

# Team Alfalah

Issue No. 69, Nov 2017

**HAPPY EID MILAD UN NABI**





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# Editor's *Note*

## Chief Patron

Mr. Nasar us Samad Qureshi

## Editorial Board

Syed Hasnain Zawar

Usman Arif

Mohsan Tanveer

Rabi-ul-Awwal is the most significant month in the Islamic history because the humanity was blessed by the birth of the Prophet Muhammad (صلى الله عليه وعلى آله وسلم). The Holy Prophet of Islam and Allah's Messenger (صلى الله عليه وعلى آله وسلم) was born on 12 Rabi-ul-Awwal. His birth took place in Makkah on the day of Monday in the house known as Dar Al-Mawlid.

The Muslims from east to west celebrate the Prophet's birth anniversary with devotion and tranquility. The occasion is meant not only to celebrate but to remind us of how the Prophet lived his life and what's the true purpose of our existence. May Allah Almighty direct us all to follow the footsteps of His beloved Messenger.

“Verily, in the Messenger of Allah, you have a good example for him who looks to Allah and the Last Day, and remembers Allah much.” (al-Qur'an, 33: 21)

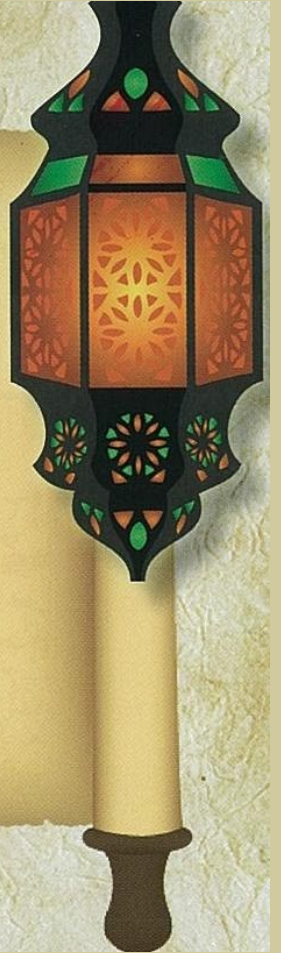
Editorial Board

# Islamic Corner

وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ  
وَمَا نَهَاكُمُ عَنْهُ فَانْتَهُوا

And whatsoever the Messenger (Muhammad ﷺ) gives you,  
take it; and whatsoever he forbids you, abstain (from it).

{Al-Hashr .7}



## Employee Corner

# Happy Birthday Colleagues

Name	Designation	Location	D.O.B
Azhar Ehtesham Ahmed	Executive Director South	Karachi	18-Nov
Sana Aziz	Officer	Faisalabad	18-Nov
Nazim Mohsin Ali	Manager	Karachi	22-Nov
Mohammad Ali	Executive Officer	Karachi	23-Nov
Yasir Ali Zahid	Senior Officer	Head Office	23-Nov
Shaheen Hafeez Sumar	General Manager	Karachi	28-Nov
Fakhar Alam	Senior Executive Officer	Head Office	29-Nov
Maqsood Ul Hassan	Executive Officer	Lahore Unit-1	01-Dec
Fazal Ur Rehman Malik	Chief Manager	Islamabad	02-Dec
Mohammad Amin	Office Boy	Faisalabad	02-Dec
Atif Hafeez	Assistant Manager	Head Office	03-Dec
Muhammad Assad Ullah	Deputy Relationship Manager	Faisalabad	03-Dec
Fakhra Manzoor	Executive Officer	Head Office	05-Dec
Rabia Khalil	Senior Executive Officer	Karachi	05-Dec
Awais Munir	Executive Officer	Head Office	07-Dec
M. Shahid Wajid	Executive Officer	Karachi	12-Dec
Syed Ali Waseem	Senior Officer	Multan	11-Dec
Faraz Hassan	Deputy manager	Karachi	14-Dec
Jamil Monnoo	Relationship Manager	Lahore	15-Dec

# New Induction



Ms. Saima has recently joined Alfalah Insurance Company as Executive Officer in Human Resource Department Head Office.

### *Her thoughts on joining Alfalah*

I would like to thank you for this prospect to introduce myself as the newly appointed “Executive Officer” in Human Resource Department at Alfalah Insurance Company. I have joined freshly on October 23, 2017. My name is Saima Arshad. I have completed my BBA (Hons) From Lahore Leads University, Lahore. My last Internship experience was Metro Cash & Carry as an HR. My hobby is surfing time on internet, and in the end I would like to be grateful Alfalah Insurance Company for providing me this proposal to develop proficiency and deploy my competence.



Mr. Ali Haider has recently joined Alfalah Insurance Company as Executive Officer in Human Resource Department Head Office.

### *His thoughts on joining Alfalah*

I would like to introduce myself as new inductee in HR Dept. of AFIC. I have served Chughtai Lab. As HR Officer (Training & Development) for 1 year. Prior to that I have been part of Digital Globe Services (DGS), a sister concern of The Resource Group (TRG), as sales executive. Along with that some hands on experience in Dairy industry at micro-level. I have qualified MBA from University of Central Punjab (UCP) with majors in HRM and bi-major in Marketing. My leisure activities are reading Literature, Philosophy and Listening Music. I hope my experience at AFIC will be fruitful for my learning and for enhancing of my professional expertise & skills.



# What Is Food Adulteration?

Food adulteration is the process in which the quality of food is lowered either by the addition of inferior quality material or by extraction of valuable ingredient. It not only includes the intentional addition or substitution of the substances but biological and chemical contamination during the period of growth, storage, processing, transport and distribution of the food products, is also responsible for the lowering or degradation of the quality of food products. Adulterants are those substances which are used for making the food products unsafe for human consumption.



Food products are said to be adulterated if their quality is adversely affected by adding of any substance which is injurious to health or by abstracting a nutritious substance.

A food item is said to be adulterated if:

- A substance which is added is injurious for human consumption.
- An inferior substance substitutes wholly or partly.
- A valuable ingredient has been abstracted from the food product, wholly or in part.

Various types of adulterants found in the food products are as follows:

1. Intentional adulterants; like coloring agents, starch, Pepper oil, injectable dyes and others.
2. Incidental adulterants; like pesticide residues, larvae in foods, droppings of rodents.
3. Metallic contaminants; like lead, arsenic, effluent from chemical industries etc.



## Japan is facing a 'death by overwork' problem

- **Japan's work culture is so intense; people in the 1970s invented a word that translates to "death by overwork."**
- **"Karoshi," as its known, involves employees committing suicide or suffering from heart failure and stroke because of long work hours.**
- **The Japanese federal government has taken steps to reduce karoshi cases, but experts fear the measures don't go far enough.**

Ever since the late 1970s, Japan has had a word to refer to people dying from spending too much time in the office: *karoshi*. The literal translation is "death by overwork".

Japan's *karoshi* concept can be traced back to the aftermath of World War II.

During the early 1950s, Prime Minister Shigeru Yoshida made rebuilding Japan's economy his top priority. He enlisted major corporations to offer their employees lifelong job security, asking only that workers repay them with loyalty. The pact worked. Japan's economy is now the third largest in the world, and it's largely because of Yoshida's efforts 65 years ago.

But within a decade of Yoshida's initial call, Japanese workers began committing suicide and suffering strokes or heart failure from the enormous burdens of stress and sleep deprivation.

Initially, the ailment was known as "occupational sudden death," as the fatalities were primarily job-related, according to researchers studying the history of *karoshi*. In their quest to make good impressions on their bosses, workers began putting their undying loyalty to the ultimate test.

Fast-forward to today and the picture of work-life balance in Japan is hardly any better.

A 2016 report examining *karoshi* cases and their cause of death found that more than 20% of people in a survey of 10,000 Japanese workers said they worked at least 80 hours of overtime a month.



It's not uncommon for young employees in Japan to work long hours. Bosses expect young employees still working their way up the corporate ladder to arrive early and leave late, often well into the night. Takehiro Onuki, a 31-year-old salesman, often arrives at 8 a.m. and leaves at midnight. He sees his wife only on the weekends.

So it goes for countless other Japanese employees, many of whom work in white-collar jobs that come with rigid hierarchies. Advancement is earned through back-breaking effort. And people seldom leave their jobs because finding a new one means starting from scratch, not at the level they just left.

The result is an entire generation of workers desperate to seem devoted to their work.

# The most mysterious places around the world

You won't have to look far to find some natural peculiarity for which science sometimes offer a theory. However, many places are complete enigma.

Getting to these locations is often difficult; sometimes you will find that you really don't want to be there – depending on whether you believe the rumors of ghosts and aliens.

Scientists keep looking for answers and are often surprised by the obscurities they find.



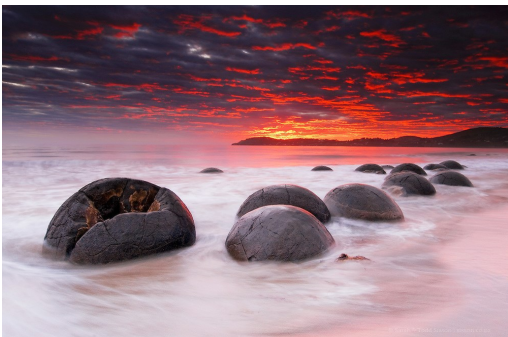
## Blood Falls, Antarctica

How is it that the coldest and driest place on the planet has a blood-red waterfall pouring down slowly into the McMurdo Dry Valleys, some of the most extreme desert lands on Earth?

What causes the mysterious flow was only recently “discovered” in a study. Scientists believed for many years red algae gave the creepy color. But now research has shown that iron oxide is responsible for the hue. The waterfall even contains strange bacterial life forms.

## Magnetic Hill, Moncton, New Brunswick

Be very careful if you choose to drive to the bottom of this iconic hill. Stories about what happens there have been around since early 1900s. As impossible as it sounds, your car will start to “roll” uphill. “And it doesn't just work on cars – vans, trucks and even tour buses roll upward in total defiance of natural law,” according to Tourism New Brunswick.



## Moeraki Boulders, New Zealand

The Moeraki Boulders, originally formed in sea floor sediments about 60 million years ago, are large spherical “stones” scattered on Koekohe Beach near Moeraki on New Zealand's Otago coast. They are concretions that have been exposed through shoreline erosion from coastal cliffs that back the beach. Each boulder weighs several tons and stands up to six feet high.

## Racetrack Playa, Death Valley, California

Located in a remote valley between the Cottonwood and Last Chance Ranges, Racetrack Playa is a place of spectacular beauty and mystery. The Racetrack is a dry lakebed, best known for its strange moving rocks. It looks like they “sailed” through the valley. “Although no one has actually seen the rocks move, the long meandering tracks left behind in the mud surface of the playa attest to their activity,”



# The most mysterious places around the world



## Eternal Flame Falls, Orchard Park, New York

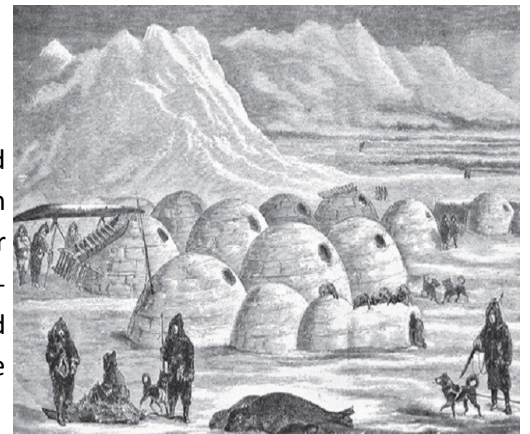
If you go to the waterfalls of Shale Creek in the southeast corner of Chestnut Ridge Park, you may notice a strange orange-red light behind the water and think it's just your eyes playing tricks on you.

Can something really burn under water? You'll actually smell the golden flame because it's fired by methane gas escaping through the cracks. The water sometimes extinguishes the flame, but you can easily start it up again with a lighter.

## Inuit village near Lake Anjikuni, Canada

The residents of an entire village disappeared here without a trace.

Legend has it that a trapper who had been there many times before, and met with the locals, found the place completely deserted one night with some fires still burning. There was no sign of human life but all of their weapons and supplies had been left untouched. The dogs were found frozen and starved to death even though there was food scattered around. There are still no logical theories as to what happened here. Some people have speculated there was a massive alien abduction.



## The Bermuda Triangle

The Bermuda Triangle – also known as the Devil's Triangle – is perhaps the most famous spot of mystery in the world. It covers an area about 500,000 square miles between Bermuda (once known as the Isle of Devils), Miami and San Juan in Puerto Rico.

Ships passing and planes flying over the Triangle are said to have vanished in thin air or sunk in the deep sea without any explanation. Many hypotheses have been offered over the years as to what's happening-- some are geological or hydrological.

# Finding & Nurturing Employees' Entrepreneurial Spirit

When you hear the word entrepreneur, what springs to mind? The likes of Richard Branson, the late Steve Jobs or even Mark Zuckerberg may pop into your head. We tend to think of entrepreneurs as global business founders and leaders: those with the big ideas, innovations and companies. In reality, some of your employees may already be displaying the entrepreneurial behavior necessary for running a company and being a leader. It's something you have a duty to encourage and if you're able to tap into these traits and help cultivate them, it could bring exciting advances for your enterprise.

So, how can you aid this process? Well, your first challenge as an employer is identifying the Intrapreneurs so you can support and nurture them effectively. What really makes someone an effective Intrapreneurs is the way they behave. According to one entrepreneurship expert, the distinguished management scholar Dr. Randall Schuler, there are following key behaviors which separate high level entrepreneurial workers from the rest:

## **Have a Creative Mind:**

Innovation stems from creativity, without it there can be no forward movement in the company. Entrepreneurial people have a will to change the status quo and also that they notice opportunities in the market.

## **Focus on the Future:**

It's fine being creative and innovative, but if a creative person lacks focus, their talent will be wasted. Having a "very long-term focused" personality ensures that their innovative tendencies continue over time rather than being a fleeting fancy: they are able to identify what adds value and what diminishes it.

## **Team Player:**

Of course, when working in a business, teamwork is essential. It's being able to realize that sometimes others have to take control that makes these individuals integral to the business. According to Schuler, an entrepreneur ought to have a sense of "highly co-operative, independent behavior."

## **Risk Taker:**

In this world, you get nowhere unless you're willing to take risks. Entrepreneurial individuals must be "very high-risk taking" if they are to make a real difference within a business.

## **Get Results:**

While those who lack entrepreneurial spirit tend to be focused on the process of work, you'll find that innovative members of your team show a "very high concern for results." This is a necessary part of being a leader, even within a workplace scenario.

## **Take Responsibility:**

It's uncommon to see a successful entrepreneur shirking their responsibilities. Indeed, the innate "high preference to assume responsibility" is likely something you will see in a worker entrepreneur as well. They take pride in owning both their successes and their mistakes.

## **Roll with the Punches:**

The business landscape is always changing and both leaders and their team need to be ready to adapt. Perhaps that's why Schuler noted that high entrepreneurial workers are "very flexible to change."

## **Weather the Storm:**

Workers who are entrepreneurial are "very tolerant of ambiguity and unpredictability," and thus can deal with high-pressure situations.

## **Planner:**

Sometimes, planning your next move is just as important as implementing it. Rushing head first into a new endeavor may seem courageous but could lead to problems down the line.

## **Effective:**

Finally, these individuals have a "focus on effectiveness." Natural born leaders are solely concerned with how effective each activity is.

## TOP STRATEGIES FOR HELPING YOUR EMPLOYEES REACH THEIR GOALS

Many times the goals we set for ourselves and others are not reached. Why not? Is it that we lose focus, feel overwhelmed, give up? For one reason or another, goals can be daunting, cumbersome and hard to achieve. But they don't have to be. Armed with the right strategy you can meet your goals, lead your team to achieve theirs and enjoy all the rewards that follow. Here are things you can do that will empower you to help your employees reach their goals and take your business to the next level.

### **GIVE THEM THE WHY:**

The main way to keep everyone from executives to entry level employees focused on their goals throughout the year is to reinforce the big picture. How does each goal contribute to the organization? Why is this specific goal important in the bigger scheme of things? How will everyone benefit from accomplishing this goal?

Effective leaders keep the emphasis on why the goal makes a difference to the company as a whole. Specific goals are fine, but don't lose sight of the bigger purpose. Passionate people are driven by a cause, a purpose and a belief. Leaders who start with the why inspire those around them to take action. Keep it on the why. When you do, everybody wins.

### **CONSTANT COMMUNICATION:**

Meet with employees on a regular basis to see how they are doing. Do they have any problems? Are they on track? Hold team meetings and keep everyone updated. Encourage participation by making sure the meetings are focused, relevant and engaging. Don't wait until the last minute to check in.

If things are not where they need to be, don't sugarcoat it. Be open and honest. If goals change, don't wait to communicate. It is important to tell your team what has changed and why. People appreciate transparency. If the goals are not on target, ask for feedback on how to get back on track. Mistakes will happen. Instead of focusing on the problem, ask for participation toward a solution.

### **MAKE THINGS PLEASURABLE:**

Goal-setting doesn't have to be burdensome. Team activities can help foster a positive attitude and keep the momentum going. The use of illustrations, charts and diagrams that show progress toward the goal creates a pleasurable atmosphere that helps keep people focused and creates buy-in.

### **BREAK GOALS INTO SMALLER PIECES:**

Goals can fail because they seem overwhelming. Mentally, it is easier to achieve goals if they are broken down into smaller pieces. Successful people look at a goal and work backward. Look at what your goals are for the month, not the year.

It's like running a marathon. You don't start out by saying you are going to run 26 miles and see how it goes. You set goals in increments, by spring i will run five miles, by summer 10 miles, etc. Take baby steps to reach your goals. You are more likely to reach the finish line.

### **MULTITASKING IS A MYTH:**

If you are trying to accomplish too much at once, you're going to miss something. It's quality not quantity that counts in achieving your goals. If you focus on one part of the goal at a time you will be better off in the long run.

### **GET FEEDBACK:**

Good leaders involve their employees in the goal process. Ask your employees what their plan of attack is in accomplishing their goals.

### **CELEBRATE ALONG THE WAY:**

Don't wait until the entire goal is completed to celebrate successes. Each milestone is an accomplishment. Stop and congratulate everyone for their work and contributions along the way. Offer encouragement and positive reinforcement. Focus on the good that will come when the goal is realized instead of the negative results if it isn't. Rewarding small victories nurtures the path to completion.

# November Joiners

We congratulate Mr. Ali Shahid and Mr. Masood Hussain for completing more than a decade at Alfalah Insurance Company. We hope that Alfalah Insurance will benefit from their continued patronage in days to come.

Name	Designation	Placement	Date of joining	Service period
M. Ali Shahid	Relationship Manager	Lahore Unit-1	30-Nov-06	11
Masood Hussain	Office Boy	Head Office	16-Nov-07	10
Mohammad Amin	Office Boy	Faisalabad	01-Nov-08	9
Shahid Imran	Assistant Manager	Multan	01-Nov-10	7
Sheikh Ashfaq	Deputy Manager	Karachi Unit 1	01-Nov-11	6
Rabia Khalil	Senior Executive Officer	Karachi	01-Nov-11	6
Sikandar	Office Boy	Karachi Unit 1	01-Nov-11	6
Asma Atta	Front Desk Officer	Head Office	13-Nov-12	5
Syed Zaheer Abbas	Deputy Manager	Head Office	28-Nov-13	4
Saqib Akram	Officer	Head Office	24-Nov-15	3



# Thank You!!!

# Alfalah Insurance

The fastest growing insurance company  
in the country

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