



# Faisalabad Business School

Newsletter 3rd Edition

Faisalabad, the 3rd largest city of Pakistan, is well recognized for its textile goods throughout the world. Beside being a major contributor of the textile and agricultural goods exports, FIEDMC and Allama Iqbal industrial zone are making Faisalabad more attractive city for the investors.

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## EXPERT'S TALK

**Q: AS AN ENTREPRENEUR PLEASE SHARE WITH US ABOUT YOURSELF AND YOUR SUCCESS STORY?**

I'm Khurram Tariq, CEO of Kay & Emms Pvt. Ltd. established in 1990 with 35 stitching machines. Today it has turned into mass garment manufacturing unit with more than 1400 machines.

In 1987, I graduated from King Edward. I have done internship with the best professor of Pakistan at that time. Then I did my MS part 1.



Basically, I belong to a business family. One day, my father insisted me to join family business. But I never felt comfortable doing that. Therefore, I quit my family business. I started thinking to start my own business. Then gave the idea of artificial jewelry to my father. I even gave him feasibility studies which were not in line of our family business. My father was not convinced, and he said that you must do business in textile sector. I wanted to do something exciting, and Garments sector seems exciting to me because there was a lot of travelling in it. That's how I started my business in 1990.

**Q: WHAT MOTIVATES YOU?**

My only motivation was to start my own business. I found exposure and opportunity in Garment Sector. So, I step into this. But the only thing which always made me do more hard work than yesterday was my self-confidence and believe in myself that I can do it.

**Q: WHAT CHALLENGES DID YOU HAVE TO FACE AT THE BEGINNING OF YOUR JOURNEY?**

I have faced almost all the challenges. I started business with a partner. As I was a doctor, so my business partner used to say that you don't know how to do business. I got my first order which was a massive order. I remember that we were three people who loaded the containers and I was one of them. But unfortunately, due to negligence we didn't receive our payment and got bank corrupt on my first order. Everything was gone. My all investment was gone due to my partner but I took responsibility. Somehow, we recover our loss gradually. I work very hard for years like I was working 16 – 18 hours daily. I have done a lot of travelling like same day return trips to Hong Kong. But one thing I never stopped was my struggle of doing my own business.

**Q: YOU HAVE MANY COMPETITORS AROUND PAKISTAN WHAT DIFFERENTIATE YOU HAVE FROM THEM**

First, our competitive advantage is our presence like an office in United States. Secondly, we supplied stock to more than 1200 universities in United States including Harvard's. In 2008 when all the businesses were down, we started hunting business. We even launched our own brand and made an office on 7th avenue. I think being unique makes us different from competitors.

**Q: DO YOU BELIEVE THERE IS SOME SORT OF PATTERN OR TECHNIQUE TO BECOMING A SUCCESSFUL ENTREPRENEUR?**

In my opinion, it is all about hard work, smart work, and luck. The most important of them is LUCK. Two things which are not in our control is our country's environment and its image in the world. So, we got to deal with these two situations. The major problem our country is facing that there is lack of data in every field. Somehow, most of the people fabricate it. So, for being new in market you must deal with it very wisely, to stand back in the market. You have made a proportionate image about your country. Remember, nothing in this world is for profit everything has an objective. Also, always keep in mind that what would be the long-term results of your actions.

**Q: MARKET CONDITIONS ARE CHANGING RAPIDLY BECAUSE OF ECONOMIC INSTABILITY. HOW DO YOU SEE THE FUTURE PARTICULARLY IN YOUR SECTOR?**

When we increase our export from one billion dollar we rejoice. If you call this a future, then I would say we have a good future in this sector. Some have exports in multiple from us, there export rise every year equals to our total export. So, I am not happy with that 2 million. All people get happy, or the people around us get happy, it depends upon the standard of your happiness. So, I can't answer this happiness. Everyone happiness varies with each other. Even in worst situation if we sustain in 2023 then we'll be happy. Now let me tell you about the general sentiment of industry, this includes everybody, I am not pointing out anyone, but everybody means starting from the topmost industry includes that the one who survives this year will stay otherwise a lot of people will go out of this in this very year 2022-23.

**Q: WHAT RECOMMENDATIONS YOU WANT TO SUGGEST AGAINST CURRENT TEXTILE POLICES?**

In my opinion, it is all about hard work, smart work, and luck. The most important of them is LUCK. Two things which are not in our control is our country's environment and its image in the world. So, we got to deal with these two situations. The major problem our country is facing that there is lack of data in every field. Somehow, most of the people fabricate it. So, for being new in market you must deal with it very wisely, to stand back in the market. You have made a proportionate image about your country. Remember, nothing in this world is for profit everything has an objective. Also, always keep in mind that what would be the long-term results of your actions.

**Q: HOW CHANGING GOVT POLICIES ARE AFFECTING THE TEXTILE EXPORT SECTOR?**

Before policies most important thing is that a human being has a body and a soul. And then a human being has different systems, a hardware, a software, and a soul. The soul of the business is the environment and the certainty. The situation right now in the country has a lot of uncertainty so, no body invest in uncertainty. Today it is 13th of June and the rates of electricity, gas, were not announced in new budget. Personally, I have attended 4 meetings with everyone, and they promised us that it will be done but still there is not any progress. The important thing for business is its sentiment, which is very negative, in my opinion. If u withdraw something, don't give it certainty. don't response it, then it is the current issue. We were all heavily investing, and we have put everything to a grinding halt, to that extend, if u move out and have a look at the factory at front, their beans are putted outside and half of them are being stopped, the day when the sentiment was there, they said to stop it. We don't have political affiliation when we talk about business.

**Q: WHAT RECOMMENDATIONS YOU WANT TO SUGGEST AGAINST CURRENT TEXTILE POLICES?**

There are many recommendations I want to give against the current policies.

- First, remove uncertainty. For example, when we all invest in this sector the investments are based on some policies. If you do continuations of these policies only then we can achieve certainty. People from other countries are not ready to invest because of the low rates of investments within our country. We need to deal with this.
- Secondly, top businessmen should have clarity about their methodologies. They should evaluate what they are providing to this market. Only this way we can improve and build a good image of our sector around the world.
- Thirdly, deal with the inner environment of our industries. As I have said before, actual data is never available in our sector. For example: if someone asks about the number of labor working in industries, we as a market does not even know the actual number and that makes our image bad.



### Q: What Message Would You Like To Give To The Students Of Fbs, Who Want To Become An Entrepreneur?

Well, firstly I believe that now as days students do not have life skill. Basically, if you have life skills it become easy for you to retain technical skills. When you are on the job, it is very difficult to gain life skills. For example: you are considered a good manager if you have negotiation skills at workplace. We have many students from NATIONAL TEXTILE UNIVERSITY, what is see in them is that they lack life skills. To make them skilled put them in realistic situations. Because



in business market you need to be an actor also. I attended a training session in USA, there they tell us that until you are not trained to handle situations, you cannot professionalize in your sector. Secondly, make your life decisions very wisely. The top market consulting companies like MACKENZIE hire employees based on how you think and the way you are making decisions in your life. Lastly, my recommendation is stick to your goal, stay calm, don't ask for results too early and never stop working hard, you will ultimately achieve your goals.

## FBS SPOTLIGHT

### New Program BS Accounting and Finance

Faisalabad Business School Offers Undergraduate, Graduate and Doctoral level programs. These programs are professionally designed and their curriculums are rationally tailored according to the requirements of business organizations at national and international level.



The BS Accounting & Finance is a significantly specialized degree, preparing the graduates to have expertise in Accountancy and Finance. The students will acquire the knowledge and technical skills required in analyzing accounting/finance and business problems, and they will use financial information to

support business decisions. This degree will also prepare students for a rewarding career in any sector of the economy. The graduates may work as a Financial Accountant, Forensic Accountant, Management Accountant, Auditor, Chief Financial Officer, Financial Advisor and Tax Specialist.

## Another Successful Research Day

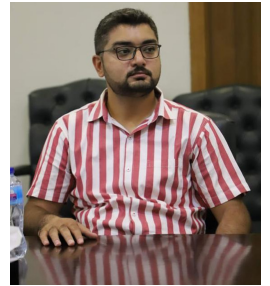
### FBS Faculty Member Dr Falik Shear Presented Research Paper at International Conference

Dr Falik Shear, Assistant Professor FBS presented his research paper at IBA-SBS International Conference held at Marriott Hotel, Karachi. On 22-24 June 2022. The title of the paper was "Investor Attention towards coronavirus and response of Stock and Sovereign Credit Default Swaps Markets". The conference was organized by Institute of Business Administration Karachi.



## Employment Injury Protection Scheme for Workers in the Textile Sector of Pakistan and Compliance of COVID-19 SOPs in NRPU

Dr Syed Hussain Mustafa Gillani Assistant Professor/Program Director BSTAM has secured a research grant of over nine million rupees titled "Employment Injury Protection Scheme for Workers in the Textile Sector of Pakistan and Compliance of COVID-19 SOPs" in NRPU. NRPU is a flagship Research Program of HEC for funding research grants on competitive merit for high-quality and promising scientific research projects that demonstrate strategic relevance and cast impact to the local industry and society. NRPU awards are selected competitively using a merit-based, independent and transparent evaluation and selection process based upon international standards.



## FBS Arranged a Training Session on NVIVO for PhD Scholars

FBS arranged one day practical session on "NVIVO" for its PhD Scholars on 23rd of June 2022. Ms. Mina Kharal, Lecturer FBS was the chief organizer whereas Ms. Rabia Rani, Lecturer English was the resource person. The training session aimed at making students competent



enough to use NVIVO software in their research projects. The scholars learnt the transcription, coding, and analysis of the data. At the end of the session acknowledgement certificates were given to the organizer and the trainer by Dr. Sajjad Ahmed, Director FBS.

## Professional Skills Development

### Faculty Members of FBS Attended an NBEAC Training Session

Faisalabad Business School believes in the promotion of research culture and growth of its faculty members. For this purpose, our faculty members Dr. Falik Shear, Mr. Nasir Ali and Mr. Nabeel Khalid took part in a training session organised by NBEAC in Swat.

Insights from the session will nurture the vibrant research culture and enhance the efficiency and effectiveness of research at our school. Faculty members will focus on research domains that have a beneficial impact on society.

Another Training session was conducted in Lahore where our faculty members Ms Mehwish Sultan, Ms. Mina Kharal and Ms. Kiran took part in a training session "Faculty Development of a Business School" organized by NBEAC.



## INDUSTRIAL COLLABORATION

### Consultancy by Faisalabad Business School for Interloop Limited.

National Textile University has always been committed to offering unwavering support and services for the training, recruitment, and sustainable development goals of the Textile Industry. FBS appreciates the initiatives taken by Interloop Ltd. and its commitment to its internal as well as external stakeholders. So, under the guidance of Dean FBS, faculty members have worked on designing, customizing, and teaching managerial as well as technical competencies to the non-executive staff of Interloop.

FBS prides itself in never compromising to ensure strong industry-academia linkages for collaborative development and advancement.

### An MoU Signed Between Faisalabad Business School and Nayatel Limited Pakistan

A team from Nayatel Limited Pakistan consisting of Ahsan Saleem Khan, General Manager, Muhammad Jahangir Ali, Key Account Manager and Muhammad Usman Ilahi, Senior Management Executive visited Faisalabad Business School. Dr. Sajjad Ahmad Baig, Director FBS and Mr. Muhammad Usman, Lecturer Economics briefed them about the R&D facilities available at FBS, NTU. An MoU was signed between Nayatel Limited Pakistan and Faisalabad Business School-NTU.

### Meeting with Industrialists Regarding WP7-GCF Project

A meeting of WP7-GCF project was held on 17 November 2021. Dr. Sajjad Ahmad Baig, Director FBS, chaired the meeting as team leader of the Work project 7. Senior industrialists from denim industry participated in the meeting and discussed the viable ways of enhancing export competitiveness.



## EXCEL YOUR ENTREPRENEUR SKILLS

### Faisalabad Business School, NTU Organized NTU-Interloop All Pakistan Business Plan Competition

NTU Entrepreneurship Society of Faisalabad Business School, in collaboration with Interloop Ltd. arranged NTU-Interloop all Pakistan Business Plan Competition at National Textile University Faisalabad on March 21-22, 2022.



The event was organized to encourage students at the universities to present their innovative entrepreneurial ideas and initiate their own startups. The objective was not only to help them provide a meaningful learning experience, but also strengthen Pakistan's economy.

## OUR PROUD GRADUATES

After completion of my graduation in the field of Textile Management and Marketing, I started my career from Nishat and spent three years over there and then I moved to the Denim sector Crescent Bahuman Limited. Really my specialization is the key source of my success because I studied very relevant subjects during my University time, and during my professional career. These are really helpful to enhance my career & growth.



**Zahid Farooq**  
Manager Sales & Marketing  
Europe & USA Division  
Cotton Web Limited, Lahore



FBS is the place to transform your dreams into reality Thanks to the incredible faculty who is exceptionally skilled in turning energetic youth into future leaders.

**Kalim Yasin**  
Regional Head  
Din Textile Mills LTD

## INDUSTRIAL VISITS

### FBS Students and Faculty Visited State Bank of Pakistan

Students at Faisalabad Business School participated in a seminar organized by the State Bank of Pakistan, Faisalabad to get briefing about the working of SBP. It included how SBP is regulating the credit and monetary system of Pakistan and



playing a crucial role in securing monetary stability and utilization of the country's productive resources for growth. Dr. Falik Shear and Ms. Nazish Imtiaz accompanied students during the visit.

### Industrial Tour of "BS Quality and Supply Chain Management Students"

The industrial tours have vital importance in the career of students. Such visits provide students with an insight into the internal working of corporations. FBS believes that theoretical knowledge is not enough



for making a good professional career. With an aim to go beyond academics, an industrial tour provides students with a practical perspective on the work. For this purpose, an industrial tour was arranged to MTM Faisalabad. The students of "BS Quality and Supply Chain Management" visited "Masood Textile Mills, Faisalabad" on 19th March 2022.



## Industrial Tour of BSTAM Students

Faisalabad Business School organized an industrial tour to Masood Textile Mills, which provided a travel experience with specific learning goals. We believe that an industrial tour emphasizes experimental learning and offers both group and self-directed activities and enables students to explore work areas, cultures & people. It was beneficial for students as they learned the complete knitting process. Dr. Sajjad Ahmad Baig, Director FBS organized this industrial tour under the supervision of lecturer, Miss Mehwish Sultan, and Dr. Muhammad Rizwan. The students of BSTAM-4th semester visited MTM to provide an insight into the real working environment and to enhance their interpersonal skills.



## CAMPUS LIFE

### Learners Corner

"The time today in which everyone can clearly analyze that the world is on a global click, NTU is a platform with diversification of groups and let us know about the ball parks of our potentials to embrace the reality of this world which ultimately becomes a source of inspiration and potential.



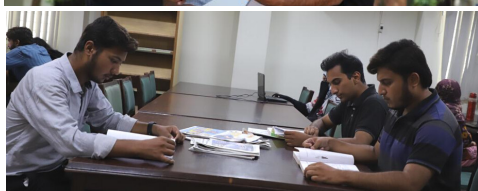
Muhammad Hassan  
(BSTAM 3rd year)



Aisha Sethi  
(BBA- 3rd year)

"My university experiences so far have been amazing. I have learned and experienced so many new things in such a short period of time. At NTU, I have found a huge number of opportunities to exhibit my skills and talent in front of others. I have learned team working, mutual understanding power and leadership qualities. All the Teachers provide the power of education to me. Thank you FBS for giving me such opportunities"

### Group Discussion



## Events & Trainings

### Seminar on Islamic Finance

On Monday, 10th of January 2022, a seminar was arranged by TMM society under the supervision of convener, Ms Mehwish Sultan. Muhammad Yaseen (Area manager of Meezan bank Ltd.) was invited to deliver useful information about Islamic finance. He cleared misconceptions related to interest. The insight gathered from the seminar will help the students in their future careers.



### Professional Skills Training for Fresh Graduates

Faisalabad Business School conducted a seminar for graduating students which include important and helpful tips on creating a resume or CV, preparing for an interview and required skills for fresh graduate at entry level in industry. It will assist students in communicating valuable information to employers in a clear way and stand out from the crowd. Dr Beenish Qamar & Ms. Mehwish Sultan were the resource person.



### Leadership Development and Student Empowerment Initiative

Three sessions were held under the "Leadership Development and Student Empowerment Initiative" by FBS in collaboration with the Centre of Wellbeing, NTU, from May to June 2022. During these sessions, selected students (executive members) were trained by Ms. Hafsa Farrukh (Clinical Psychologist, Centre of Wellbeing, NTU). Executive members of LD&SEI will now serve as in-house trainers for other students. Sessions of Executive members were held, and they presented as speakers in the session"



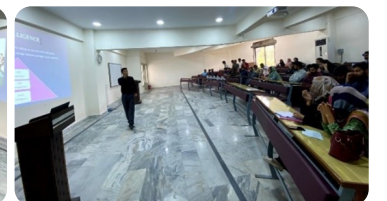
### FIRST SESSION ON PERSONAL DEVELOPMENT



### SECOND SESSION ON COMMUNICATION SKILLS



### THIRD SESSION ON CONFLICT MANAGEMENT





## GLIMPSE OF CELEBRATION

## Culture Day Celebration

*Students Participate in event to promote their culture of different areas*

National Textile University celebrated Culture Day to promote the diversity of Cultural Expressions in society. All the students gathered together to put some stalls representing different cultures which includes stalls of antique jewellery, ajrak, pathani caps, handicrafts. All the stalls were exceptionally decorated. All these stalls were representing diversity of culture in Pakistan. Some students even prepared some skits associated with the history of the culture of Pakistan.



## Faisalabad Business School Sports Week

Event was inaugurated by Dean FBS along with the Registrar and Sports Officer of the university. Dean FBS emphasized physical and physiological advantages of sports. He highlighted that such activities boost up self-confidence,



## Honorary Shield Presented to Society Members

Honorary Shields were presented to the admirable members of TMM Society who did good jobs and encouraged the juniors to do the same for FBS. Mr. Muhammad Hashim program director BSTMM & convener of TMM society MS, Sultan presented shields & certificates to the society members



## RECRUITMENT DRIVES

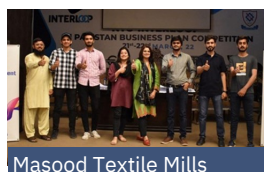
Various industries visited NTU for campus recruitment drive of fresh graduates of batch 2018-2022. Students of BS Textile & Apparel Merchandising, BS Textile Management & Marketing, Bachelor of Business Administration (BBA) and Master of Business Administration appeared for interviews and written tests. NTU, FBS has edge in placement of jobs of 90% students in final year.



Naya Tel (Pvt) Ltd.



Gohar Textile Mill Pvt. Ltd.



Masood Textile Mills



Sadaqat Corporation



Metro Cash &amp; Carry

## RESPONSIBLE CITIZENS

## Faisalabad Business School NTU and Interloop Ltd. Join Hands for CSR Initiative in Country.

Corporate Social Responsibility is a management concept whereby companies integrate social and environmental concerns in their business operations and interactions with their stakeholders. Properly implemented CSR concept has



competitive advantages such as operational cost savings, improved productivity, quality efficient human resource base, improved brand reputation, enhanced customer loyalty, increased sales, and improved risk management processes. Faisalabad Business School and Interloop PVT Ltd join hands for CSR initiative in country.

## Khidmat-E-Khalq Campaign

Textile Management and Marketers Society held a campaign in Ramadan of collecting and distributing ration bags to the needy around.



## Flood Relief Camp

Faisalabad Business School along with NCS and SSDG initiated flood relief camp

Because of the unprecedented rainfall in Pakistan, flash flooding has left millions of the people of Pakistan homeless, damaging their belongings. This created a catastrophic chaos which resulted in havoc and demanded national unity. For this national and social cause Faisalabad Business School along with NCS and SSDG initiated flood relief camp to collect donations for flood affectees. Students, faculty members, and staff of the university generously participated in this cause to bring the affected ones to the normal life.





## HAPPENINGS AT NTU

## BTD Students Designed Textile Art Works from Denim Waste

Denim fabric is one of the world's most iconic fabrics, but it is difficult to quantify denim waste generated every year during different processes. Students of 6-semester BTD have explored creative fabric manipulation techniques by reusing denim fabric and discarded garments under the supervision of Ms. Aroobah Mumtaz. Young designers beautifully composed self-portraits and landscapes. This concept will be continued in fashion garments by reusing and recycling denim waste.



## Office of the Research Innovation and Commercialization (ORIC) Participated in AsiaTex Exhibition



Office of the Research Innovation and Commercialization (ORIC) participated in AsiaTex Exhibition held in Faisalabad from 26 to 28 March 2022. Dr. Ahasan Nazir (Director ORIC), was the resource person to guide and to provide

details to the questioners. Many technical persons from various industries and international exhibitors visited the NTU stall to discuss the projects and future collaborations. GCF and its impact were the most applauded aspects at the stall by the experts. Furthermore, the industrial focal persons showed keen interest in testing facilities offered by NTU.

## HAPPENINGS IN FAISALABAD

## Saudi Arabia Will Heavily Invest in Faisalabad: Fahad Al Bash

FAISALABAD: Saudi Arabia will heavily invest in Faisalabad in addition to providing two million additional jobs to Pakistanis under the vision of Crown Prince Muhammad Bin Suleman to make Saudi Arabia fully developed country by the year 2030. Addressing the



business community of Faisalabad here in FCCI, Fahad Al Bash, Chairman Saudi Pak Joint Business Council and leader of the visiting Saudi delegation said that Saudi Arabians have special attachment with Faisalabad due to the naming of this city after late King Faisal Bin Abdul Aziz.

## AkzoNobel to set up new manufacturing facility in Faisalabad

AkzoNobel Pakistan Ltd, a leading global manufacturer of paints and coatings, announced the construction of a new manufacturing plant in Pakistan. The integrated paints and coatings plant will be located at the Allama Iqbal Industrial City in Faisalabad, Pakistan. The facility will span 25 acres and is scheduled to start operations in 2023.



## Two Pakistani Companies Showcase First Electric Vehicle

The Sitara Engineers, in collaboration with the Tesla Industries, has introduced the first electric commercial vehicle (ECV) in Pakistan.

At a ceremony held here on Tuesday, an 11-seater minibus and a cargo van with one-ton load capacity, solar charging station and AC chargers were exhibited. Addressing the ceremony, Sitara Chemicals CEO Mian Muhammad Idris, Sitara Engineers CEO

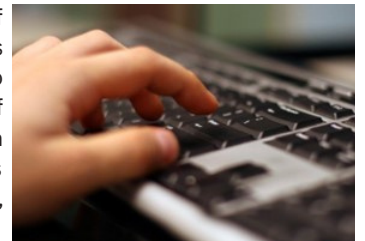


Nawazul Haq and Tesla Industries CEO Amir Hussain said the rising fuel price hike and pollution necessitated the use of electric vehicles. They said the ECV cost per kilometre was up to Rs 3.5 per kilometre. Initially, these ECMs are being imported from China, but their assembly would start in Pakistan in a year or two.

## EXPORT TRENDS

## IT exports surge to \$1.9 billion, have potential to grow further

According to the State Bank of Pakistan (SBP) data, IT exports during July-March FY22 surged to \$1.948 billion at a growth rate of 29.26% in comparison to \$1.5 billion in the same period of last year. This includes telecommunication, computer and information services.



"We believe that continued expansion in the industry will aid the topline growth, which will further be supported by the US dollar appreciation as most companies have a dollar-denominated revenue stream," said the analyst.

## Rice exports surpass highest export figure: REAP chief

LAHORE: Pakistan rice exports surpassed highest ever export record by achieving 4.4 million tons in 11 months of the current financial year 2021-22.

Rice Exporters Association of Pakistan (REAP) Chairman Ali Hussam Asghar told Business Recorder on Saturday that the previous highest rice export record was of 4.16 million tons in full year. He said they are very close to achieving the 4.8 million tons of rice export this fiscal and value wise crossing export of US\$ 2.5 billion.



## EMERGING TRENDS AND OPPORTUNITIES

**Pak has potential to make \$1b furniture export annually under govt patronizing, Chairman PFC**

Chairman Pakistan Furniture Council (PFC) Mian Kashif Ashfaq Thursday claimed that Pakistan has the potential to export \$1b top world class wooden furniture annually if government patronise this industry with a cushion of incentives.

Talking to a delegation of university students led by Syeda Briha Batool here Thursday, he said if the government declare furniture sector as an industry and offer an excellent package of incentives, the industry will boom in the days to come as export of Pak made furniture is increasing gradually with sharp upward trend showing better prospects in future. He said PFC including Chenone will welcome Turkish investors for joint ventures in furniture sector by setting up factories at special economic zone offering a host of lucrative incentives to all foreign investors including tax holiday.

**Japan eyes more seafood import from Pakistan**

Pakistani agricultural products have huge potential, if they are processed into value added products, underlined Japan Ambassador Wada Mitsuhiro.

In a meeting with Minister for National Food Security and Research Syed Fakhar Imam on Thursday, the envoy pointed out that Pakistan was among the biggest exporters of shrimp, mango, dates, and rice to Japan.

He pointed out that Japan had a substantial market for seafood and showed great interest in importing fishery products from Pakistan. He mentioned that Japan was eyeing to increase bilateral trade between the two countries.



## UPCOMING TRADE SUMMITS

**Africa Trade and Investment Global Summit (ATIGS)**

ATIGS held on 14-16 May 2023 in Dubai, UAE. ATIGS is a unique high-level, prestigious, biennial business platform designed specifically to promote and facilitate international trade and foreign direct investment in Africa. It is the leading Africa-global-centric business event in the world. ATIGS Dubai 2023 will be an exclusive high-level gathering for project developers, international investors, high-profile business leaders, and government officials from Africa, the Middle East, Asia, Europe, the Caribbean, and the Americas. The event will be in a well-structured format to facilitate deal-making, co-investments, strategic partnerships, and business networking all under one roof. Session for self-help groups (SHG) and for Women Entrepreneurs.

**FOCAL PERSON:**

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