



SMART MAG'22^{Q1}



TRAVELOGUE

Visit to Dubai: On 16th March, 2022 I set forth my journey to the Middle East. My expedition began by arriving in Dubai for 3 days along with my wife. We began our tour of the city by visiting the famous Dubai Expo 2020. The expo itself was quite the learning experience. The excursion bought us more than 170 years of history experienced through all kinds of technologies from televisions to computers to holograms. We were transported to stunning landmarks like the Eiffel Tower in France to the Atomium in Belgium. We went to several pavilions however my favorite was the Pakistani pavilion. Out of 192 pavilions that participated, Pakistan's pavilion was spectacular. It won the Silver Award for interior design and gained a lot of appreciation from around the world. Afterwards we went to visit Dubai Mall and spent our time on Jumeirah Beach.

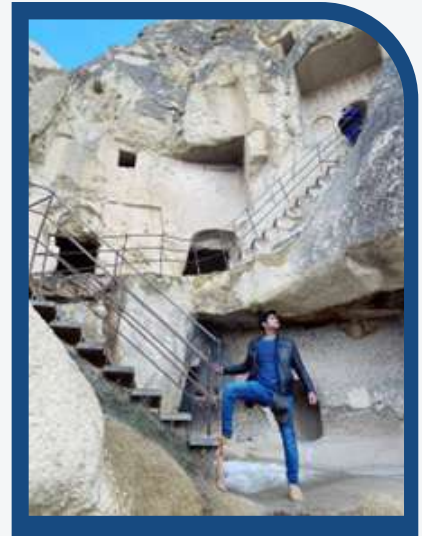
Visit to Antalya -Turkey: After our short visit to Dubai, we arrived at Turkey on the 18th of March and decided to stay till the 31st March. Starting in Istanbul, we took a direct flight to Antalya, where we stayed at Konyalti Beach in The Corner Park Hotel. We started off our day with a delectable breakfast followed by jungle safari during the evening. The jungle safari was an experience of a lifetime. The next day we went for a tour around the city, where we first



went to see Duden waterfall. Duden Waterfalls exist in two separate places in Antalya and they both are cascades of the same underground river. This was a beautiful place. Away from the city's hustle and bustle, all you can hear are the chirping of the birds and the water rippling. Moving on, we went to see the old city where we found the old native city of Turkey with locals singing on the streets and shops offering Turkish cuisine and much more. On the third day we went for a cruise lunch on the Mediterranean Sea. The sights of the city peeking through the mountains were a rare sight to see indeed!

TRAVELOGUE

Visit to Cappadocia-Turkey: We continued our journey towards Cappadocia. The landscape of the city was straight out of Flintstone's! Cappadocia is rich in both history and culture. With a backdrop of pretty pastel hues that you'd only see in paintings – Cappadocia will give you a surreal experience with its jaw-dropping view. We booked Ada Cave Suites (which is a CAVE HOTEL) and stayed for 2 days. We explored the old museum where we saw the rich history of Turkey from Byzantine to the Turks.



Visit to Istanbul-Turkey:

The flight to Istanbul was an experience itself. We passed over the high mountain ranges, getting an aerial view of Bosphorus and Galata Tower. As we arrived in Istanbul, we took a metro followed by a tram into the old city of Sultan Ahmet. Stunned by the magnificent Blue Mosque and Hagia Sophia, I decided to spend most of my time exploring the Blue mosque, Hippodrome and its surroundings.

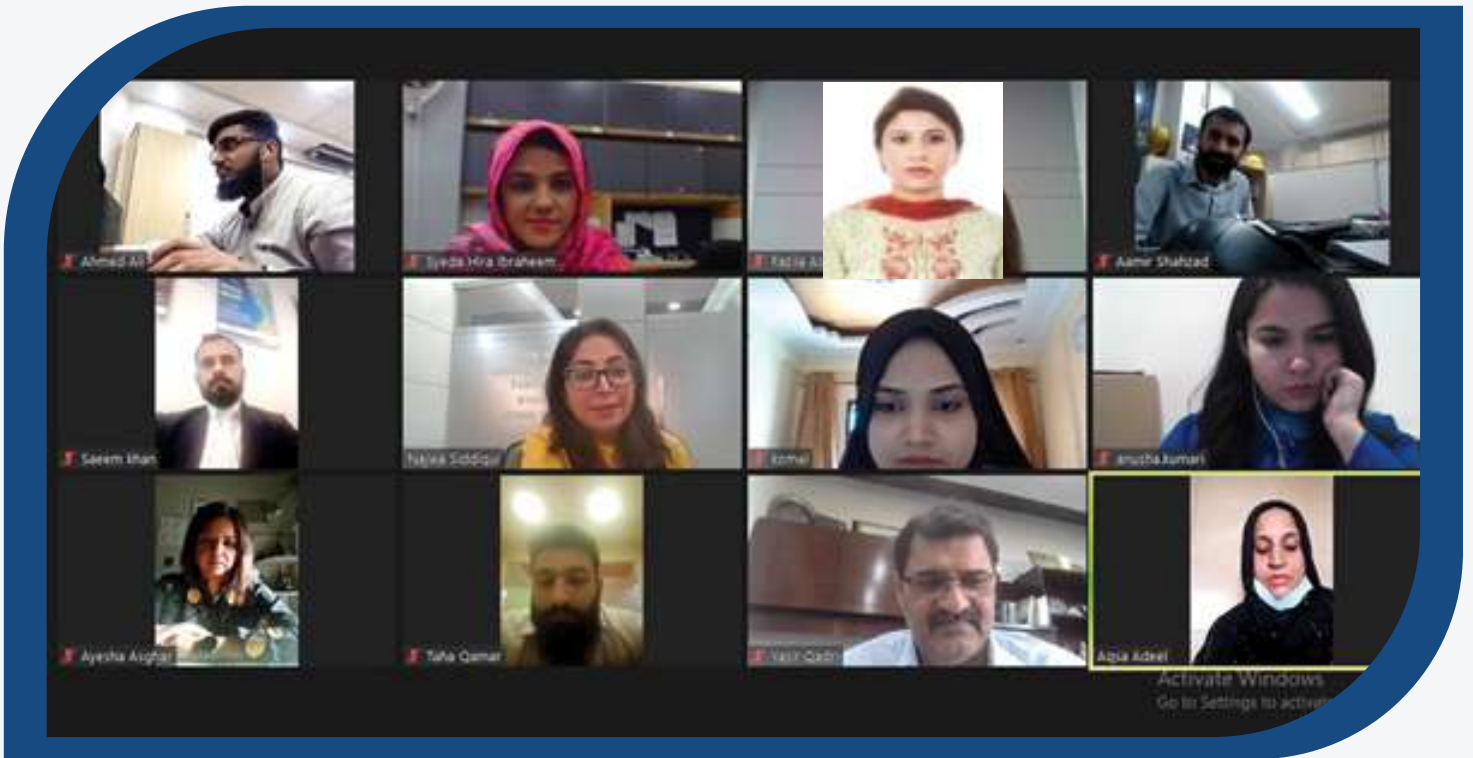
The Blue mosque's interiors was exquisite. It had mosaics all over and lights hanging down from the dome. The whole Hippodrome area was blooming with flowers with fountains overflowing. Along with old rustic Turkish architecture, it painted quite the scenic picture. It was very exhilarating to watch the mosques being lit up, coinciding with the Muezzin's prayer call. The next 4 days in Istanbul were filled with excitement and new experiences. The Ottoman Islamic architecture of the Topkapi palace had intricately designed tile work in the Harem section and the palace was situated amongst the most beautiful gardens. The Eminönü dock area was filled with locals, plenty of street food and the whole area was bursting with energy. The Suleymaniye mosque was also magnificent. All in all our excursion to both the countries, was a trip to remember.

Contributed by:

Syed Ali Ahmed Zaidi – Senior Research Analyst



GUPSHUP WITH THE CEO



This quarter, a Gup Shup session was held on 21st March, 2022 with a mix pool of Sales and Non-Sales Staff. This initiative has been taken by HR to give an opportunity to our employees to interact face to face with the CEO and share their suggestions or any areas of improvement within their department or the organization.

ENGAGEMENT ACTIVITIES

HR Chit Chat Session:

Held on 2nd March, HR Chit Chat Session is a safe space for the newly hired employees to engage and share their initial employment experience with our HR department. This forum allows the new recruits to discuss the day to day work related challenges they have faced so far, and it enables the HR personnel to resolve the hurdles that might come their way.



TEAM BREAKFAST

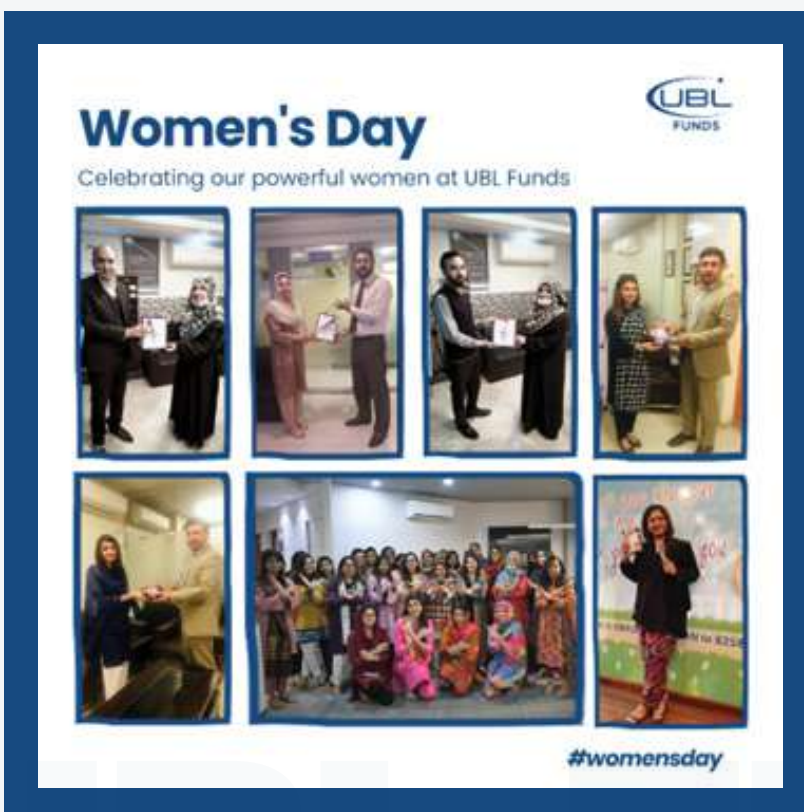
An impromptu breakfast was organized by a few members of our UBL Funds team to help their fellow co-workers unwind and relax. After working against the clock, a delicious breakfast in our cafeteria, some fun chit chat and banter with our colleagues was the perfect way to de-stress and regain our energy.



Women's Day March 2022

8th March signifies the brilliance and impact we as women create not only in the corporate world, but on humanity as a whole. This women's day provided us a chance to meet a community of enterprising, driven, result-oriented and capable females who give their best every day both at their homes and the workplace.

These are the women of UBL Fund Managers! The HR & Marketing departments had organized a webinar to have an interactive discussion with the Head of Customer Experience, ORAAN – Ms. Maya Malik and our female Sales advisors – Nimra & Waseela on Breaking Barriers – Women Financial Empowerment.



COVID BOOSTER CAMPAIGN

UBL Funds takes the health and wellbeing of its employees very seriously. A COVID Booster Campaign was initiated at our head office in order to facilitate our employees and ensure complete safety of their wellbeing.



CAREER FAIR

After a wait of two years owing to the Pandemic, universities in Karachi held career fairs at their respective institutes. UBL Funds had the opportunity to interact and direct the bright young minds. Our Sales & HR team were able to guide the students how a career at our organization would be a wonderful learning opportunity that would hone their skills. Our team visited **Sir Syed University of Engineering & Technology (SSUET)** on the 24th of February, **Indus University** on the 3rd of March and **Iqra University** on the 16th of March.



ANNUAL PICNIC



UBL Funds welcomed the New Year by gathering for its Annual Picnic at the Turtle Beach on the 1st of January. After two long years of hybrid working and physical distancing due to the pandemic, the picnic gave our team mates the opportunity to reconnect. Our team soaked up the sun and engaged in fun games and activities followed by some chit chat and a hearty lunch.



GLIMPSES OF ONLINE & IN-PERSON TRAINING SESSIONS



**IS Awareness Session
by Mr. Uzair Mufeez**

Women's Day Webinar

What impacts your Savings most Negatively

If you are Saving without investing, then you are at a RISK.

HOW ??

INFLATION RISK (**Mehangai**) is reducing your savings value over time.

- Gold is a good hedge against PKR depreciation but has custody & Katoti risk.
- Real Estate needs bigger amount, needs documentation and can be illiquid
- Direct investment in stocks takes time, expertise and risk management

Now let us introduce you to the concept of investing your Savings through **Mutual Funds** managed by professionals.

Mutual Funds give you access to many asset classes to meet most of your financial goals by earning competitive profits and help you beat inflation with other top up & tax Advantages and provide a boost to your SAVINGS.



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Waseela Khan



Tazeen Ashraf

Tazeen Ashraf

Activate Windows

Females Financial Inclusion (Pakistan)

- Females are more than half of our population, yet only 3% have bank accounts compared to 17% of male
- Mobile wallets are on the increase due to convenience factor

Table 6: Proportion of adults (age 15+) with an account in a formal financial institution

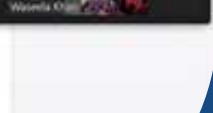
| Demographic | Pakistan (%) | India (%) | South Asia (%) |
|-----------------------------|--------------|-----------|----------------|
| All adults | 10.1 | 35.2 | 33.0 |
| Male adults | 17.3 | 45.7 | 26.7 |
| Female adults | 3.6 | 24.9 | 25.0 |
| Adults living in rural area | 7.2 | 33.1 | 30.5 |
| Adults living in urban area | 15.4 | 40.9 | 36.7 |

Source: World Bank: Findex 2011



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Activate Windows

Go to Settings to activate Windows

WORKPLACE COMPETENCIES



READING CORNER

Information Security Awareness



- Never use illegitimate/cracked software.
- Always use strong passwords or passphrase.
- Do not give away your own or anyone else's personal information.
- Never click or respond to any unsolicited email. If you do not know the sender or you're not expecting any email, then delete it immediately.
 - Always logout.
- Keep your computer and mobile screen locked.
- Always think twice before opening any URL and never open any unknown website link.
 - Public Wi-Fi is one of the main source of compromise.
- Never use public Wi-Fi on official devices and also try to avoid using it on personal devices.

Contributed by:
Uzair Mufeez – CISO

Time has Wings

Put a glance over the past,
Notice what you have done,
Alas! Time flew away! Alas,
What are you doing now?
Again letting time rule you!
You are the ruler of yourself,
Be a leader, choose your path,
Decide your future by your own acts,
Precious is Time! Value it like a Dime!



Contributed by:
Sidra Sarwar – Customer Care Executive

SMART MAG TEAM

EDITED & COMPILED BY
THE HR TEAM

DESIGNED BY



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