



Pakistan Tech Delegation



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2019

SINGAPORE
FINTECH
FESTIVAL

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WELCOME FROM MR. ZULFIQAR BUKHARI

Special Assistant to Prime Minister on
Overseas Pakistanis & HRD

Chairman of Pakistan
Tourism Development Corporation

Pakistan is ready and ripe for Investment. With over 230 Mn Population, 70% of the population aged less than 30, Beautiful and Majestic Landscape, Strong political commitment at the highest levels and an incredibly vibrant diaspora of over 10 Mn overseas Pakistanis.

Pakistan is destined to make significant strides on the economic front in the coming years. The startup ecosystem in Pakistan is on a rapid upswing with a large number of young talent joining in. The honourable PM of Pakistan Imran Khan has recently announced the launch of a "Kamyab Jawan Program" and allocated a fund of PKR 100 Bn to help fund Startup Loans, which will incentivise the youth to innovate and create new opportunities. Tech is the way forward for us.

I am happy to see our High Commissioner in Singapore taking a leap forward and leading a delegation of top Pakistani Startups to Participate in Singapore Fintech Festival 2019.

I am sure our startups will have immense opportunities at the festival to realise their dreams through showcasing their products, learning from their partners and connecting with the right people to unleash the true potential of the startup scene in Pakistan.

I congratulate all the Participating Startups and the complete team that has worked day and night to make 'Project StartKar' possible.



MESSAGE FROM MS. RUKHSANA AFZAAL

HIGH COMMISSIONER OF
ISLAMIC REPUBLIC OF PAKISTAN TO SINGAPORE

I have recently been posted to Singapore as High Commissioner of Pakistan. I feel honored and privileged to be chosen for this important assignment.

Singapore, as we all know, is fast emerging as the tech and talent capital of Asia. It is amazing to see how Singapore always steps up and performs with the highest level of professionalism.

Pakistan has also made major achievements on the economic front recently. With its ranking in ease of doing business revised by 28 places, Pakistan has been listed as top 20 global improvers in doing business 2020 by the World Bank. With visible political commitment at the highest level, professional leadership and a good strategy, Pakistan is destined to make even greater strides on the economic front in the coming years. The startup ecosystem in Pakistan is on a rapid upswing with large number of young talent joining in. Renowned foreign companies such as Uber and Rocket Internet are making huge profits in Pakistani market.

Having arrived in Singapore couple of months back, I found about Singapore Fintech Festival just three days before the registration deadline. In spite of it's being a humungous task, I decided to give it a shot, to have Pakistan pavilion at this gigantic event for the first time.

I am extremely grateful to Mr. Sopnendu Mohanty, Chief Fintech Officer and his team, for their utmost support, without which Pakistan's participation in this year's Fintech Festival would not have been possible.

I am also indebted to IFC for its generous contribution to Pakistan pavilion and its support to our startups under its flagship project of financial inclusion through partnership between banks and fintechs.

I would be failing my duty if I do not mention the incredible support extended to my initiative by Pakistani Diaspora which has worked day and night with unimaginable passion and commitment to make StartKar a reality. I am grateful to Singapore Fintech Festival for connecting me with these wonderful people.

I would also like to take this opportunity to thank other partners including ADB and NZTE who are hosting our delegation for workshops. Singapore and New Zealand, the top performers according to the World Bank ease of doing business listing, are going to be our partners in this mega event. We look forward to connecting with their teams and learning from their experience for greater cooperation in technological fields.

I am sure our young startups will have immense opportunities at the festival to realize their dreams through showcasing their products, learning from their partners and connecting with the right people out there, to unleash the true potential of startup scene in Pakistan.

Let's get it going, "StartKar".



Our vibrant
startups who are
participating in
**Singapore Fintech
Festival 2019**

THE PARTICIPANTS

The logo for BYKEA, featuring the word "BYKEA" in white capital letters on a green rectangular background.

BYKEA

www.bykea.com

The logo for cheetay, featuring the word "cheetay" in black lowercase letters, followed by a yellow paw print icon and a stylized "y" with three horizontal lines.

cheetay

www.cheetay.pk

The logo for CREDITFIX, featuring a green circular icon with a white stylized "C" and "F" inside.

CREDITFIX
CREDIT FOR ALL

www.creditfix.pk

The logo for FINJA, featuring the word "FINJA" in black and red capital letters, with a red triangle pointing upwards under the "JA".

FINJA

www.finja.pk

The logo for foree, featuring a blue checkmark icon followed by the word "foree" in a teal, lowercase, sans-serif font.

foree

www.foree.co

The logo for hysab kytab, featuring a teal square icon with a white grid pattern.

hysab kytab

www.hysabkytab.com



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Meet Our
Great Minds
Who Are Attending
**Singapore Fintech
Festival 2019**



BYKEA

Muneeb is Founder at BYKEA, Pakistan's largest network of motorbikes serving transport, logistics and payment services. Muneeb graduated from the University of Virginia and worked as investment banking analyst at Bear Stearns in New York City before moving to Pakistan to lead for 7 years what ultimately grew to be a 700 person back office for US-based SNL Financial, a business acquired by Standard & Poors.

The next 4 years Muneeb served as Co-Founder and CEO at Daraz.pk, Pakistan's largest e-commerce platform acquired by the Alibaba Group.

www.bykea.com



Ahmed Khan is a seasoned entrepreneur and e-commerce leader in Pakistan. Before starting Cheetay, he was the Managing Director of Rocket Internet where he successfully launched ventures like Kaymu, Daraz, EasyTaxi, Carmudi and Lamudi. Daraz was recently acquired by Alibaba for \$150 million. He started his career with P&G and later moved to McKinsey in Dubai.

Cheetay Logistics (Pvt) Ltd. is a technology-enabled, last-mile logistics company powering on-demand NOWCommerce in Pakistan. It's the fastest-growing e-commerce platform. Since its inception in 2016, Cheetay has raised \$11.6 million, making it the highest-funded start-up in Pakistan. The organization has its focus on efficient payment methods, quality and quantity of orders, and time allocated to each order

www.cheetay.pk



The Co-founder of CreditFix, Owais Zaidi, carries full cycle technology management experience from product design to sales, delivery and post sales. His entrepreneurial career began when he started his first tech company called 2B Technologies. 2B had the distinction of being the first Pakistani VC funded company. Owais worked with Gul Ahmed group to help them in their foray in technology space.

He created Arwen Tech, a technology services and outsourcing Solutions Company for the textile group. After getting Arwen Tech off the ground, Owais joined Access Group as Chief Operating Officer.

www.creditfix.pk



Qasif currently heads Finja that he helped cofound. Finja is a Pakistani FinTech startup with a mission to transform how people relate to money and make payments.

Previously Qasif founded FinSurgents; a financial services startup consultancy, which specializes in retooling analogue business cases to digital. The firm has clients in Pakistan, UAE and Africa. Qasif has close to 20 years of multi country experience in building, managing and growing digital financial services, products and businesses.

Qasif previously served as head of digital banking for MCB, one of the largest banks in Pakistan and earlier on, as head of marketing and digital channels for ABN AMRO bank Singapore. Before joining MCB, Qasif worked at Standard Chartered Pakistan as head of digital banking.

www.finja.pk



Saleem and Mehdi have worked in hugely successful Silicon Valley based technology companies where they led product development and services focused on consumer, enterprise and security software.

Being part of companies that were recently acquired by industry leaders such as Symantec, they decided to team up and build Foree, sharing a vision, to power economies and deliver financial inclusion and socio-economic justice.

Foree is a mobile-centric, real-time, easy to use, interoperable payments platform which allows individuals, businesses and governments to send, accept and process payments with its product suite. Foree partners with deposit taking institutions or stores of values to aggregate back accounts, e-wallets and cards.

www.foree.co



Yasir Ilyas is a Customer Experience evangelist, seasoned Marketing Technologist, and a leader with proven global track record of 15+ years. Well accomplished in start-ups, international experience, and U.S. fortune 300 companies, Yasir has recently moved back to Pakistan and joined as the CEO for Hysab Kytab.

Hysab Kytab, is an upcoming fintech startup that provides digital solutions through a suite of financial management and consumer products. HK is a company of JBS, which is a leading IT solution provider with 35+ years of experience across different industries, serving clients all over the globe.

The Hysab Kytab consumer app is a user-friendly mobile app that offers a platform to manage an individuals' financial activities. It encapsulates the individual's spending, saving and budgeting information and produces a 360-degree view which enables them to always stay on top of their finances.

www.hysabkytab.com



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With an ICT and FMCG experience of over 7 years, Abdul Samad Khan holds a Telecom Engineering and MBA degree and is currently Head of Partner Ecosystem and Projects at RapidCompute. Having been involved with RapidCompute for 3 years, Samad has observed the expansion in the SaaS portfolio, apart from the company's core IaaS and Security services and plays an active part in product development to place the company amongst Pakistan's emerging trailblazers.

RapidCompute™ is Pakistan's first Enterprise Class public cloud computing platform. They are an Infrastructure as a Service (IaaS) cloud provider offering a high performing, standards-based, flexible and robust cloud solution to power the Mission Critical applications of businesses. Established in 2002, RapidCompute is the latest in a long list of IT service offerings from CYBERNET, the industry's leading internet service provider and part of the Lakson Group.

www.rapidcompute.com



With passion for social development and philanthropy, Naureen is a serial entrepreneur having closely worked with the microfinance sector. She is a Co-founder at Tez Financial Services, the first fully-digital microfinance institution aimed at providing frictionless financial access to the unbanked and under-banked via smartphone application.

Naureen also co-founded CheckIn Solutions, a FinTech focused on enhancing operational efficiencies of microfinance providers via technology. Her expertise is supplemented by her experience in credit ratings having worked with The Pakistan Credit Rating Agency (PACRA), specializing in Microfinance, Banking, and NBFCs.

www.tezfinancialservices.pk

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