

“I was very comfortably settled in Australia. My consultancy was well established, and my customers really liked working with me. However, when I saw that India was emerging so strongly on the Global IT scene, it pained me to see Pakistani companies not doing enough. Then, I decided that I should go to Pakistan and use my knowledge and experience to build an IT company.”

He set up his office in an upcoming commercial area in the centre of a posh suburban residential locality in Lahore. The company, initially named Network Solutions and later NetSol, was soon offering software implementation services to Mercedes Benz Taiwan to help them implement their new software leasing system.

According to Salim;

“I had expected that we will be able to generate work from within Pakistan. For about three months, initially, I remember meeting a lot of people and offering our services but [there were] no projects. Then in May 1996, fate intervened. We

received a phone call from Mercedes Benz in Bangkok. They needed help on an IT project. They were very frustrated as well and asked for our assistance. This was quite unbelievable! We quickly put together a team of IT professionals to help this client in Thailand.”

It was through this work that Salim and his team gained an initial understanding of the financing and leasing domain. They also realized that the customer’s system had many weaknesses, and it would soon require a new system to run its operations.

According to Salim;

“We soon realized the significance of the opportunity to develop a new software solution for them. Mercedes Benz would provide everything from domain knowledge to funding. Until then we had been an IT services company, but we decided that this was an opportunity to develop a software product. We, therefore, insisted to Mercedes Benz that the IP (intellectual property) of the new software system would be NetSol’s. They agreed to it, but probably wondered what we intended to do with a highly customized solution developed in Chinese language. In fact, at that time, even we were not clear how we would benefit from having IP rights over the product, but it became a turning point for the company.

It became the basis for NetSol's emergence as a successful software product company with a growing customer base of leading global companies."

Emergence of LeaseSoft

NetSol's development of a point of sale module (POS) for Mercedes Benz Taiwan may have been a small project. However, with its successful implementation at the customer site in 1997, Salim and his team won their clients' confidence and trust in their ability, commitment and keenness. Salim, enthusiastic and energetic, aggressively pursued them for more work. However, even he was surprised when they agreed to give him the opportunity to develop a proposal management system (PMS) for Mercedes Benz' leasing operations in Australia. For him, it was like a dream come true.

In Salim's words;

"I still recall the phone call that got us started. We were offered a contract for £40,000 at our first meeting and the project was underway. We still continue to service this client, many years later. It really has been like a fairytale."

In 1997, the newly developed proposal management system (PMS) was successfully implemented in Australia. NetSol was now an established and

reliable vendor for Mercedes Benz. Within the next few years, it carried out several implementations at various Mercedes Benz locations. A wholesale financing system (WFS) was developed for Mercedes Benz Thailand (1998), followed by multiple implementations of a contract management system (CMS) in Australia, Taiwan and Singapore (2002). NetSol now had a complete suite of end-to-end applications for leasing businesses.

According to Salim;

“We started off with one customer; Mercedes-Benz Leasing in Thailand. It was a very big name to have, and we were very lucky to have such a name on board in our early days as a company. So what we did with this break was that we made sure we gave them excellent service. Today they’ve changed the name to Daimler. Starting from one small contract in 1996, today they are using our software in countries like Australia, Japan, New Zealand, Thailand, China, Singapore, Korea, and Taiwan. Daimler uses our software developed in Lahore, by Pakistani engineers and technicians, to manage their leasing business worth billions of dollars.”

With each implementation Salim grew in confidence. He began to see NetSol as a leading supplier of a sophisticated leasing solution to this global industry. With time, NetSol had achieved automation of the entire spectrum of auto leasing

operations, including both the retail and wholesale sides (see timeline in **Exhibit 2**). It could now offer a complete end-to-end solution to other blue chip companies. In 2005, NetSol decided to brand its offerings as LeaseSoft. This was a turning point for the company. It was now a software product company offering enterprise solutions to the global leasing industry. It was also the beginning of Salim's fascination with SAP, the German global leader in the enterprise systems industry. He decided that LeaseSoft had to be the SAP of the leasing world.

By 2008, LeaseSoft was fetching around US\$ 15 million from its worldwide licensing and maintenance revenues. Toyota, BMW, Nissan, Volvo, CNH and Fiat were among its customers, some of them in several locations across Asia Pacific. Salim decided that the 'LeaseSoft' brand name made the solution specific to leasing. With his eyes now set on winning customers in other areas of financing, such as lending, both commercial and big ticket, he rebranded LeaseSoft as the NetSol Financial Suite (NFS).

Developing a Niche Market Focus

NetSol impressed its customers with its ability to *"focus on the service aspects of building software systems for them."* Its close interaction with buyers in exploring new process automation areas, gathering requirements and adhering to trial, pilot and final timelines, deliverables and criteria, helped build trust and

confidence among its customers. Its management valued this relationship with the customers, and took pride in the company's ability to retain them and get more business out of them. In fact, much of the revenue growth over the years had come through successfully building on references from existing customers.

Partly because of this, most of the NetSol's NFS customers were financial divisions of leading global automotive manufacturers. Indeed, NetSol defined this segment as 'captive auto finance', and considered itself a global leader in this niche.

For each new captive auto finance customer, NetSol undertook extensive customization of NFS. As a result the solution grew more complex and mature, with extensive features and growing functionality. The simultaneous undertaking of customization and implementation made each new project a complex activity requiring significant deployment of onshore and offshore resources. At the same time, the development team became increasingly experienced in the domain of auto finance. However, the management continued to explore opportunities of extending NFS to other leasing and financing businesses. It ventured into new business domains with the same confidence that it had for its strong captive auto finance business segment. Such new business often required a high degree of product readiness for that industry, but NetSol had become adept at sidestepping

this requirement by combining extensive customization into its implementation approach. Leveraging its CMMI Level 5 development processes and project management capability, NetSol was able to deliver such challenging projects.

However, winning such projects was not easy and NetSol had to engage in extended and complex negotiations with prospective clients to convince them that it could deliver against very tight, often impossible, deadlines. Keen to maintain the company's growth momentum, NetSol's management followed an aggressive strategy by committing to tight deadlines, but building warranties into the contracts to make sure that both the client and the company shared the burden of keeping the projects on track. With time, NetSol became quite adept at creating complex sales contracts and winning favorable terms from the clients.

For the company's Lahore based employees, working for foreign customers was an exciting opportunity to travel abroad and gain exposure to new cultures and business environments. Their enthusiasm to impress both the management and the customers drove them to work long-hours. Eventually, with more experience and exposure, they developed a strong knowledge and understanding of the customers' domain and started offering '*smart advice*' to them. The customers would marvel at NetSol's quality of resources and found them both '*smart*' and '*amazingly hardworking*'.

Even though the company generally followed the waterfall software development approach with distinct stages, in actual work, it often managed different activities such as requirements gathering and customization, simultaneously and in parallel. This was often necessitated by the pressure to adhere to very demanding deadlines. However, because of the experience of its project managers and team leads, it was able to produce innovative solutions in response to such challenges.

Undertaking international software delivery and implementation projects, managing multiple stakeholders, extending 24 hour support to global customers under strict SLAs and an efficient resource induction process were some of the other capabilities that helped NetSol keep its customers satisfied with its solutions and service. Efficient resource induction meant that the company could easily scale up or scale down its resources in view of expected project activity. However, this contributed to some organizational challenges, such as employee turnover and erosion of knowledge base.

Learning from Interaction with Global Customers

Interacting with foreign customers initially required bridging a cultural gap. Keen to win approval for their intense efforts, the NetSol team was initially averse to sharp and direct criticism, until one customer suggested that they were too 'defensive'. The management took this 'criticism' to heart, and realized that they

should actually aim to benefit from such feedback to achieve continual learning and improvement. This change in attitude was not easy, but through management reinforcement, NetSol's interactions with its customers grew more open and collaborative.

The management learnt the value and importance of 'sharing problems with customers'. On several occasions, it reached out to customers for help in dealing with some immediate problem. On one occasion, the management received a request for an immediate and detailed product demonstration to be run on customer site for a new prospect, Toyota Leasing Thailand. To the management's frustration, it seemed impossible to fly the technical team into Thailand at such short notice. Aware that Toyota could be the next major customer, the management decided to request Mercedes Benz in Thailand to run the demonstration from their Thai office. Salim and his team knew how strange it would be to ask a customer to help them sell such a business critical system to their competitor. However, to their surprise, Mercedes Benz immediately agreed to help. Salim also realized that it served his customers to see his system become adopted more widely in the industry and to evolve and mature in the process.

On another occasion, NetSol found itself in a severe cash flow situation. They realized that there were important contracts in the pipeline, but the company was

fast running out of funds to even pay for its operations and salaries. After much grim discussion, they decided that the only way out would be to request Mercedes Benz to release the earnest money of US\$ 500,000 that NetSol had deposited with them as guarantee that they would fulfill the requirements of a newly awarded contract. It was a large Mercedes Benz panel that listened to Salim's presentation. After a grueling and tense session, the Mercedes team went to a separate room to discuss NetSol's request, while Salim waited. After a while, they reassembled in the meeting room and informed him that the payment would be released, but in five equal parts spread over as many months.

While recounting this experience of dealing with Mercedes Benz, Salim said;

“The foresight and acumen with which they responded to our request was marvelous. If they had made the entire money available to us at once, we would most likely have spent all of it away in that crisis situation. Gradual release helped us manage our finances more carefully. Things gradually improved and NetSol learnt to trust its customers' judgment.”

As NetSol picked up the quality practices of its global marquee customers, it also learnt to deal with them on equal footing. Once a key customer inadvertently, made unwarranted changes to the software code of the NetSol solution running at their site. This was a clear violation of the contractual terms between them.

NetSol decided that this was a very serious matter, and even though a very important customer was involved, it threatened legal action against them. No formal action was eventually taken, as the customer apologized formally and made amends, but NetSol learnt how to be assertive with its customers, when necessary.

“Did Not Get St. George”

Within five years of its founding, NetSol already had presence across Asia Pacific, including China, Singapore, Thailand, Taiwan and Australia. Salim was not alone in running the company, now. In 1998, he had asked Sajjad Kirmani to join NetSol as Executive Vice President and Director of IT Operations. Together, they started organizing the Lahore facility along global standards, investing in processes, infrastructure and organization. Sajjad was an experienced IT professional having worked for leading local and multinational companies, in Pakistan as well as abroad. His organizational skills and painstaking diligence complemented Salim’s flair and salesmanship. Under the duo, NetSol grew rapidly in revenues and number of employees, and started exploring diverse opportunities in the local market, besides its focus on the financial industry, globally. Both Salim and Sajjad frequently visited public sector organizations,

together, to pursue government tenders for IT solutions and services. However, NetSol's business focus remained global.

In 2001, it learnt about an opportunity to provide a complete, end-to-end leasing system for a bank in Australia, the St. George. St. George was a leading retail and business bank in Australia and was looking for a complete leasing solution to run its leasing business. Salim was immediately excited;

“We thought this could be our big break. We had never worked on a solution of this complexity. The banking environment was much more complex than that of the auto-finance companies that we had been serving, but we were convinced that we could do it. We felt that it was the kind of opportunity that could completely transform our company.”

Salim and Sajjad worked tediously on developing the bid. It was an AUS\$ 3 million bid that they sent to St. George. Salim made several trips to Australia to make sure that his company was well represented in the bidding process. NetSol eventually lost the bid. Broken-hearted, Salim informed Sajjad of the outcome through an SMS while traveling: “Did not get St. George.”

Several years later, Salim still carried that SMS on his mobile, but counted his blessings that they did not win this project.

“We could never have delivered this project, even if we had won it. We were just not ready for work of this scale at that time. I have seen many Pakistani IT companies get into massive software development projects only to fail miserably and lose their standing in the process. We were fortunate, however, that we never won big projects for which we were not ready.”

Salim believed that NetSol’s success lay in managing its growth and taking one manageable project at a time.

The 2002 IT Crisis

In the late nineties, the IT global industry was thriving, supported by trends towards greater automation, process reengineering and off-shoring. Many developing countries, including Pakistan, saw growth in their IT sector, as a growing number of startups benefited from the international demand for IT enabled services. Globally, companies were worried that their systems, based on old technology, would not be able to perform with the change of date in the year 2000, a phenomenon referred to as Y2K. As a result, there was a sudden surge in demand for IT services to fix this problem. During these years there was phenomenal growth in the IT industries in developing countries, such as India and Pakistan, to meet the growing global demand for IT services. This situation didn’t last for very long. By 2002, there were suddenly too many IT companies

with huge overheads and not enough business. Many firms closed down, and those that remained suffered drastically reduced revenues and profitability.

Salim and his management team realized that survival would not be possible without adopting serious measures.

“Those of us who could sense the change in the business environment and reduce costs quickly were lucky as they were able to steer their companies out of the difficult times much better.”

While undertaking a number of cost cutting measures, the management also decided to push ahead with an ambitious initiative to get the company certified to international quality standards.

According to Sajjad;

“At a time when all companies were just focused on cost cutting, we decided to invest in our processes. It was a difficult decision at the time, but we were convinced that this was the way forward, to help NetSol compete at the global level.”

The Quality Initiative

Pakistani businesses got their early exposure to international quality standards around 1995, when foreign consultants started approaching them to create awareness for the relevance and usefulness of achieving international quality accreditation through certifications such as ISO 9001. Salim attended one such presentation and was immediately convinced that in order to impress customers like Mercedes Benz, his company must be ISO 9001 certified. In 1998, NetSol achieved this certification. Salim immediately felt the difference.

“Suddenly, Mercedes Benz started showing greater respect for us. They realized that we were a serious and quality conscious business and were committed to investing in quality.”

Growing in confidence, Salim started eyeing bigger business. In 2001, they learnt that Dubai Port Authority was planning to outsource its entire IT operations and was inviting bids. Buoyed by confidence from being Pakistan’s first ISO 9001 IT company, they decided to bid for it.

“It was perhaps our overconfidence that we felt we could win this massive contract. When we arrived for the presentation, a big shock was in store for us. Out of the 20 companies competing for the business, 19 were Indian, including the likes of InfoSys and Wipro, who were CMM level 5. Obviously, we lost the bid, but we came back convinced that we should now have CMM.”

Having seen the benefits of their first international quality standards accreditation from obtaining the ISO 9001 certification, Salim and Sajjad now set their eyes on CMM. In 2001, they commissioned a Quality Engineering (QE) department and tasked it with the ambitious task of achieving CMM level 3 within a year. A special group called Software Process Engineering Group (SPEG) was created in to guide this effort. It included heads of QE, development and business departments.

“ISO 9001 certified our company as a quality focused business, but it didn’t say anything about our standing as an IT company. CMM would establish us as an IT firm of international caliber.”

However, Salim faced a major setback when the consultant arrived in 2002 and assessed them short of level 3. Level 2 was the minimum they could have achieved after a year’s effort. Salim realized that the main reason for this failure was that his senior technical people were not supporting this effort.

“During an entire year, not a single KPI¹ could be refined. The technical people did not believe that CMM was required. They felt that we were already doing

¹ KPI: Key Performance Indicator; KPIs are used to measure performance against different processes.

great in our software development work and we did not need to trouble ourselves with the kind of documentation that new standards required.”

Salim and Sajjad decided that achieving CMM was too important for their business and they could not afford to let some people thwart it. They decided to act tough and disbanded the team of senior technical resources whose lack of support could doom this effort. They then gathered the QE team and asked them to win level 3 for the company or risk losing their jobs. The head of QE was sent to USA for training. In spite of the serious financial difficulty that NetSol faced during that time, it continued to invest in the training of its resources to help them fully understand the requirements of CMM.

In 2003, NetSol was assessed at level 3. In 2004, came level 4, and finally in 2006, level 5. NetSol was now at the highest level of software maturity, globally, and at the time, there were just about 100 companies around the world with this distinction.

Salim now considered NetSol in the same league as the global leaders it was serving. Conscious that it was now handling large systems and data for its customers, the management decided to obtain ISO 27001 certification for information security. This was achieved in 2008.

NetSol's next target international quality standard was ISO 20000 covering delivery of IT services.

Product Delivery

NetSol's NFS implementation process normally spanned three to six months. The company derived its income both from selling the license to use the products, as well as from related software services. The latter included requirements study or gap analysis, customization, testing, configuration, installation at the client site, data migration, training, user acceptance testing, supporting initial live operations and, finally, the long term maintenance of the system. Any changes or enhancements after the implementation were also charged to the customer. In the requirements study/gaps analysis, a NetSol team went to the client site to study the client's business and functional requirements and mapped them against existing functionality. The development cycle that followed the gaps analysis took place at the development facility in Lahore. This was followed by thorough testing, which took place partly at the Lahore facility and rest at the client site. Based on successful testing, the system was installed. Often, this involved migration of data from an older system to the NFS database. Successful installation was followed by user and administration training. Both functional and business users were involved. After training, user acceptance testing was

conducted, where client's nominated staff, along with NetSol consultants, tested the system against business requirements. Upon acceptance, the system was then considered ready for normal business use. Due to the mission critical nature of the solution, NetSol consultants remained at the client site even after the system had gone live, to assure smooth operations. The regular maintenance and support services phase for the implemented software would then begin. In addition to the daily rate paid by the customer for each consultant, they also paid for transportation and boarding of the consultants, and a living allowance.

Product Development

LeaseSoft had evolved through a series of implementations. Each implementation resulted in new and enhanced functionalities and features. In a few years, NetSol management realized that they faced a two-fold problem because of this evolutionary development. NFS now had several baseline versions, each running at a different customer site. Secondly, the code had become large, unwieldy and monolithic, and the technology base was becoming outdated. The management decided to undertake fresh product development. The initial attempt at product development, based at the company's UK office, failed when key stakeholders could not agree on various aspects of the new product design, even after several

months. Salim then decided to take matters into his hands. In 2006, he constituted a separate team to start work on the next generation product under code name 'Blue Star'. During the next four years, Salim did not allow any meddling in his product design and the timelines. The new product was based on modern technology and advanced architecture to allow a high level of flexibility, modularity and scalability. The whole project was kept completely independent of other development activities. Finally, in July 2010, the first phase of NFS R2, denoting Release 2 NFS, was completed and project Blue Star was closed. NFS R2 became the cornerstone of NetSol's strategy for expanding into new markets.

Business Development

NetSol maintained a small business development team at Lahore. While most of the team provided presales and back office support to the business development effort, only the senior members including Senior Vice President and Vice President traveled for active business development. Successful business leads were usually generated through references from existing clients. As a result most new business was either from other global locations of an existing customer, or other firms in the same industries as existing customers.

Business development lead times were usually extended over several months, following a cycle of initial contact, responding to request for information (RFI)

and request for proposal (RFP), conducting live demos, often via video conferencing arrangements, and signing off the contract. These activities constituted considerable effort on part of the business development team, even when eventually the contract could not be closed.

Organizational Development Efforts

Over the years, the company continued to invest in its human resource. It formed a new Strategy Wing to usher in more formal strategic corporate and business planning. It also conducted a government sponsored apprenticeship program to train, and possibly hire, new local IT talent. In addition, NetSol Training Institute was set up to impart technical knowledge through short IT courses. The management believed that for many IT jobs, IT education spread over two to four years was not required, and it could attract quality talent through such short courses.

The company also set up a Corporate University to develop and retain its management personnel. This was a pioneering initiative by a local IT company.

The company continued to build gender diversity. In addition, a number of corporate responsibility initiatives were undertaken, including a day care centre,

primarily for children of female employees, a ‘noble cause’ fund, and a literacy program for office boys and janitorial staff.

In 1999, at the time of going public in the US, the founding owners decided to offer some stake in the company to its senior most managers. Thus, they transferred some of their ownership in the form of stock options to these managers. Ten years later, NetSol became one of the very few companies in Pakistan to get approval from the Securities and Exchange Commission (SECP) and the Karachi Stock Exchange for an employee stock ownership plan (ESOP). These stock options were offered to key managers across the Pakistani operations, covering both senior and middle management levels.

The Global Delivery Centre at Lahore

The company had invested significantly in its global development facility at Lahore. It had been designated as a Software Technology Park by the Pakistan Software Export Board. It had a covered area of 80,000 sq ft and modern fiber optic connectivity. With an advanced network infrastructure and physical/logical security management, and video conferencing and training facilities, it formed a reliable and secure development facility to provide round the clock support to the company’s partners, customers, and sister concerns across USA, UK, Asia Pacific and Australia.

The decision to maintain the development operations at Lahore, in spite of the political instability and constant threat of terrorist attacks in the country, was based to a large extent on the low cost IT talent available in the country, rapidly improving standard of higher education, a modern and fast improving infrastructure of roads and communication, and friendly weather. Lahore had a rich and vibrant history and culture, and was the second largest city in the country and a thriving business centre.

However, in recent years, political instability and the ever present threat of terrorism had become a major concern for businesses. Foreigners were often reluctant to visit. NetSol management worried about the confidence of its customers in its ability to maintain continued operations in such conditions. Supporting its mission critical software for its customers meant that it could not afford any disruption in its operations.

The management had often discussed the need to establish an alternate delivery site, but Salim firmly believed that the Lahore centre was the key to their success as an advanced facility assessed at CMMI level 5. However, to assuage concerns of its customers, NetSol had invested in strong business continuity measures because of which it could instantaneously switch operations to alternate locations in the event of a disruption at Lahore.

Acquisitions and Partnerships

As the company continued to grow, it followed a business model (see **Exhibit 3**) based on growth in revenues in its core businesses together with strategic acquisitions and partnerships. A list of NetSol's partnerships is given in **Exhibit 4**.

In 2005, it formed a joint venture with The Innovation Group plc (TiG), a UK based multinational offering insurance based solutions to businesses. This joint venture, called Extended Innovation (EI), formed an offshore development operation for TiG, based within NetSol's Lahore facility. It proved to be a successful new business area, and grew rapidly from a small team of about 10 people to more than 130 in three years. EI impressed TiG so much that the latter decided to shift its work from offshore centers in India to EI.

As the number of implementations of its LeaseSoft solution continued to grow in the Asia Pacific region, NetSol started eyeing other regional markets, especially Europe and North America. Accordingly, the company made two major acquisitions in 2005 and 2006.

In 2005, NetSol acquired UK based CQ Systems Ltd. It paid for a 100% stake in the company through 50.1% in cash and the rest through an earn-out formula over

a period of 12 months. CQ had been providing sophisticated software solutions in the area of finance and lending, in the UK market for about 20 years.

According to Naeem Ghauri, then CEO of NetSol Inc.;

“CQ business model complemented our growth strategy. The company’s product offering was synergistic to ours, as it had an established and balanced mix of recurring revenue flow from the European market place. We anticipated considerable growth in this market as we expanded our product offering and leveraged our offshore technology infrastructure to contain costs and improve margins.”

NetSol’s acquisition of US based McCue Systems was another milestone in its history of growth. McCue had been developing business solutions for the vehicle and leasing industry in the US for over 30 years. Its flagship product, LeasePak, offered many of LeaseSoft’s functionalities. It automated and simplified lending and leasing operations.

Both these acquisitions constituted new sources of revenue for the company, in new geographic markets. They also helped expand the company’s portfolio of product offerings, and brought new skills, knowledge and competencies to the company. At the same time, they brought some new challenges. Cultural

assimilation became a major management concern, as it tried to create synergy across regions to achieve a global business model. Another outcome of these acquisitions was the need to achieve product portfolio rationalization, as both CQ and McCue had products that competed with LeaseSoft in the same financial domain.

Fuelling Growth

NetSol was listed on three stock exchanges, NASDAQ, KSE (Karachi) and DIFX (Dubai). The story of NetSol's NASDAQ listing was an unusual one. In 1999, Salim's brother Najeeb, who along with his wife, was running a clothing business in USA, decided that in order to grow that business they should seek additional financing by going public. Under the NetSol name, the Ghauris carried out IPO for their clothing business and got a good response from the market. However, they soon realized that they were not yet in a position to drive this business further. So, instead, after some discussion, they decided to invest the funds in building the company's IT business in the US.

These additional funds came at a great time, as opportunities were becoming more apparent, not only globally, but also at home. Indeed, the demand for automation in the public and private sectors was growing in Pakistan. The NetSol management decided that while the company would continue to build its export

driven business, it would also position itself as a leading IT solutions provider in Pakistan.

By 2002, two separate departments, *IT Consulting & Services* (ITC&S) and *NetSol Defense Division* (NDD) were doing dedicated work for the public sector and defense automation, respectively and NetSol's revenue base was widening. (See financial statements in **Exhibits 5**.)

IT Consulting & Services

Automation in the public sector became one of the key government policy priorities in Pakistan. Salim believed that it was a lucrative business area not only because of its huge potential, but also because it was a great opportunity to establish NetSol as a key domestic player, in addition to its strong position as an exporter.

Explaining NetSol's focus on the public sector at a time when it was still seeing new opportunities for growth in its global financial markets, Salim said;

“I have this expectation from the Pakistani public sector that one day it will start investing heavily in IT infrastructure and automation. So far that has not happened in the last 15 years, but that doesn't mean that it will never happen. And whenever it does, all our investment in this area will pay off, because I

believe that people who keep building their businesses gradually and do not get bogged down, will be more prepared than others when there is work to be won. We are gearing up for the day when the Pakistani public sector will have no choice but to invest (in IT), just like the government has now started investing heavily in the roads infrastructure after years of neglect. I remember when I first came across the terms Y2K around 1993-94. Indian companies immediately saw an opportunity and started preparing for the craze. They benefited hugely when the time came.”

Initially, both Salim and Sajjad visited key public sector departments that were considering automation. These efforts resulted in a number of leads over the years. Automation was carried out for various public sector administrative functions, including Hajj² and Taxation, as well as the administration of Senate and provincial and national assemblies. However, such projects remained few and far between, and the public sector business, in spite of its promise and excitement, never reached a level where it could become independent and profitable.

Two major automation solutions, the Land Records Management Information System, LRMIS and the Motor Transport Management Information System,

² Hajj, the annual Muslim pilgrimage to Mecca, involves huge logistical operation run and overseen by the Government.

MTMIS, became the biggest IT projects in the public sector. NetSol became a leading vendor in the bid for both. In the case of the latter, it went on to develop and implement the system across Punjab, NWFP, Islamabad and Azad Jammu Kashmir.

Another key solution developed in the public space was the Electronic Credit Information Bureau (E-CIB). The State Bank of Pakistan wanted a system to enable all commercial banks operating in the country to evaluate new credit applications through a centralized database. NetSol's E-CIB enabled this by allowing banks to update and receive credit history data for their Pakistani customers.

In spite of the great national significance of these projects, however, NetSol continued to face great challenges in building a profitable and thriving public sector business (see comparison of local and export revenues in **Exhibit 6**). The LRMIS project continued to drag on without being formally awarded by the government, taking up considerable company resources. NetSol carried out a successful pilot implementation in Punjab with the hope of eventually landing this huge project.

With time, it became clear that these projects were taking up too much resources, given the risks and complexity associated with such large scale automation work.

NetSol Defense Division

NetSol's experience in the Defense sector, too, was mixed. It dedicated significant resources to establishing its Defense practice. However, with the exception of a few successful automation projects for the Armed forces of Pakistan, the practice could not fulfill the promise of tapping the huge potential for automation in this sector. Dealing with the Army involved complex arrangements. Huge and technologically advanced automation projects required partnering with global leaders in the field. However, decision making involved complex procedures, raising the uncertainty regarding the awarding of large contracts.

Diversification and Complexity

Between 2005 and 2006, NetSol grew both organically and through joint ventures and acquisition. Its acquisition of CQ systems, McCue and Ciena Systems (a SAP practice) strengthened its presence in the UK and USA.

Spurred by the success of EI, NetSol entered two new joint ventures, which extended its market reach and added to the complexity of the business model.

The first of these joint ventures, Raseen Innovation Centre Pakistan (RICP), was with the Dhabi Group of UAE. It involved setting up a development facility in

NetSol premises for developing mobile based payment solutions. Both NetSol and the Dhahi group had great expectations from this business, but it never got out of the product development stage. Eventually, both companies decided that the business model didn't seem viable and withdrew their support for RICP.

The other joint venture was with the Atheeb Group of Saudi Arabia to set up a software engineering centre of excellence in Riyadh. Its purpose was to serve a wide market across Middle East, Africa and parts of Central Asia to provide IT solutions and services in public and private sectors. NetSol had a 50.1% share in the JV, while Atheeb had a majority representation on the board of Atheeb NetSol Saudi Company Ltd.

The Growth Strategy Debate

In 2010, NetSol was the leading IT company in Pakistan with highest export revenues. It had won several awards repeatedly, including best employer and highest exporter for the year. Its LeaseSoft had won the prestigious Asia Pacific ICT Alliance (APICTA) award for 'Best Financial Product.'

However, Najeeb and Naeem, who faced customers and investors in USA and UK, felt that the company's achievements were still short of market expectations. (See NASDAQ data for NetSol (NTWK) in **Exhibit 7.**) They felt that in 15 years they should have grown much faster, comparable to the kind of success enjoyed by leading global IT companies like SAP, InfoSys and Wipro. It was during their quarterly meetings and telephonic conferences that they shared this concern openly with Salim.

Najeeb felt:

“NetSol is emerging through some of the most challenging times in recent global business history. Our business is linked to the financial and auto industries globally. The recent global financial crisis struck both industries badly and, as a result, NetSol had to take some desperate measures, including cost cutting and downsizing. Fortunately, we maintained our spending on product development and market exploration. We haven't lost a single customer over the years and we continue to deliver world class services to our customers.

However, this fight for survival has shown us that it is important to make tough choices. We cannot afford to let up on our growth. In fact, investors expect much faster growth from a well-positioned company like ours. The question is whether

our current efforts are enough, or should we seriously explore other new business opportunities besides those afforded by NFS.”

Salim, on the other hand, felt that NetSol would be well served to focus on its core business of providing enterprise solutions to the global leasing and financing industry:

*“Since our first customer, we have continued to grow in our niche market by providing enterprise solutions to global blue chip companies like Mercedes Benz. Initially, we had no competition to speak of, as for our customers it was really a choice between building a complex system in-house or buying it from us. We have several competitors now but they are all regionally focused (see **Exhibit 8**). We are the only company with a truly global presence and a product that is ready for specific needs of markets across the world ranging from a ‘China-ready’ version to a version that is Shariah compliant (a key requirement for markets such as Saudi Arabia). In addition, we are now prepared to extend our offerings to other segments, besides auto-finance and leasing, our traditional stronghold. Other types of financing, including lending and big ticket financing, can be served, as well. We are already investing heavily in China, where we expect rapid growth. Simultaneously, we are positioning ourselves in the North American market. I can see that for the next few years, these areas and markets will require all of*

our focus. China is growing at around 10% annually. North America, on the other hand, is seeing investment in capital goods worth US\$ 1 trillion, annually, of which around 55% is getting financed through loans, leases and other instruments. In spite of heavy automation, most financing businesses are running on legacy systems, for which there will be a huge replacement demand. Over the next two years, we should position ourselves to cater to this demand. For this we already need more resources and we need to make sure that we remain focused within this industry.”

While both Najeeb and Naeem agreed that there was significant potential for revenue growth through NFS, they felt that eventually, it was a finite market, and company’s long term growth required investing in new areas:

Najeeb explained:

“There are several new segments and verticals that can be explored through NFS, as we move to position ourselves beyond leasing. However, should we try to cover the complete spectrum of financing businesses, or should we extend our competencies to some other business areas? As a CMMI Level 5 company, we are among an elite club of IT companies, globally. On top of it, we have a cost advantage over other global players due to the unique location of our global delivery centre, where it is at least 6-7 times cheaper to run our operations,

compared to the developed world. Our management base has grown over time and we have an excellent and growing pool of management and technical resources to develop new businesses. Why shouldn't we then embark on a careful M&A driven growth strategy to start building a growth momentum immediately, instead of following a conservative and 'comfortable' NFS-based growth strategy? We will never jeopardize our core business, but at the same time, we need to look beyond this 'comfort zone'."

Eventually, the difference between views of Salim and his brothers was on the extent and timing of growth and diversification. Salim had experimented with other business areas, besides NFS, but had intentionally limited the scope of these activities to the point where they did not take focus away from the core business. Thus, public sector automation and IT services offerings continued to be part of NetSol's portfolio, but did not grow to challenge NFS' command over resources. He felt that there would be an appropriate time for the other businesses to grow. He felt that focusing too much on rapid growth could destroy the very business model that was helping them create value. Najeeb and Naeem, on the other hand, felt that the company had already waited for too long. For all its investment in infrastructure, quality certifications and human resource, it had still not achieved the kind of growth shown by other global players, like InfoSys and SAP.

According to Najeeb;

“My preference would be to follow a growth strategy based on both organic growth through NFS and other existing offerings, and acquisition of promising new businesses offering immediate revenue accretion and growth potential. So on the one hand, we would continue to invest in our presence in new markets, such as China, Bangkok and US, as well as grow our development capability across other regional locations, such as China, to diversify the location risk. On the other hand, we would explore new businesses that could be acquired and assimilated to create synergistic growth opportunities. These new businesses could be complementary to and consistent with our continuing focus on the global financial industry. In this way, we would also acquire access to a bigger customer base and new market segments. Salim, however, wants us to continue to focus on our existing NFS business, only. His view is quite understandable too, given the potential there and the investments that we have already made. He is also correct in pointing out that our experience of acquisitions has been rather mixed, but I feel that we have learnt over the years, and we are now better placed to manage our acquisitions. There are good companies who are struggling because of difficult economic conditions as they do not have access to capital or cost-effective quality human resources. We can provide both of these elements. This opportunity that we have for acquiring good companies at favorable valuations

may not be there if we wait too long. We have learnt from our past acquisition experiences when we did not plan well and now we will certainly have a pre-acquisition integration plan that covers products, sales, marketing and organization.”

Discussing his preferred strategic option, Salim said:

“I would like us to focus on NFS, stabilize its next release, and develop the marketing and sales capacity to handle a large number of customers over the next three years. This should take our revenues to \$ 70 million in three years. We can then achieve exponential growth and reach \$ 100 million target in the next one to two years. Our current focus should be on institutional capacity building. I have seen many other companies getting destroyed because they focused on too big projects when they were not ready. SAP focused on only one product for nearly 15 years before expanding into other products. It is critical that we first establish our credibility in lending and make NetSol synonymous with lending before we move to other areas. But I also wonder whether I am being too conservative and cautious.”

Najeeb summed up his arguments for a more aggressive approach as follows:

“I believe we can achieve \$ 100 million in revenues in three years if we engage in M&A activity earnestly. We can add 30 million from our acquisitions and get \$ 70 million from NFS in this time period. If NFS revenues take off more rapidly we can always switch more resources to it. There is not a single major software company that has only one product – they all have range of products focused on different segments. I have seen a major software company from Pakistan missing out on the opportunity to diversify aggressively when they were doing very well in the Y2K business. Later when they developed a presence in the mortgage business the financial crisis affected them severely. It is important to not be too dependent on one product and a narrow market. We can stay within the financial space and address needs in related sectors, such as banking, credit and real estate mortgage. This way we will be able to show rapid growth to our investors within the next couple of years and also have more growth options beyond the next five year period. Of course we also do not want to jeopardize the success of NFS though some resources may have to be allocated to other initiatives.”

“NetSol also takes its social responsibility very seriously. We want thousands of young people working in Pakistan for NetSol and other such organizations and play our humble part in shaping the future of youth in Pakistan. We have already initiated work on a new building to enable us to expand up to 3000-4000 staff in Pakistan. I believe growing more business outlets and products will serve this

purpose also. Rapid growth will also make it easier for us to attract better quality human resources. This approach also helps us avoid undue product and market risks.”

Seeking a Resolution of the Debate: Agreeing on a Growth Strategy

As Umar laid down the issues related to the task that Salim had assigned to him in front of Sajjad, another aspect of the discussion ensued. According to Sajjad, single product would make NetSol more risk prone. He also felt that establishing presence in China was a very good decision although the initial project opportunity there did not offer lucrative margins.

“Even though Thailand provided our first breakthrough, it was really China that constituted the first major country-market for us. For Mercedes Benz, Thailand was a much smaller market for their cars and the choice of vendor for a leasing system there did not matter a lot at the global level. However, China was different. Around 2005, China had just started opening up to leasing and asset based financing. Mercedes Benz was initially considering its in-house solution, Phoenix, for the Chinese market. In order to sell them LeaseSoft, we decided to offer it to them at a quarter of the price. That was an important step for us, because we had decided that we would compete globally with leading companies on the strength of our product, and not on price.”

NetSol won the contract for implementing LeaseSoft for Mercedes Benz's financial division in China. LeaseSoft was now 'China ready'. Over the next few years, several other implementations were made to other leading auto companies in China, until NetSol became the leading vendor in this segment.

Sajjad felt that the Middle East with its petro-dollars provided another key opportunity as NetSol already had a joint venture partnership with a leading Saudi business group. The company was now well positioned to develop new business areas in both China and the Middle East. Explaining some of the opportunities that were available to NetSol, Sajjad said:

"IT services also offer excellent opportunities. Recently we have been selected, as a consortium partner, by a leading player in the information security and defense area to bid for a multi-billion dollar project. We ourselves were not very confident but this company was so impressed by our capabilities that they want us to bid with them for such projects anywhere in the world.

We have tried to build own products in different areas before also. Our efforts to develop a banking product did not succeed but we have learnt from our mistakes and improved over time. We are currently in the process of delivering a key logistics systems for telecom clients in the middle-east. In this case we went into the project with no domain expertise but have succeeded due to our strong system

development capabilities. We have also developed search engine technology for the supply chain business that is SAP compatible. This is another promising area of growth.

I think the leasing, finance and lending business can only grow to certain extent and then it will slow down. May be there is a shift in market and technology. It is a finite opportunity. But if we focus on a few verticals, defense and information security consulting and services the opportunity is almost infinite.

The land record system opportunity in Pakistan alone is worth tens of millions dollars. If we obtain even one of these large projects we will be a different company operating at totally different level. May be the unfolding of events will decide which course of action is taken by NetSol.”

Salim knew that he needed to win the Board’s complete support in order to push ahead with his plans for NFS. If however, the Board decided to support an alternate growth strategy, he would need to accept dilution in allocation of resources to NFS, which would require him to change his approach. As he waited for his Vice President Strategy to arrive, he wondered if he should ask him to analyze the company’s growth over the years by focusing on key aspects of their business model. He thought this would require questioning almost everything that he firmly believed in for his company’s success:

1. Was he right in driving the company down the path of becoming an IT product company and not getting into IT services? He had always believed that there was little comparative advantage in offering IT services, which were mostly generic. He didn't want his company to be among the "IT Coolies" managing non-core, low value addition business processes for Western companies.
2. Was he right to have invested so much in CMMI level 5? More importantly, was NetSol adequately leveraging its status as a CMMI level 5 company?
3. Should he continue to support NetSol's domestic business? He had always believed in the potential of automation and e-governance in Pakistan, but over the years, NetSol had faced several setbacks in developing a profitable and growing local business
4. Should NetSol continue to maintain Lahore as its global delivery centre? In spite of the excellent infrastructure and low cost resources, Lahore still suffered due to its difficult geopolitical environment?
5. Should he allow a dilution in NetSol's business focus on the financing and leasing industry? He had always believed that there was great growth to be

achieved in this global industry and therefore NetSol should avoid spreading its resources over several new business areas.

As Salim pondered over these questions, he wondered what Umar would recommend. Was it time to make a significant shift in NetSol's business model and embark on a different phase of innovation involving new products, markets and partners? Or should the company stay its course till more clear signals from the market?

A decision had to be taken now.

Exhibit 1 A

The NetSol Group: Ownership Structure

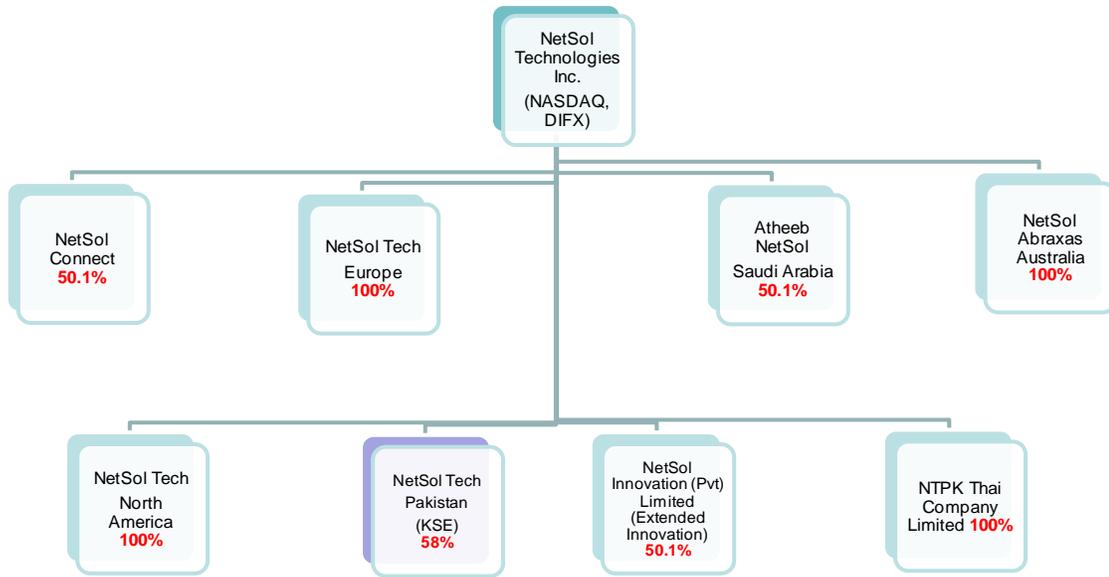


Exhibit 1 B

NetSol Global Organization

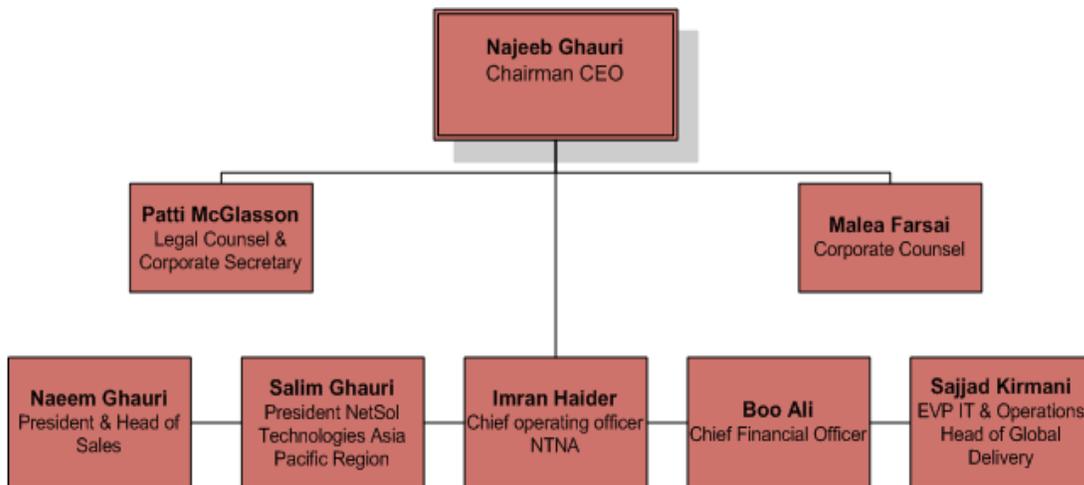


Exhibit 1 C

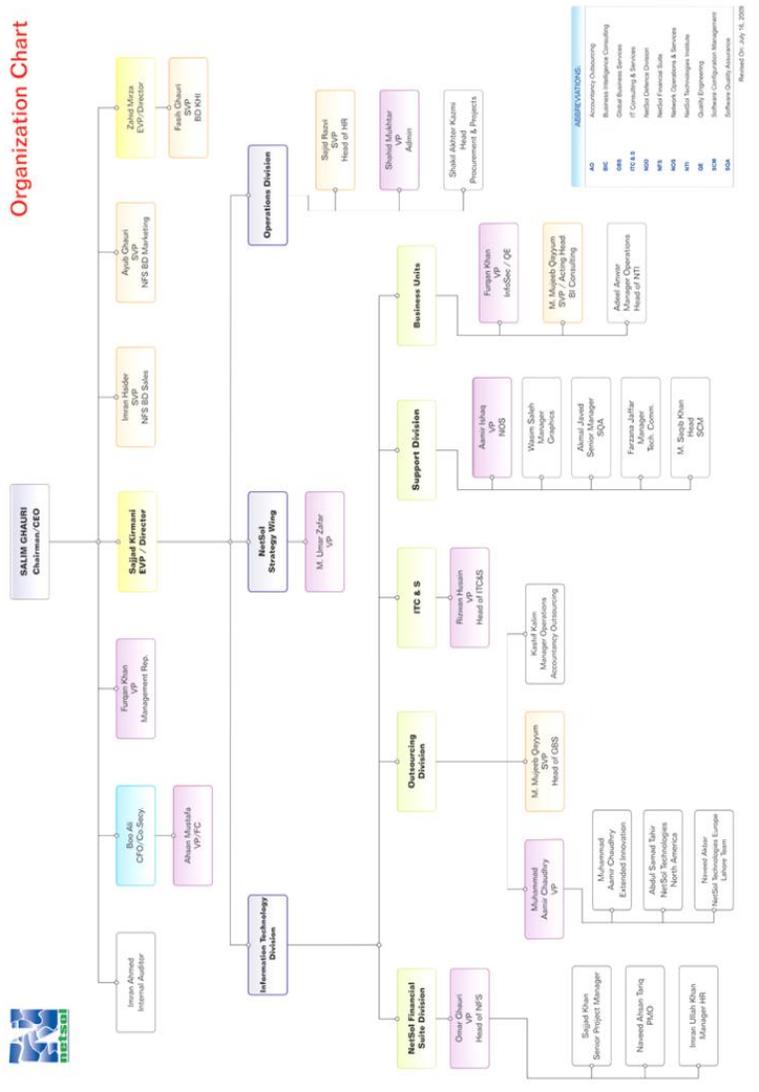


Exhibit 2

Timeline of Product Development

Product	Customer(s)	Year
POS – Point of Sale module for financing / leasing arrangements	Mercedes Benz Taiwan	1997
PMS – Proposal Management System for financing / leasing arrangements (later, became CAP – Credit Application Processing)	Mercedes Benz Australia	1998
WFS – Wholesale Financing System	Mercedes Benz Thailand	1998
CMS – Contract Management System for financing / leasing arrangements	Mercedes Benz Singapore, Australia and Taiwan	2002
LeaseSoft – A complete end-to-end financing / leasing solution, mature and fully parameterized	Multiple and growing implementations across Asia Pacific and Australia	2005
NFS – NetSol Financial Suite, a complete solution that can be customized to meet a wide range of financial applications	New geographic and product markets	2008

Exhibit 3

NetSol Business Model

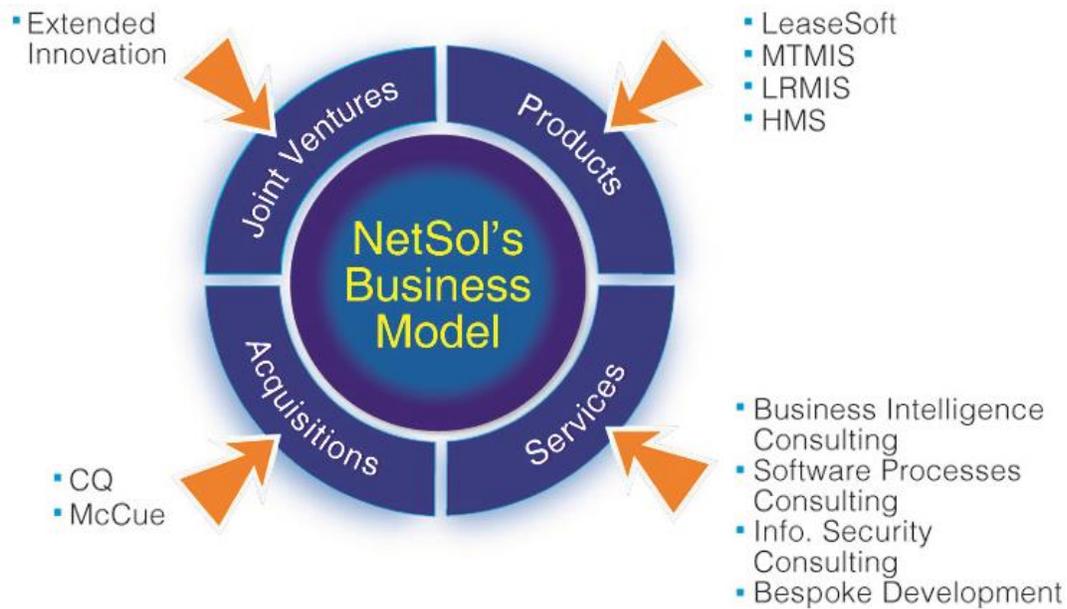


Exhibit 4

NetSol Business Partners

- Microsoft Certified Gold Partner
- IBM Business Partner
- Intel Solutions Blueprint
- HP DSPP Partner
- Sun Microsystems
- Information Security Systems
- Certified Oracle Partner
- Thales Raytheon Systems
- SAP
- Software Engineering Institute
- Business Objects
- Shaukat Khanum Memorial Cancer Hospital



NETSOL TECHNOLOGIES LIMITED
CONSOLIDATED BALANCE SHEET

Exhibit 5

	2010	2009	2008	2007	2006	2005
	Rs in '000	Rs in '000				
ASSETS						
NON-CURRENT ASSETS						
Property & equipment	687,982	609,233	571,462	392,688	328,749	234,005
Intangible assets	1,493,810	871,832	435,688	197,839	68,202	63,296
Long term loans & advances	-	-	7,390	27,088	31,628	40,428
Deferred employee compensation expense	2,089	-	-	-	-	-
	2,183,881	1,481,065	1,014,540	617,615	428,579	337,729
CURRENT ASSETS						
Trade debts	974,046	792,742	574,231	377,502	197,082	161,505
Current maturity of long term loans & advances	-	3,570	14,997	12,806	3,800	-
Deferred employee compensation expense	1,981	-	-	-	-	-
Excess of revenue over billing	637,329	444,901	741,634	499,012	251,072	117,302
Loans and advances	18,144	23,032	-	-	-	-
Trade deposits & short term prepayments	5,433	17,201	159,637	89,959	95,405	49,458
Other receivable	88,314	62,386	-	-	-	-
Income tax-net	27,181	28,441	-	-	-	-
Due from related parties	27,224	25,514	2,911	3,704	5,028	3,069
Cash & bank balances	219,179	229,570	147,807	149,683	160,832	49,315
	1,998,831	1,627,357	1,641,217	1,132,666	713,219	380,649
TOTAL ASSETS	4,182,712	3,108,422	2,655,757	1,750,281	1,141,798	718,378

NETSOL TECHNOLOGIES LIMITED
CONSOLIDATED BALANCE SHEET

	2010	2009	2008	2007	2006	2005
	Rs in '000	Rs in '000				
EQUITY & LIABILITIES						
SHARE CAPITAL & RESERVES						
Authorized share capital	1,500,000	1,500,000	800,000	500,000	500,000	500,000
Issued, subscribed and paid-up capital	779,102	779,102	597,375	408,043	354,820	255,000
Share deposit money	13	13	313	313	313	-
Reserves	2,656,033	1,684,928	1,479,668	955,557	620,143	349,199
	3,435,148	2,464,043	2,077,356	1,363,913	975,276	604,199
MINORITY INTEREST	111,034	98,481	91,610	84,253	48,328	22,233
NON-CURRENT LIABILITIES						
Liabilities against assets subject to finance lease	8,066	11,691	18,092	13,031	7,918	1,929
Long term loan	62,500	122,020	39,214	39,270	-	-
Deferred income	553	1,333	2,482	1,713	2,495	742
	71,119	135,044	59,788	54,014	10,413	2,671
CURRENT LIABILITIES						
Trade and other payables	284,590	146,945	179,763	94,986	47,071	54,138
Excess of billing over revenue	21,429	22,121	23,331	11,778	12,506	8,886
Short term borrowings	200,000	200,000	200,000	127,500	40,000	22,000
Current portion of long term liabilities	49,288	26,118	14,759	9,773	5,462	3,101
Provision for taxation	10,104	15,670	9,150	4,064	2,742	1,150
	565,411	410,854	427,003	248,101	107,781	89,275
CONTINGENCIES & COMMITMENTS	-	-	-	-	-	-
TOTAL EQUITY AND LIABILITIES	4,182,712	3,108,422	2,655,757	1,750,281	1,141,798	718,378

NETSOL TECHNOLOGIES LIMITED
CONSOLIDATED PROFIT & LOSS ACCOUNT

	2010	2009	2008	2007	2006	2005
	Rs in '000	Rs in '000	Rs in '000	Rs in '000	Rs in '000	Rs in '000
Revenue	2,031,256	1,323,890	1,556,158	1,082,420	600,152	462,281
Cost of revenue	665,346	780,788	613,493	465,783	291,734	163,312
Gross profit	1,365,910	543,102	942,665	616,637	308,418	298,969

Exhibit 6**NetSol PK - Six Year Summary & Breakup of Revenues**

Revenue Category		2005	2006	2007	2008	2009	2010
Export	License	223,825	149,223	452,636	607,398	321,800	929,835
	Services	150,511	217,337	256,307	467,315	490,950	619,312
	Maintenance	16,298	28,681	39,600	61,917	114,196	173,015
	EI Services	25,457	94,942	159,187	262,862	243,844	186,234
	Total	416,091	490,183	907,730	1,399,492	1,170,790	1,908,396
Local	License	30,327	2,880	36,495	0	1,350	0
	Services	15,863	96,943	141,539	156,727	146,898	120,206
	Maintenance	0	234	1,233	4,763	4,852	2,654
	Total	46,190	100,057	179,267	161,490	153,100	122,860
Total Revenue		462,281	590,240	1,086,997	1,560,982	1,323,890	2,031,256

Exhibit 7**NetSol Performance on NASDAQ (NTWK)**

Period	EPS (Basic)	EPS (Diluted)	Average Closing Price	Maximum Stock Price	Minimum Stock Price
July 01, 2010 to Mar 30, 2011			1.51	2.39	0.71
2010	0.05	0.04	0.92	1.31	0.56
2009	(0.30)	(0.30)	1.24	3.50	0.21
2008	0.20	0.19	2.43	4.64	1.41
2007	(0.33)	(0.33)	1.67	2.22	1.27

2006	(0.09)	(0.09)	1.94	2.70	1.41
2005	0.06	0.04	1.85	2.94	0.90
2004	(0.33)	(0.33)	2.70	6.50	1.80
2003	(0.47)	(0.47)	0.97	3.70	0.25
2002	(2.00)	(2.00)	1.76	12.00	0.45

Exhibit 8

Leasing Solutions by Leading Leasing Solution Providers, by Region

	Americas	Europe	Asia Pacific
CHP	Alfa Systems	Alfa Systems	
Odessa	LeaseWave		
White Clarke		CALMS	
IDS	ProFinia	ProFinia	ProFinia
Fimasys		ProFinance	ProFinance
Cassiopae	Cassiopae	Cassiopae	
NetSol	NFS	NFS	NFS

Source: World Leasing Yearbook 2009, Euromoney Institutional Investor PLC, UK.

