



Pakistan First

Prepared by

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"In the name of Allah the Most Gracious, the Most Merciful".

***Ask not what your country can do for you,
ask what you can do for your country.***

JFK.

**I am sure the quote above not only applies to Overseas Pakistanis
(OSP) but on all those souls who live in Pakistan too.**

**But it's the OSP who value it more, the quote of great American
Leader.**

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Background:

For decades **Pakistani Diaspora** is been taken for granted, either its

**Karz Utaro Mulk Sanwaro,*

Govt approved **Ponzi Housing Schemes or Even Govt own schemes (to generate Foreign Exchange)*

Or

**Even Depriving the OSP from their own hard earn Foreign exchange and converting into to devalued Pak rupees.*

But in spite of all the negativity, deceiving tactics & without due importance given, we the Pakistani Diaspora in the whole wide world is still been the “cash cow”, for the Islamic Republic of Pakistan.. And sending billions of their hard earn, much needed Forex to the mother land and will keep doing it,as we care.

Its pity that our govts lay down in front of Donor agencies but never ever given due respect or credit to OSPs,. As of date millions of us are deprived of voting rights.

*The **Pakistani diaspora** refers to **overseas Pakistanis**, who are [Pakistani](#) citizens that have [migrated](#) to another country, as well as people who are of Pakistani descent. According to the [Pakistani Government](#), there are around 8 million [Pakistani people](#) living abroad with a vast majority of them residing in the [Middle East](#).^[3] Pakistan ranks 10th in the world for remittances sent home in 2013 at \$14.9 billion. https://en.wikipedia.org/wiki/Overseas_Pakistani*

Below is brief overview and suggestions about some official bodies linked directly with Overseas Pakistanis and Trade too, the bottom line to discuss all here below, is to achieve the maximum foreign

exchange for the country and slowly and gradually relieve the country from international lenders and their harsh terms and conditions.

1)Overseas Pakistani Foundation / (FERC).

Yes OPF must be doing few good things for OSPs but how many Pakistanis are aware of OPF benefits and facilities, and how many are the members of OPF.

What efforts our Missions and govt in particular took to make sure that each and every OSP made aware of OPF.(sorry to say that even mission staff is not fully aware of such benefits exist specially the Gratis Passport etc)

A board of governor does exist ,comprise of 19 persons, out of which 9 are heavy weight govt officials, and rest 10 seems to be representing OSPs,

3 are Unknown (Allah knows which region or country they represent,)

UK got special treatment and have 3 members and then

1 each from UAE,KSA,USA,and Denmark) ,

but do we know what they are doing and what benefits this Board of governor made for OPF and what is the selection criteria of being elected or its Just nepotism!

2)Computer Chip not Potato Chips:

We are very vocal about Trade, but in reality is otherwise, out of 110 missions, we have only 50 commercial councilors in just 1/3 of the countries. This shows how serious we are about trade not aid.

It remind me the conversation I had with one of our Ex PM cum banker, during the World Economic Forum at Dead sea in the Hashemite Kingdom of Jordan. I pointed out to him the potential in Hashemite Kingdom of Jordan for Pakistani products and his pathetic response was "our trade is too little with Jordan and we can only Justify Commercial attaché once our trade reach a substantial amount, (now how can you explain him that the CA needed to develop and create more trade, not to enjoy the fruits of already high volume of trade)...

3)OSP;Milking the (Cash Cow)

In last 65+ years nothing concrete nor long-term is been done to get the maximum out of us, but only short term policies to fulfill the election manifesto of each party in government.

It's very important to note that the ever changing economic condition around the world are not as promising as before, China growth is less than expected, reduce oil prices has put break/slow down in the rich Gulf states.

UAE, which is still the Duty Free/Tax free heaven, is now seriously considering imposing VAT and Corporate Tax. Once done, it will increase the already high living cost and will affect the back home remittance from OSPs.

Report: Families in Dubai spend 40 per cent of income on rent

<http://www.msn.com/en-ae/news/uae/report-families-in-dubai-spend-40-per-cent-of-income-on-rent/ar-AAe2Jek?ocid=iehp>

A long term policy with “win win” formula must be made to get maximum benefit from OSPs and Visa versa. The same policy then approved from the parliament to make it a law and binding on state.

Suggestion/Solutions:

I) Pakistani Diaspora (Cash Cow)

If 8 +, million Pakistanis remit just 250USD per month (or 3000USD per year) back home, it comes to 24 billion USD...a year.. Already over 14 billion USD are been sent by OSPs. So by doing some sincere efforts with long term planning, it's even possible to achieve 100% increase.

In the latter received via Pakistani Embassy Amman on Aug 17th 2015 via email, heading



dated NIL.

The points mention in said letter, are not new, some already exist and some are being discuss many times in past too. No doubt if implemented on solid footings, with clear cut one window policy and with team of sincere & honest /dedicated persons, for implementation & follow-up, with Motto “ Pakistan first”, INSHA ALLAH the success will come earlier than expected.

Here I like to draw your attention to towards “Sharia Complied” National Bonds issues by Dubai Government around decade ago,. Today they claim to have close to one million customers from over 150 countries and the **National Bonds Corporation** PJSC managed to accumulate deposits/investments of Billions of Dirham. Even many non-Muslims poses these Sharia Complied” National Bonds as well.

If our govt Initiate such Sharia Complied” National Bonds, I m sure Billions can be attracted within a short span of time:

Assuming that only 20% of the OSPs invest just 5000 each,with in first two year, Eight billion USD can be collected (8 million OSP x 20% 1.6 million x 5000USD =(I*)8 billion USD)

Bonds must be issued by the State Bank of Pakistan and with sovereign guarantee: The Maturity should be for minimum 1 year, in case for any early maturity, only half of the profit should be given,

Each Member or holder of Bonds (minimum value 2000 USD or above) must be given a voting right.

Funds must only be used to cover 50% of any project (but only used for....

*Building Hydro Dam,

*Wind Power Farms

*The **Shinkansen** is known in the West as the "**Bullet Train**"

*Grain storage silos

*Hospitals

*Schools

*Defense related production units

*Housing schemes

*Free zones

*C-PEC.. it will also give the OSPs added sense of pride and achievement to be a part of China Pakistan Economic Corridor.

(what I meant here, that a focus must only be giving to the limited number of projects which generate long term revenue and contribute to National Economy , due attention to be given to minimum or No damage to Environment)

A clear cut approval must be obtain by having voting every time when we have 3 serious project, each member with voting right cast his vote to set the priority of Projects.

Ila)Overseas Pakistani Foundation /FERC.

We have around 110 missions aboard, v/s Pakistani are found in almost every corner of the world, but When it comes to Welfare of Pakistani, We have just 21 Community welfare attaché in only 15 countries.

(5 posts are still vacant.) source . www.beoe.gov.pk

This is how we treat the community of 8 million Pakistanis who remit over 14 billion USD back home????

If govt is serious for the wellbeing of the Pakistan's then they must appoint CWA in all the missions and if it can't afford to depute from Pakistan, then they must appoint Honorary CWA from the local based OSPs from same country,. The post should be given only for 2 years and

must be performance based, and if H CWA is not performing upto the mark them should be replaces within one year. He must be giving all the powers/perks as enjoyed by all other CWA.

OPF benefits must be mention at visible places at all the missions and must have clear link via all the mission web sites. I am sure this will also generating some needed cash flow.

The membership of OPF must be made mandatory and made easy, and fee (if any must be collected as and when OSP renew his/her Passport or NICOP from aboard or with in Pakistan. Only valid overseas residence visa must be enough for the OPF membership.

I am sure in a country of around 200 million souls,we can also find few more “Malik Riaz and then Billions can be generated by announcing “real” Housing schemes if not better , same as Bahria. If Mr Malik Riaz and his company can make billions then I m sure other can too,. Just a rough estimate, after first such pilot project a copy cats in all over the country can generate billions in USD,. Just a rough estimate, over 3 to 5(II*) billions USD can be generated within 3 years.. and as stated in your letter, point 6. Construction support 35 industries, so the effect will be multiple and will create much needed employment for 1000s of countrymen.

Selection Criteria for the Board of Governor.

Though I am not aware of the present criteria and never heard, but I think the process of selecting the BOG can be made more transparent, such as.

The BOG membership should be increase to give fair representation, eg:

3 from GCC Countries.

1 from MENA region

2 from West n central Europe

1 from Eastern Europe

2 from USA

1 south n Central America

2 Asia Pacific and Australia

Each mission suggests 3 names with the consultation of community. Maximum age limit of should be 60 years and minimum 25 years.

All nominated names then displayed at the OPF web site, and members then do the voting to select the board members, sure more in-depth study to be made for fool proof , viable and honest way of selection.

Iib)FERC & Protector.

Issuance of Membership of FERC card,(silver, silver plus and golden) should made possible from all the Mission abroad..

Further more, and if any OSP give a proof of remitting 5000USD back home in a period of two year, he must be issued Protector at once..Our mission too should be allowed to issue the protector once they get a proof of remittance of USD 5000, as stated above.

III)Return of the Black money from abroad:

*With rough and very conservative estimation, we have a black money of 200 billion USD in banks abroad; government must prove its seriousness and honesty by bring the law in parliament. ,**The government needs to introduce asset-seizure legislation to confiscate mammoth reservoir of untaxed black money** . <https://alaiwah.wordpress.com/2010/08/13/200-billion-of-pakistanis-in-swiss-banks/> .*

If just ¼ of it, just 50 billion brought back in next 5 years, then no one can stop us from becoming most progressing and prosperous nation not in the region but in the whole wide world, .

But can we bank on those enjoying the power n prestige, will they do

something soon 

IV)EOBI:(For overseas Pakistanis:)

I don't think that we have any pension scheme for OSPs, and if it does exist but most of us are not aware of it.

So the pension scheme should be launch for OSPs, I am sure if its announce with real benefits and returns then almost every OSP will go for it, and if we manage to have one million members within one year, of just 50USD a month contribution, (1/2 billion can be generated a year and once we reach the membership 4 million in 5 year. We will be able to generate 2(III*) billion USD a year, as a continuous income.

PS:

It is very important that every scheme, such as, Housing, Pension , investment , FOREX accounts, remittance National Bonds etc, must be backed by sovereign state guarantee and with fix return on investment , incase if any scheme fails to takeoff .(refund must be in the remitted foreign currency)

V)Trade not Aid:

Solution: If Govt can't afford to appoint a Commercial attaché from Pakistan, then they should consider an honorary-CA , either from the Existing Pakistani business community in that country or a Local National from that country , who shows higher volume of import from Pakistan, such post should be for one time and two year only with performance based and task such as arranging Trade visits, Exhibitions and above all increase in Trade volume minimum of 20% yearly. In case

the H-CA fails to perform he shall be relieved from his duties within a year.

Furthermore, TDAP or the Ministry of Trade and Industry, must make sure to have commercial councilors/Attaché in the all the remaining 2/3 mission, (either from Pakistan or H-CA).I am sure we can increase our trade to four folds within 5 years, once we have right person at right place

VI)Success stories:

We have several success stories in and out of Pakistan, but we hardly hear about such, but some time on 14th August transmission or by change when any channel reports it occasionally.

Its good idea to have a private channel, but only if its commercially viable. Or else government can use PEMRA to bind each private channel to allocate regular time for such success stories of Pakistanis in and out of the country, and those stories shall also be repeated as we they report about any cracker blast. All such success stories should be repeated at least 6 times a year, so everyone should be able to hear and remember.

Living examples:

SIAL.

I consider it the greatest achievement, of the Business community, for Making International air port at Sialkot and I think it might be one of a kind in the whole world But do we know how many times we hear about this in our news channels? All those 200+ directors/investors should be given “Tamga E Imtiaz”, but....!

Its never too late, atleast PTV should make a documentary and this success story must be repeated every year on SIAL anniversary.

Then we hv another company, that too from Sialkot who worked against the time to meet the deadline and manage to secure the Order for Football world cup.

Similarly **Shaukat Khanum Memorial Cancer Hospital and Research Centre** by Imran Khan or Indus hospital (the only paperless hospital with world class treatment at Zero cost).

I am sure by sharing such and similar success stories on regular basis will create more positive image not only on OSP but other national too, and this is what we need to attract foreign investment.

VII)Billions of USDs with in Reach:

With some ideas and calculation above, once we add up all, it comes to 14 billion

Total Billion USD

- (I) 8 billion by Launching bonds
- (II) 4 billion from housing schemes

(III) 2 billion from Overseas pension funds

Total 14 billion USD, (in addition to the 14 billion USD already remitted by OSP every year...)

I am just a common man with average mind and if I can come up with these within reach figures, then, I am sure we have great mind exist all over the globe and if government is serious enough then I have firm believe that if we have right people, for the right job at right time, then billions are in reach.. & then no one can dare to stop us from the path of Prosperous Islamic Republic of Pakistan.

But only with motto

**“Pakistan
first”.**

Profile of Muhammed Mansoor khawaja



Muhammed Mansoor Khawaja

Profile

Muhammed Mansoor Khawaja is a C.O.O (Chief operating Officer) of a Princely holding Al Khawaja Group, based in Jordan, UAE, and Pakistan, with Rep office in China .(Trade experience with over 15 countries).

Al Khawaja Group, a leading trade & investment house is involved in area of

*General Trading,

*Industrial engineering (for apparel sector),

*Promoters of First ever Green Building Technology and renewable energy.

*Quality Hotel supplies. (To Top 4 & % star Hotels)

Brief Family History:

The group's business roots goes back over a century, (ie before 1947)when **Khawaja Allah Buksh** the Grand Father of Muhammed Mansoor Khawaja got control of the business after the death of his father. But upon the request of his fellow colleagues and the **great leader Quaid E Azam(founder of Pakistan)** he joined all India Muslim league and served as a Publicity secretary all India Muslim League (the then N.W.F.P). Due to his extreme involvement in the politics the business suffer very badly finally he got Islamic Republic of Pakistan but lost his

entire business empire and even his family house in Peshawar, and later moved to Karachi with his family.

Muhammed Mansoor Khawaja joined a trading firm in U.A.E in 1989 and after working 8 years, he then re establishes al Khawaja group with offices in Pakistan , Dubai and in the Hashemite Kingdom of Jordan in 90s.

Since then the group never looks back and in just 4 years grown as one of the leading company with offices in Pakistan, UAE and China(rep office).

Mr Mansoor has extensive and diversified experience in Marketing, PR , quality and Manufacturing management and tourism. Mr Mansoor has assisted many international investors in establishing their manufacturing units in Jordan.

In addition to above he also written several articles in international News papers/Magazines and his interviews and letters published in

*Financial Times(FT) , (http://www.ft.com/cms/s/0/c77b67fa-f6c5-11dd-8a1f-0000779fd2ac.html?nclick_check=1)

*Khaleej times, & Gulf News (UAE)

*Jung London,

*Jordan times, & Star Jordan

*Dawn News , Jang , Star weekly and Pakistan Textile journal-Pakistan (<http://www.ptj.com.pk/Web%202004/06-2004/feature.html>)

*And on several occasions ARY broadcasted live from Amman.

ACADEMIC BACKGROUND AND COMPLETED COURSES.

1997 M.B.A with honors, *Western International University of U.S.A*

1997 Certification New World Trade Order, *London School of Economics. (LSE) UK*

1996 B.B.A ,With honors *Western International University of U.S.A*

1989 Bachelor of Commerce , Karachi University, Pakistan

PROFESSIONAL BACKGROUND

A) C.O.O, Global Operation , of the group

B) Managing Director,

I) Shirkat al Khawaja ,Jordan

II) Infinity Gulf for imp/Exp ,Jordan

III) Al Kiswa Gen trading, United Arab Emirates,

C) Director

Al Khawaja & Sons , Islamic Republic of Pakistan

D) Founder

Princely holdings, Pakistan

So far Trade Experience (Import Export to and From) with over 19 countries.

Pakistan, India, China, Korea, Turkey, USA, Japan, Iran, UAE, Ethiopia, Kenya, Croatia, UK, Hong Kong, Italy, Germany, Srilanka, Egypt, Canada, & Taiwan.

So far (Travelled over 36 countries in 5 continents)

Saudi Arabia , Oman, Bahrain UAE, Kuwait, Qatar, Iran, Syria, Egypt, Cyprus, Turkey, Jordan, Bulgaria, Hungary, Czech, Slovakia, Yugoslavia, UK, USA, Italy, Germany, Holland , Belgium, Switzerland, France, Austria, Thailand, Singapore, Japan, Hong Kong, Korea, Colombia , China, Madagascar, Srilanka, Maldives, Kenya, & Lebanon.

Posses' Resident permit

A) Hashemite Kingdom of Jordan (Valid)

B) United Arab Emirates (Valid)

C) UK (had 2 years ,)

PROFESSIONAL ASSOCIATION.

- * Founder Chairman, Foreign Investors Association, (2002-2004) Jordan
- * Member Managing Board Foreign Investor Association
- * Member Irbid Chamber of Industry (2 years)
- * Member Ramtha Chamber of Commerce. (6 years)
- * Member Amman Chamber of Commerce, since 2006
- * Member (only Pakistani) TIJARA coordination committee (related to Jordan USA Free trade agreement), & member many sub committees)
- * Member World Economic Forum-Switzerland .

- * Member PAC committee for Better Work Jordan, (Funded by USAID, ILO, IFC)

- * Member Golden List committee representing Foreign investors at Ministry of Labor, Hashemite Kingdom of Jordan.

LANGUAGES: Urdu & English , Punjabi, (& little Arabic)

CITIZENSHIP: *A PROUD CITIZEN OF THE WORLD born in 1968 in Islamic Republic of Pakistan.*

DELEGATIONS, SEMINARS, WORKSHOPS, EXHIBITIONS.

- I) Member private sector delegation from Jordan, visited US to meet USTR Ambassador Zollic , and Under Secretary of State (M E) William burns and other top US officials n professional associations.
- II) Coordinator of Jordanian Delegation (private sector) visited 1st EXPO Pakistan.
- III) Represent and Took part on regular basis in all International Exhibitions held during last 20 years in several countries, some of many are.,

China, Pakistan, Syria, Singapore, Egypt, Sri lanka, Madagascar, UK, Jordan , Japan, United Arab Emirates ,South Korea, Iran, Germany & Turkey.

- IV) Guest speaker along with US Asst Under Secretary, on the implication of the removal of Quotas post 2005 at AJEX, organized by Jordanian-American Chamber of Commerce, Amman Jordan.

V) Regularly attending World Economic Forum , attended 2007,2009 &2011.

VI)Attended first ever OSP conference at Islamabad ,as only OSP from Jordan, inaugurated by the then President Musharraf.

VII) 2ndWorld Emerging Industries Summit in Wuhan China. 2013

- Also had opportunity meeting Royalties, Several Head of the states and renowned personalities of the world,

Some of them are,

H.M King Abdallah of Jordan and H.M King Carlos of Spain:

H.M Queen Rania, H.M Queen Noor , H.M Queen Elizabeth,

President of Ireland, President Pervaiz Musharraf, President Zia-Ul-Haq, President Asif Ali Zardari ,President of Georgia President Jay werdhaney, President Nicolai Chowsisco , Estonian President.

Prime minister Junaijo, Prime minister Nawaz Sharif, Prime Minister (late)Benazir Bhutto shaheed, Prime minister Shoukat Aziz, H.E Khurran Dastgir, H.E Tariq Ikram,H.E. S.M Muneer, H.E Salim Saifullah, Prime minister of Jordan,Abu Raghbir,Prime Minister MAroof Bakhatee, Prime minister Olmet(the then minister of Industry), H.R.H Prince Turki Al Faisal, H.R.H Prince Hassan bin Talal , Prince Ali, (Mir of Himalayan state of Nagar) & Mr Jerry Adam of Sinn fen. H.R.H Princes Servath H.R.H Princes Alia (sister of H.M King Abdullah II) are some of the many. In addition,a long list of many Ministers, Ambassadors, and CEOs /President on National and Multinational Companies (including Fortune 500)

OTHER ACTIVITIES/Hobbies),

-Enjoy watching news & Business channels,

-Arranging fund raising charity events,(organized two events for Pakistan Earth Quake victims and Lebanese Childers, under the patronage of H.R.H Price Hassan and H.R.H Princess Servath , El Hassan), raised over 70,000 US\$.

-Photography and swimming

-In a process of establishing a web based News paper and a NGO in Pakistan.

Contacts:

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CC:

Prime minister office

Ministry of OSPs.

OPF, EOBI, BOI

Ministry of Interior

Ministry of Planning

MOFA

TDAP

Letter to Editor (top 5 new Papers)