# The HABIBIAN

## Onward & Upward!

ALUMNI Newsletter of the HABIB PUBLIC SCHOOL

Volume 1 Issue 3

1<sup>st</sup> November, 2018

# **EDITORIAL**

## Hello Habibians far and wide!

What a great pleasure it is to be in your midst again! And may the blessings and protection of Allah be upon us all, ameen.

There is much to report as the HPS Alumni Association gains traction and changes gears. For one thing, we intend to be publishing more frequently in anticipation of a rise in alumni activity, and hopefully making The HABIBIAN a Fortnightly affair.

In this 3<sup>rd</sup> edition our highlights include a very thought provoking talk delivered at our Speakers' Corner by Mr. Navaid Qureshi at the Marriott Hotel, Karachi, on "The Role of Cities in Economic Development - and the case for subnational finance", attended by twenty Habibians.

We also carry a fascinating profile of Habibian Aftab Tapal, Pakistan's trailblazing entrepreneur, and, in the light of his extraordinary extracurricular accomplishments in school one can better understand the secret of his many successes in life.

In our Tribute to the Trustees section we revisit the life and times of Mohammedali Habib as contained in the article 'The Dreamer and His Dream', penned by Hyder M. Habib, in the formidable and impressive coffee table production published in celebration of the Habib Public School's 50<sup>th</sup> anniversary (1959-2009).

There is News Flash aplenty as 30 Habibians get together for Eid Milan at the Union Club, with some accompanied by their spouses, a welcome trend that needs encouraging.

Irfan Ahmed Vayani, batch of 1986, is delighting us by playing on the front-foot and becoming bullish on setting up the UK Chapter of the Habib Public School Alumni Association (HPSAA), and we carry a report with a call to all to assist.

Meanwhile, the HPSAA Veep, Saeed Allawala, was in Dubai, and we can look forward to the Dubai Chapter happening sometime soon.

The other great development is that the Habibians have been offered the services of Karachi based Habibian lawyers and doctors, and we have been provided with a list complete with addresses, phone numbers and emails, a very heartening gesture indeed.

On the macro front, Pakistan continues to be battered and bruised by a VUCA environment, but is making a credible fight back with strength, courage and resilience as its hallmarks. The din of dysfunction and upheaval in our operating environment must not sway us, not one little bit, and instead it must serve to redouble our efforts with greater clarity and focus.

Habibians Zindabad!

# SPEAKER'S CORNER

Navaid Akhtar Qureshi (HPS Batch of 1970)



# Role of Cities in Economic Development & Case for Subnational

Finance was Navaid's topic on this occasion that drew 20 HPSAA members to the Marriott Hotel for a face-to-face with one of their number who has scaled great heights during the course of his illustrious career.

Navaid is the Chief Industry Specialist for Global Infrastructure at IFC, the private sector arm of the World Bank Group. Navaid has been working on urban and infrastructure investments in various countries across Eastern and Southern Europe, Latin America and Caribbean, South and East Asia, Middle East and North Africa, Sub Saharan Africa, as well as in the US for the past 40 + years, including 28 years at the World Bank Group.

Navaid has been based in Washington DC since 2004. His current work focuses primarily on transportation and subnational and municipal finance in emerging markets. Between 1990 and 2003 he was closely involved with the large World Bank financed urban and infrastructure program in Pakistan. Navaid has a Bachelors in Civil Engineering from University of California, Berkeley and a Masters in Engineering from the University of Illinois. He has also attended an Executive Development Program at Harvard University.

## **Economic Stagnation & Declining Competitiveness**

Amongst his old schoolmates Navaid found no need to mince words, and laid it on the line, painting a starkly unflattering picture. Navaid estimates Karachi's metropolitan population at between 16 and 20 million people constituting between 22% and 28% of Pakistan's urban population that contributes between 11% and 30% of GDP, and is the highest contributor to the national tax revenue. 63% of the employment that Karachi offers is in the manufacturing and trade sectors, with finance and real estate emerging as key growth drivers.

The bad news is that Karachi's real per capita GDP growth is relatively low at 2.7% per annum, with anemic labor productivity growth at 0.47% which is less than half the national average. There is stagnating economic activity in the central areas of the city, and a declining competitiveness that is seeing manufacturing activity migrate to the Punjab. On the gender front there is low female participation rate in the urban labor force, standing at 8.5% in Sindh as opposed to 14% in the Punjab and KP.

## **Urban Segregation & Social Exclusion**

All of this makes Karachi one of the least livable major cities in the world with a ranking of 134 out of 140 cities in the EIU Global Livability Index. There is a large and growing infrastructure gap, with 50% of the population living in informal settlements. There is no mass transit system and felt public transport shortage. Only one-third of the solid waste is collected (4000 metric tons out of 12,000 metric tons), the land markets are dysfunctional, there is violence and criminal activity with urban segregation and social exclusion.

Karachi's private sector investment to GDP halved in 2015 due to corruption, political instability, power shortages and poor regulation of businesses. The City Government exists at the pleasure of the Provincial Government, with no constitutional protection for the 3<sup>rd</sup> tier. The city leadership is weak with limited authority and lacking vision and a consistent development strategy. There are fragmented institutions for service delivery, with 20 transportation agencies, with low capacity and poor coordination. There are insufficient financial resources, and there is exclusive reliance on budgetary transfers and capital grants from higher tiers.

## Wanted - Empowered, Accountable and Responsive Local Government

In order to thrive, Karachi needs an empowered, accountable and responsive local government, with coordination across institutions, professional capacity and technical competence. There has to be fiscal decentralization with creditworthy local government entities that are able to leverage a robust and secure revenue base, and access commercial borrowing. Private sector participation will take place once there is user ability to pay and a credible track record of contract enforcement, and an enabling legal, regulatory, and institutional framework.

## **Urban Population Worldwide**

The share of the urban population worldwide has gone from 39% in 1980 to 54% in 2015, and is expected to scale 66% in 2050. Cities exist because households are not self-sufficient. Surplus food cultivation in rural areas allows people to move off land, enabling labor specialization and large scale production. This in turn lowers costs, increases trade and improves standards of living.

Density is the defining feature of cities, and they have evolved from trading cities to factory cities, to specialized cities and metropolitan cities. Their benefits include the sharing on intermediate inputs, labor pools, skill matching, knowledge spillovers, better employment and social opportunities for workers as well as a learning environment. The downside includes more congestion, noise and pollution.

Being engines of economic growth, cities need to be livable, competitive, bankable, and well managed.

Navaid provided the kind of food for thought that may well have caused the Habibians present to lose their appetite for the generous high tea spread that followed. But rising to the challenge, no matter how daunting, is a priceless Habibian trait that will no doubt be a major contributor to propelling Karachi to new heights of peace, progress and prosperity, Inshallah.





# Exchanging Good Cheer on Eid

An Eid Milan get together of the HPSAA members took place at the Union Club on Saturday 8<sup>th</sup> September 2018. Thirty Habibians attended the function, with some accompanied by their spouses, a welcome trend that needs encouraging.



# UK Chapter in the offing



Irfan Ahmed Vayani (Batch of 1986) met with Saeed Allawala (Vice President HPSAA) and discussed with him the formation of the UK Chapter. He also visited the HPSAA office at Bahadurabad and met with Amer Zahoor (Secretary General HPSAA) and Zafar Kaleem (Honorary Executive Secretary HPSAA). Irfan Vayani is very keen to form the HPSAA UK Chapter and has taken up the task of contacting Habibians residing in the UK. All HPSAA members familiar with Habibians in the UK are requested to please contact Irfan Vayani on the

Habibian Alumni Network WhatsApp group or Zafar Kaleem on his numbers (0300 2672903; 0320 2672903). Information can also be communicated via email (<a href="mailto:hps.alumniassociation@gmail.com">hps.alumniassociation@gmail.com</a>).

# Dubai Chapter all set to Launch!

Mr. Saeed Allawala on his latest visit to UAE met a number of Habibians over dinner on 4<sup>th</sup> October 2018, where the seed of HPSAA Dubai Chapter was planted. Mr. S. Ghulam Faisal Moin (Batch 1990) was the proposed president and Mr. Abbas Rizvi was the proposed Secretary General.



## Habibian Lawyers & Doctors at HPSAA's Service

Following are the Lawyers and Doctors, residing in Karachi, who have consented that their professional information be shared with all HPSAA members and that if any HPSAA member needs their help in their field of expertise they can make an appointment and see them.

## **LAWYERS**

### MR. MAZHER IMTIAZ LARI (Batch 1971) - ADVOCATE

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## MR. M. ZEESHAN MERCHANT (Batch 1992) - TAX & CORPORATE LAWYER-ADVOCATE HIGH COURT

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#### MR. IZHAR UL HASAN (Batch 2004) - INCOME TAX & CORPORATE LAWYER

Room # 14, Fareed Chambers, Abdullah Haroon Road, Karachi – Email: izhar\_@hotmail.com – Tel: 0345 3108564; 021 35213220

#### **DOCTORS**

DR. SULAIMAN BASHIR HASAN (Batch 1971) - CHIEF OF CARDITHORACIC SURGERY, ANESTHESIA & CRITICAL CARE SERVICE - TABBA HOSPITAL - Email: sulaimanbashir@gmail.com - Tel: 021 35846357; 0300 2390609

DR. SAAD KHALID NIAZ (Batch 1976) - VISITING PROFESSOR DUHS (DOW UNIVERSITY) GASTROENTEROLOGIST & HAPATOLOGIST (LIVER SPECIALIST) – Medilink, 1st Floor, The Plaza Shopping Mall Opp. Do Talwar, Main Clifton Road. Email: saadniaz@yahoo.co.uk – Tel: 021 35846453; 0300 8227480

DR. MUHAMMAD SHAHID SHAMIM (Batch 1986) - CONSULTANT GASTROINTESTINAL AND GENERAL LAPAROSCOPIC SURGEON AND MEDICAL EDUCATIONIST - Professor of Surgery & Medical Educationist, Dow University of Health Sciences, Karachi. Hillpark General Hospital, Clinic timing: 3pm to 4pm (on appointment only) Email: doctsaab@gmail.com - Tel: 0336 2457637

#### DR. FAHAD HANIF KHAN (Batch 2004) - RESIDENT PLASTIC SURGEON

Plastic and reconstructive department, Liaquat National Hospital, Karachi – Email: dr.fhkhan@hotmail.com Tel: 0333 3032360; 021-34412452; 021-34412670 (Call between 9 – 3 pm)

# **ALUMNI FOCUS**

# Aftab Tapal, Class of 1971

Finishing with his pre-primary schooling, Aftab says he was fortunate to have gained admission in the Habib Public School which was regarded as the leading educational institution of Karachi that prepared students for the matriculation examination.

## Draw of Extracurricular

Aside from that, and much more relevant in the building of a student's character and leadership abilities were the HPS purpose built sports facilities



that included outdoor playing fields, in particular for hockey, tennis courts and swimming pool, as well as a very large, spacious gymnasium/ auditorium for indoor games. There was a strong emphasis on extracurricular pursuits with students encouraged and motivated to participate and compete in sports, scouting, declamation, debating, art, creative writing and many more such activities.

Aftab was attracted to scouting, swimming and art. With the excellent training and coaching that he received, and the passion and devotion that he formed for these extracurricular pursuits resulted in Aftab earning laurels in all three.

# **Boy Scouts**

Aftab was particularly enamoured by the code, ethics, discipline and the many skills needed for outdoors living that were taught through personal experience in the Boy Scouts program. He became totally engrossed in Scouting, never missing a single meeting, activity or event. When he was about fourteen years of age, Aftab was picked by the Pakistan Boy Scouts Association, along with two other Scouts, to represent Pakistan at a Scouts Jamboree being held in the Soviet Union. He returned with the first prize for a poster he had submitted for a poster design competition on the theme of Peace.

# Swimming

Swimming was Aftab's other great interest which he took up in all earnest and worked hard to achieve competition status, being named the Captain of the HPS swim team, and chosen to represent the school in the National Junior Swimming Championship.

## Art

Aftab's interest in art took an early start while still in nursery school, and he drew with pencil, charcoal, pen and ink, as well as painting with watercolors and oils. He learnt rt under the tutelage of Rashid Ahmed Arshad whom he defers to as a truly dedicated and highly committed teacher. During the summer vacations he would take a few dedicated students to the Central Institute of Arts and Craft in order to gain experience from interfacing and working with professional artists.

## Considerable Collector

While he may not paint on canvas very much himself these days given his laser beam focus on the much larger tea canvas upon which he has stroked with rare abandon these past many decades, Aftab's passion for art has given the art world a discerning collector of considerable means, and the Aftab Tapal art collection is one of Pakistan's many hidden treasures.

Talking to Aftab in his very plush premises in Korangi, with paintings and sculptures adorning the office landscape both indoors and outdoors, Aftab mentions how Durriya Qazi has helped him identify a painting in his collection whose signature was not legible. "She shared it on the social media's artist group and after quite a discussion the consensus was that the artist was Qamar-ul-Islam from Bangladesh. The signature was in Bengali, and as it turns out he was a close associate of Zain-ul-Abedin and in the forefront of the movement for Bangladesh."

# Jamil Nagsh main man!

Aftab's collection has miniatures done by Jamil Naqsh when he was a student at the National College of Arts in Lahore. "He never signed his name," he says. "Instead he wrote 'Shagird Ustaad Allah Baksh'. Jamil doesn't do miniatures anymore and paints larger pigeons." Aftab describes Jamil Naqsh as his favorite painter.

Mansoor Aye, senior to Jamil Naqsh but not as popular, is another favorite of Aftab's. Sohail Tassaduq, who lived in the UK for 20 years and pushed the envelop with his painting style, once presented Aftab with a miniature and wrote 'Man with a golden heart' on its back.

# "Chand Chehra, Sitara Ankhein"

Aftab says that Ustaad Allah Baksh's paintings command top dollar, and that Raja Changez is respected for creating value. When pushed to pick his favorite painting, Aftab, after some deliberation, mentions Jamil Nagsh's "Chand Chehra, Sitara Ankhein".

"Whenever Obaidullah Aleem wrote a book he would ask Jamil Naqsh to draw him a title cover, the artwork of which Jamil would then sell. I bought 5 of them for 5000 rupees a piece. They're beauties."

Imran Mir is another favorite artist of Aftab's, and one who has designed some iconic logos for the corporate world, including Tapal's old pack. "I will never forget how Imran convinced me to go for the red Danedar pack!"

## HPSAA, developing subsets

Getting back to the formation of the HPSAA, Aftab says there have always been small groups of classmates who gather with their spouses at least once in a month, and their wives have made their own clubs.

"Such groups are working well. Now we are looking at the alumni in a broader and more formal setting. I sense a lot of excitement in all the emails that are being exchanged. Alumni are delighted at finding each other after lengthy spells."

What he sees happening is the HPSAA developing subsets around the graduating years of its members. America, Europe and Canada are where quite a few HPS alumni have gone and settled, and it will take a fair bit of effort and time to locate them, he says.

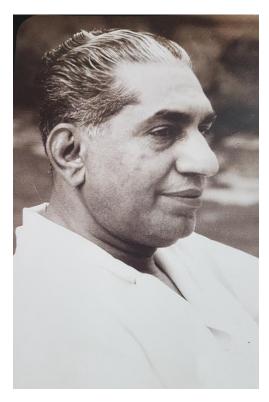
Amongst his own classmates Aftab mentions Salman Hasan, a top heart surgeon. "Then there is another class fellow whom I chide because he still uses a Toyota Corolla and not a Mercedes! His father was a former Commissioner of Karachi and he would drive his father's car without slippers. They had two cars' with number plates that read KAK-1 and KAK-2. It's delightful how these boyhood memories stick to one's mind. Those were glorious days, going back 30 to 40 years."

# Thoughts on 'Change'

Asked for his parting piece of wisdom to HPS alumni, Aftab cites Jack Welch and reaches for his super smartphone, locating within seconds a video clip of the management guru.

"People hate change. You have to explain to them what's in it for them to change. Be the Chief Meaning Officer and give meaning to every one of those people who are out there doing their job so they understand why you're going where you're going, and they know what's in it for them" – Jack Welch (What is the role of a leader <a href="www.ch.solutions">www.ch.solutions</a>). Sound advice.

# TRUSTEE TRIBUTE



# Mohammedali Habib – The Dreamer and His Dream

From the article written by Hyder M. Habib, the eldest son of the founder of HPS and chairman of Habib Bank AG Zurich, and published in the Golden Jubilee publication of HPS.

## Brick by Brick

As successor to the Habib High School in Bombay, Mohammedali Habib conceptualized a school for boys to prepare the youth of Pakistan for the challenges that lay ahead. He acquired a suitable piece of land on Queens Road (now Maulvi Tamizuddin Khan Road) from the Karachi Metropolitan Corporation for the new school, and with great devotion and meticulous detail built the school brick by brick.

Born in 1904 in Bombay, Mohammedali Habib was the third son of Habib Ismail. He showed exceptional qualities of leadership and vision, and was destined to play the most important role in the establishment of the Habib Group.

## **HBL**

Along with his brothers, in particular Dawood Habib, he established the Habib Bank in 1941 in Bombay to fill a vacuum in banking in the sub-continent, and to inculcate the banking habit in the middle-class masses in general and the Muslims in particular. The bank formalized the Habib Group's merchant banking activities which began in 1841, and for many years was the flagship of the Habib Group, and symbol of Pakistan's emergence as an economic powerhouse in South Asia.

As economic advisor to Quaid-e-Azam Mohammad Ali Jinnah, and a leading figure in the Pakistan movement, Mohammedali Habib got the head office of Habib Bank Ltd. Shifted to Karachi, the new country's capital, because he believed that the new country could not survive without economic viability.

## **Great Patriots**

However, the Habib brothers did not restrict themselves to business and finance. They were great patriots, philanthropists, motivators, champions of the poor, and firm believers in the supremacy of Allah. Mohammedali Habib compiled a translation of the Holy Quran with footnotes, as well as other religious literature that he published under the pen-name of M. H. Shakir.

## Route Map to Success & Happiness

Mohammedali Habib was a natural teacher, and on the 30<sup>th</sup> of March, 1939, he willed certain recommendations and code of behavior to the members of his family, much like the advice a teacher gives to his pupils. Amongst them:

- 1. Happiness lies in making others happy;
- 2. If you want a friend be a friend first;
- 3. Do something for nothing if you want to succeed in life;
- 4. A modest and simple life will give you the feeling of richness and keep you free from want;
- 5. Play while you play and work while you work.

Twenty years later on the 30<sup>th</sup> of March 1959, a day after HPS opened its doors to students, Mohammedali Habib breathed his last. Today the alumni of HPS, the dream project of Mohammedali Habib, distinguish themselves in various fields of human endeavor to truly fulfill the dream of the dreamer.