

The official flagship journal of ICMA Pakistan

MANAGEMENT ACCOUNTANT

Encouraging the Authors while motivating others to be the next

AUTHORS' DIRECTORY 2021

[A listing with brief profiles of Authors' who contributed articles in the bi-monthly Management Accountant Journal of ICMA during the year 2021]

Published by:

Research and Publications Department

Institute of Cost and Management Accountants of Pakistan

Book Title : **Authors' Directory 2021**
Issue No. : **4**
Year of Publication : **2021**
Published by : **Research & Publications Department, ICMA**
Email : **rp@icmap.com.pk**

VISION

To be the Preference in Value Optimization for Business.



MISSION

To develop Business Leaders through imparting quality education and training in financial and non-financial area to bring value-addition in the economy.

CORE VALUES

- Competence
- Innovation
- Ethics
- Transparency
- Professionalism



Disclaimer

The profiles of authors given in this publication have been provided by the authors themselves and extracted from their articles under 'About the Author' published in the Management Accountant Journal.

About ICMA

Founder of Institute

Late Mohammad Shoab was the Founder President of the Institute. He remained President of Institute during two terms i.e. from 1951-1955 and from 1966-1969. In 1944, he founded the Indian Institute of Cost and Works Accountants [now called Institute of Cost Accountants of India] and was its founder President upto 1948. He was one of Pakistan's ablest financial experts who also held the following important portfolios of Federal Finance Minister of Pakistan; Vice President of the World Bank; and Consultant to the World Bank [he held this position till his death on 12th May 1976]. Mr. Shoab's contribution to the development of Cost and Management Accounting profession in Sub-Continent will be remembered with a sense of gratitude.

Historical Landmarks

On 23rd. May 1951, a Certificate of Incorporation was issued under the Indian Companies Act of 1913 by the Registrar Joint Stock Companies to form the Institute with the name and title of 'Pakistan Institute of Industrial Accountants (PIIA).

On 30th June 1966, the Parliament passed the 'Cost and Industrial Accountants Act, 1966' which received President's assent on 14th July 1966 and became effective from 20th August 1966. The Act mandated the Institute to regulate the management accounting Profession in Pakistan.

On 16th November 1976, the National Assembly passed the 'Cost and Industrial Accountants (Amendment) Bill, 1976' which received President's assent on 26th November 1976. From that day onwards, the Institute came to be known by its new name i.e. Institute of Cost and Management Accountants of Pakistan.

On 8th September 1990, the Council under Section 34 of CMA Act 1966 promulgated the 'Cost and Management Accountants Regulations 1990 with the approval of Federal Government.

Mandate & Responsibility

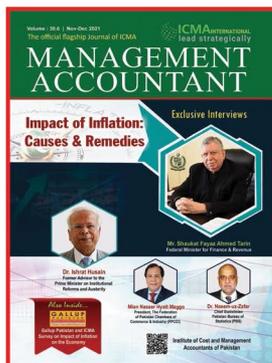
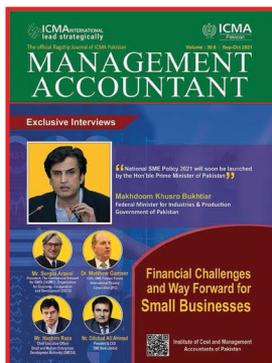
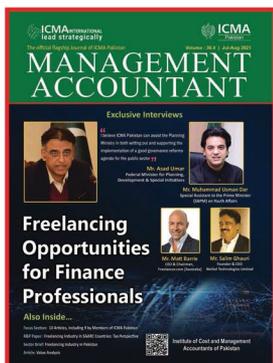
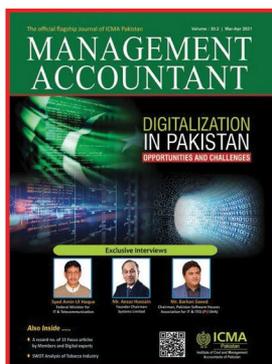
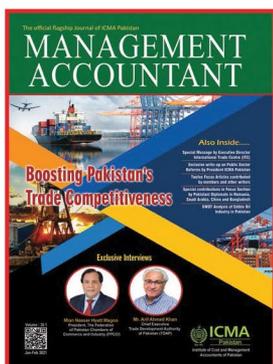
By virtue of authority vested in by Cost and Management Accountants Act, 1966 and Cost and Management Accountants Regulations, 1990, the Institute has been entrusted with responsibilities to (1) provide education (2) examine competencies and (3) confer internationally recognized post-graduate professional certification. The institute confers qualification titles i.e Affiliate Financial Accountant (AFA) and Chartered Management Accountant (CMA). After qualifying and meeting prescribed membership requirements, Institute awards the designations of Associate Cost and Management Accountant (ACMA) and Fellow Cost and Management Accountant (FCMA).

International Affiliations

ICMA is a premier professional accounting body established in 1951 and enacted through an Act of Parliament (National Assembly) in 1966 for regulating the profession of management Accounting in Pakistan. Currently, the Institute has approx. 7,000 members within Pakistan and abroad and more than 15,000 students. ICMA is the founding member of International Federation of Accountants (IFAC); Confederation of Asia and Pacific Accountants (CAPA); and South Asia Federation of Accountants (SAFA) and the only current participant of Value Reporting Foundation (VRF) and International Corporate Governance Network (ICGN), respectively from Pakistan.

Themes of MA Journal in 2021

Sr.	Issue	Theme
1.	Jan - Feb 2021	Boosting Pakistan's Trade Competitiveness
2.	Mar - Apr 2021	Digitalization in Pakistan: Opportunities and Challenges
3.	May - Jun 2021	Employees' Professional Development and Training
4.	Jul - Aug 2021	Freelancing Opportunities for Finance Professionals
5.	Sep - Oct 2021	Financial Challenges and Way Forward for Small Businesses
6.	Nov - Dec 2021	Impact of Inflation: Causes & Remedies



President's Message



I am pleased to issue this message for publication in the 'Authors Directory 2021' being published by the Research and Publications Committee of ICMA. This publication provides brief profiles and details of articles of authors that were published in the Management Accountant Journal during the year 2021.

It is quite satisfying that the official Journal of the Institute has improved considerably in terms of its quality content and impressive presentation and layout. The publication of exclusive interviews of high-profile dignitaries, including Federal Ministers and Advisors, has added significance to the official ICMA Journal. Furthermore, freelance writers, who are regularly contributing to leading newspapers and magazines as well as foreign authors, are also sending their exclusive articles for publication which indicates that our Journal is being recognized in the relevant quarters and by the leading professionals and experts in the country and abroad.

My appreciation goes to Mr. Awais Yasin, Chairman and members of the R&P Committee for their valuable efforts and new ideas in bringing improvement in the Management Accountant Journal. I hope and expect that our Journal would soon transform into the most readable publication in the field of finance and accounting. I am also pleased to know that the R&P Committee has also arranged ceremonies to award souvenirs and shields to member authors which is a unique and encouraging step that would motivate the members to contribute articles in the MA Journal.

I once again congratulate Mr. Awais Yasin, Chairman; members of R&P Committee, and R&P Directorate on issuing the Authors' Directory, fourth in the row, and wish them all the success.

Zia ul Mustafa Awan, FCMA
President ICMA

Foreword



I am delighted to present the fourth edition of the 'Authors Directory 2021' which covers brief details of those authors whose articles were published in the six bi-monthly issues of the Management Accountant Journal during the year 2021. I may add here that the current R&P Committee has recently taken the initiative of presenting souvenirs and shields to the first-time member authors; contributors of three or more articles in a year and the authors of 'Best Presented Focus Articles' to recognize and appreciate their efforts. In this connection, Annual Award Distribution Ceremonies were arranged at Lahore, Karachi, and Islamabad. The motive behind it is to motivate our members to come forward and write articles in the Journal.

Let me share some statistics of published articles here for information. In the six issues of MA Journal released during the year 2021, 37 ICMA members contributed 105 articles, out of which 24 were Fellows whereas 13 were Associate members. A notable feature of 2021 was that 20 new members of ICMA shared their first articles in the Management Accountant Journal. I congratulate these members and hope that they will continue to share such valuable write-ups in future issues of the Journal.

Let me also acknowledge the contributions of articles made by 27 experts and non-members, including foreign authors, professionals, and people from academia and journalism. I want to thank all of them for choosing our Journal to share their expertise and insights. I hope they would continue to share articles in future issues as well.

In conclusion, I would like to thank my colleagues on the R&P Committee as well as the team of the R&P Department for putting their best efforts into bringing out this Authors' Directory.

Awais Yasin, FCMA
Chairman, Research and Publications Committee

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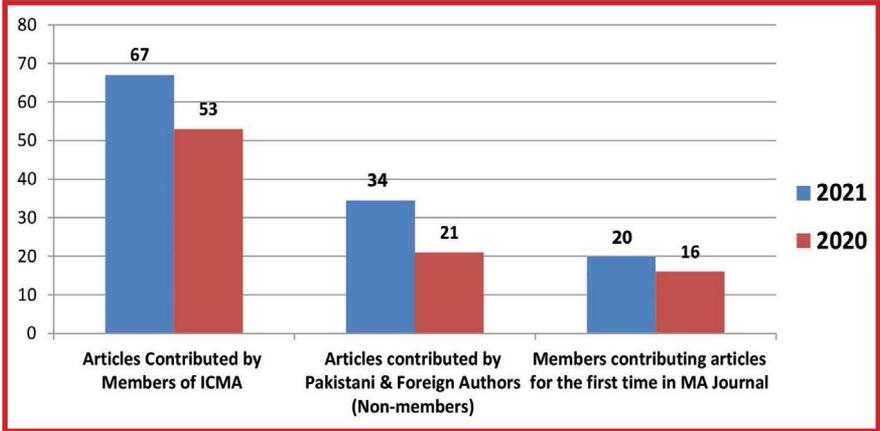
Infographics of 6 issues of MA Journal Published in 2021



Graphical Presentation

Articles Published in MA Journal

	2020	2021
Articles Contributed by Members of ICMA	53	67
Articles contributed by Pakistani & Foreign Authors (Non-members)	21	34
Members contributing articles for the first time in MA Journal	16	20



A brief History of Management Accountant (Journal)

Journals published by professional institutes as their official organs are regarded as a constant source of continuing professional education. They bring to their members important information about new developments in their respective fields in a purposefully tailored form; provide them with a chance to benefit from the views and ideas of professional experts on specific current topics of direct relevance to their professions and offer them a forum to express their thoughts and narrate their own experiences in writing. The journals also serve as welcome continuing links between the qualified students and their Alma Maters.

In March 1961, realizing the value and usefulness of having a journal of its own, the Council of the Institute decided to launch an official Journal with name and title of 'The Industrial Accountant'. At that time, publication of the 'Industrial Accountant' Journal, besides its intrinsic worth, was also considered essential as a means to serve Pakistan's fast-growing industries. In those days, industrial development was moving very fast but the alarming aspect was the high cost of production and the worrisome percentage of wastage of resources in almost all established industries. The situation demanded control and monitoring by cost accountants, but enough qualified and trained cost accountants were not available in the country. The Institute, though doing its best, was not able to bridge the gap between the demand and supply of qualified accountants. The pass rate of its students was very low and the market demand of skilled cost accountants at the national level was too high and growing rapidly. The Institute was periodically bringing out a "Cost Bulletin" but its scope was too limited to serve the purpose effectively.

The above situation warranted that a full-fledged journal be published to create an atmosphere conducive to growth of deep interest in cost and industrial accounting both among the students and industrialists. A journal, which could be a source of information about cost accounting techniques and methods for those who were not able to join the Institute or pass its examination, was the need of the hour. And the Institute responded to it responsibly by starting publication of "The Industrial Accountant" in March 1961 on quarterly basis.

In July 1992, the name of Journal was changed from "Industrial Accountant" to "Management Accountant".

From January 1997, the journal was converted from a 'quarterly' into 'bi-monthly' publication.

From January 2001 to December 2004, the Journal was published on monthly basis. The change was necessitated by the need to make available to members and students more and more articles and latest information in a rapidly changing global environment.

Since January 2005, the Journal is being published on bi-monthly basis.

1961

In March 1961, realizing the value and usefulness of having a journal of its own, the then Council of the Institute decided to launch an official Journal with name and title of 'Industrial Accountant'.

1969

In 1969, with the January – March 1969 issue, the 'Industrial Accountant' Journal appeared with a two-color title cover. Before that, there had been a few changes in the layout of the front cover.

1992

In July 1992, the name of Journal was changed from "Industrial Accountant" to "Management Accountant".

1997

From January 1997, the journal was converted from a 'quarterly' into 'bi-monthly' publication.

2001

From January 2001 to December 2004, the Journal was published on a monthly basis. The change was necessitated by the need to make available to members and students more and more articles and latest information in a rapidly changing global environment.

2005

Since January 2005, the Journal is being published on bi-monthly basis.

FIRST EXCLUSIVE INTERVIEWS IN MA JOURNAL

1992

This special interview section was initially introduced in the MA Journal in 1992.

The first interview was conducted of Mr. Khurshid Ahmed, former President of the Institute (1975-1978) which appeared in Oct-Dec 1992 Issue of the Journal.

1997

Mr. Shamim Ahmad Khan, Chairman of the then Corporate Law Authority (now the Securities and Exchange Commission of Pakistan) was the first head of government sector organization whose interview was published in the May-Jun 1997 issue of the Journal.

Mr. Frank Harding, the then President of International Federation of Accountants (IFAC) was the first international personality whose exclusive interview was published in Nov-Dec 1997 issue of the Journal.

1998

Senator Sartaj Aziz, the then Minister for Finance & Economic Affairs was the first Federal Minister who gave an exclusive interview for the Journal in 1998 which was published in Mar-Apr Issue.

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MA Journal Authors' Recognition Ceremonies

12th January 2022 at ICMA Campus, Lahore

Annual Management Accountant Journal (MAJ) Awards Distribution Ceremony was held at Lahore for distribution of Shields and Souvenirs to recognize and appreciate the efforts of worthy Writers for best Focused Articles in each issue and contribution of more than three articles during the year 2021.

Pictorial Highlights



Mr. Awais Yasin, Chairman R&P Committee of ICMA making a presentation on the occasion

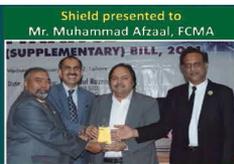


Mr. Zia ul Mustafa, President ICMA receiving Souvenir from the Chief Guest on contributing an article in MA Journal In 2021

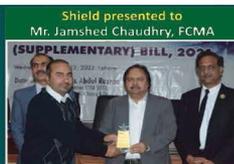
Mr. Awais Yasin, FCMA is receiving 'Souvenir' and also 'Shield' on contributing more than 3 articles in MA Journal and also for his 'Best Presented Focus Article'



Shield presented to Mr. Ahmed Tariq Bhatti, FCMA



Shield presented to Mr. Muhammad Afzaal, FCMA



Shield presented to Mr. Jamshed Chaudhry, FCMA



Souvenir presented to Rashid Mahmood, FCMA



Souvenir presented to Ehsan Mahmood, FCMA

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ACCOUNTANT**

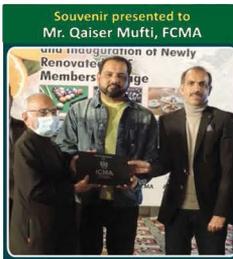
ICMA INTERNATIONAL
lead strategically

MA Journal Authors' Recognition Ceremonies

22nd January 2022 at ICMA Head Office, Karachi

Annual Management Accountant Journal (MAJ) Awards Distribution Ceremony was held at Karachi for distribution of Shields and Souvenirs to recognize and appreciate the efforts of worthy Writers for best Focused Articles in each issue and contribution of more than three articles during the year 2021.

Pictorial Highlights



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MA Journal Authors' Recognition Ceremonies

29th January 2022 at ICMA Campus, Islamabad

Annual Management Accountant Journal (MAJ) Awards Distribution Ceremony was held at Islamabad for distribution of Shields and Souvenirs to recognize and appreciate the efforts of worthy Writers for best Focused Articles in each issue and contribution of more than three articles during the year 2021.

Pictorial Highlights



Mr. Awais Yasin, Chairman R&P Committee of ICMA making a presentation on the occasion



Group Photo of Office-bearers and Members of ICMA National Council

Shield presented to
Mr. Abdur Rub Khan, ACMA & Mr. Musawir Hussain, ACMA
[Received on their behalf by Mr. Adil Ameen, FCMA
Chairman, Islamabad Branch Council]



Shield presented to
Mr. Adil Abbasi, ACMA
[Received on his behalf by Mr. Ghulam Mustafa Qazi, FCMA]



Shield presented to
Mr. Muhammad Azhar Khan, FCMA
[Received on his behalf by Mr. Abdul Hafeez Qazi, FCMA]



Shield presented to
Mr. Muhamamd Umar Farooq, ACMA
[Received on his behalf by Mr. Zahid Farooq, FCMA]



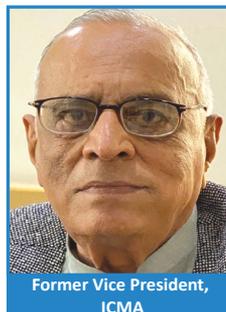
Authors of Articles

(Members of ICMA)

In order of Seniority

1) Qaisar Mufti [F-171]

Serving ICMA Karachi Branch Council for many years and later National Council, Qaisar Mufti was elected Vice President of the Institute, heading many Committees including the Examination Committee. Served two terms as Chairman Joint Committee of ICAP & ICMA. Held membership of several SAFA Committees.



Served as President Association of Accounting Technicians, now Institute of Public Finance Accountants. Served several terms as Vice President, Institute of Corporate Secretaries of Pakistan.

Authored the book: “Readings in Financial Analysis”, which stayed on ICMA syllabus for many years. Has over 200 articles mainly in the field of Accounting and allied subjects, published in Pakistan and abroad. Have been involved in coaching at various seats of learning including ICMA, IoBM and IBA.

1. Title of Article : Command of Law
- Issue published : May-Jun 2021 on the theme of Employees’ Professional Development and Training

Contact

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2) Syed Shamim Ahmed [F-300]

Syed Shamim Ahmed MBA from IBA, Karachi (1971) and FCMA (1985). Started career with Citibank. Worked with Awami Autos (now Pak Suzuki) as Manager, Management Accounts. Served Karachi Port Trust for over 22 years at positions of Manager Finance, Chief Auditor, General Manager, Admin and Finance. Also served Member, Karachi Dock Labour Board for over 7 years.



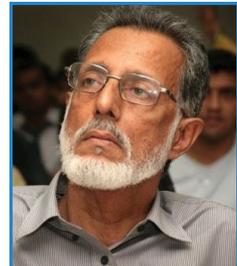
1. Title of Article : Boosting Trade Competitiveness: An Uphill Battle for Pakistan
 Issue published : Jan-Feb 2021 on the theme of Boosting Pakistan's Trade Competitiveness
2. Title of Article : Skilled Workforce: Man Behind the Gun
 Issue published : May-Jun 2021 on the theme of Employees' Professional Development and Training
3. Title of Article : Freelance: A Chance to Thrive
 Issue published : Jul-Aug 2021 on the theme of Freelancing Opportunities for Finance Professionals
4. Title of Article : Opportunities and Obstacles in Running a Small Business
 Issue published : Sep-Oct 2021 on the theme of Financial Challenges and Way Forward for Small Businesses
5. Title of Article : Production beats Inflation
 Issue published : Nov-Dec 2021 on the theme of Impact of Inflation: Causes & Remedies

Contact

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3) Jalal Ahmad Khan [F-455]

Mr. Jalal Ahmed Khan is a fellow member of ICMA and currently a faculty member at the Karachi Institute of Economics and Technology (KIET). He did his MBA from the Institute of Business Administration (IBA) in 1970 and later taught at IBA as a visiting faculty from 1997 to 2016. He introduced BS (Accounting and Finance) degree at KIET and IBA which is now being offered in other universities across Pakistan. He also have working experience in the corporate sector in Pakistan and abroad. He has been a Finance Consultant for 20 Years. He is also the former Executive Director of ICMA.



Former Executive Director,
ICMA

1. Title of Article : Developing Pakistan’s Comparative Trade Advantage
- Issue published : Jan-Feb 2021 on the theme of Boosting Pakistan’s Trade Competitiveness

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4) Khalid Mehboob [F-663]

Mr. Khalid Mehboob is presently serving as Senior Director Legal Affairs and Examinations and had also served as Senior Director Administration, Strategy and Human Resources. He is also Certified Director. He is Former Civil servant of Audit and Accounts Services, the Supreme Audit Institution (SAI) of GOP. He is LL.M, Chartered Management Accountant, FPFA, ACIS. He is Ph.D Research Scholar-Law. His Research paper has been published in Y Category Research Publication. He is author of book “Corporate Directors (Ownership and Strategic Control).



Senior Director,
Legal Affairs and
Examinations, ICMA

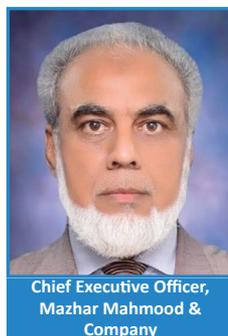
1. Title of Article : Letter of Credit and Bankers’ Responsibilities in Legal perspective
Issue published : Jan-Feb 2021 on the theme of Boosting Pakistan’s Trade Competitiveness
2. Title of Article : Winding up of the Companies - Judicial Prospects
Issue published : Sep-Oct 2021 on the theme of Financial Challenges and Way Forward for Small Businesses
3. Title of Article : Inflation - The Associated Factors
Issue published : Nov-Dec 2021 on the theme of Impact of Inflation: Causes & Remedies

Contact

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Mobile : 0300-9275620, 0335-2938444
Email : services3136@gmail.com

5) Mazhar Mahmood [F-937]

Mr. Mazhar Mahmood is a Fellow member of ICMA and CEO of MM & Co., a Rawalpindi-based management Consultancy Firm. Presently he is an official trainer/consultant of SMEDA, on business development, and commentary on annual budget for Parliament House. Served in different national & multinationals at management capacities. Conducted training programs on online marketing, Code of Ethics, Prefeasibility Study, Brand Management, Entrepreneurship and other related topics. Regular Writer of articles on Business & Economy for Management Accountant.



1. Title of Article : A Roadmap for addressing the Financial challenges of Small Business Enterprises (SBEs) in Pakistan
- Issue published : Sep-Oct 2021 on the theme of Financial Challenges and Way Forward for Small Businesses

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6) Zia ul Mustafa [F-980]

Mr. Zia-Ul-Mustafa is the President of ICMA and has exposure of over twenty five years in the corporate and public sector organizations and remained associated in various segments of economy e.g. manufacturing, construction, services, banking and education. He is presently serving as the Chief Financial Officer & Business Administrator of Pakistan Expo Centers Private Limited, a corporate entity owned by the Government of Pakistan. He also served as the President of South Asian Federation of Accountants (SAFA).



Zia ul Mustafa, FCMA
President, ICMA

1. Title of Article : A Blue Print of Policy Reforms for improving Public Sector Governance in Pakistan
- Issue published : Jan-Feb 2021 on the theme of Boosting Pakistan's Trade Competitiveness

Contact

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7) Waseem Ahmed [F-1191]

Mr. Waseem Ahmed is an experienced and seasoned CFO and have work experience of over 25 years in Pakistan, UAE and Saudi Arabia. He is a Fellow member of ICMA and PIPFA, in addition to a Masters in Economics. He is a Motivational Speaker, Career Advisor, Business Consultant, Mentor, YouTuber, Trainer and Teacher.



1. Title of Article : Ingredients of a Successful Business Model to transform a SME into a big business
- Issue published : Sep-Oct 2021 on the theme of Financial Challenges and Way Forward for Small Businesses

Contact

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- Mobile : 0332-2133373
- Email : waseem_786@yahoo.com

8) Ahmad Tariq Bhatti [F-1294]

Mr. Ahmad Tariq Bhatti is a Fellow member of ICMA and an Associate member of CIMA-UK. He has worked on dozens of audit assignments during his working at PwC. He has an overall experience of more than 22 years. He has served as Audit Manager, CFO and Financial Consultant. He has more than 13 years of experience of working in Dubai in senior finance and audit roles.



1. Title of Article : Micro-financing: A Catalyst for Scaling-up Economy
Issue published : Jan-Feb 2021 on the theme of Boosting Pakistan's Trade Competitiveness
2. Title of Article : How to be effective in the workplace?
Issue published : May-Jun 2021 on the theme of Employees' Professional Development and Training
3. Title of Article : Value Analysis
Issue published : Jul-Aug 2021 on the theme of Freelancing Opportunities for Finance Professionals
4. Title of Article : The Internal Audit Framework
Issue published : Sep-Oct 2021 on the theme of Financial Challenges and Way Forward for Small Businesses

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1. Title of Article : e-HRM
Issue published : Mar-Apr 2021 on the theme of Digitalization in Pakistan Opportunities and Challenges
2. Title of Article : Capitalizing upon the Power of Feedback
Issue published : May-Jun 2021 on the theme of Employees’ Professional Development and Training

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1. Title of Article : Impact of Return Sharing, Operational & Non-operational Financing on Equity Investments in Islamic Banks of Pakistan
- Issue published : Nov-Dec 2021 on the theme of Impact of Inflation: Causes & Remedies

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He was awarded during academic life for securing positions and in professional life as well. The institution where he has worked recognized him as "Loyal person".

1. Title of Article : Digitalization Opportunities and Challenges
- Issue published : Mar-Apr 2021 on the theme of Digitalization in Pakistan: Opportunities and Challenges

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1. Title of Article : Consequences of Undermining Employees' Training & Development Needs
- Issue published : May-Jun 2021 on the theme of Employees' Professional Development and Training

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1. Title of Article : SWOT Analysis of Pakistan’s Trade
Issue published : Jan-Feb 2021 on the theme of Boosting Pakistan’s Trade Competitiveness
2. Title of Article : Transforming Employees into Efficient Human Resource through Training
Issue published : May-Jun 2021 on the theme of Employees’ Professional Development and Training
3. Title of Article : Key Considerations and Recommendations for Successful Freelancing
Issue published : Jul-Aug 2021 on the theme of Freelancing Opportunities for Finance Professionals

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1. Title of Article : Why is Data Analytics & Coding useful for next level accountants?
Issue published : Mar-Apr 2021 on the theme of Digitalization in Pakistan Opportunities and Challenges
2. Title of Article : Digital Skill Gap – Excel & Power BI-the Right fit for all
Issue published : Sep-Oct 2021 on the theme of Financial Challenges and Way Forward for Small Businesses

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| 1. | Title of Article | : | National Freelancing Facilitation Policy 2021 - An Initiative by the Government to boost Freelancing opportunities in Pakistan |
| | Issue published | : | Jul-Aug 2021 on the theme of Freelancing Opportunities for Finance Professionals |

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- 1. Title of Article : How Can Pakistan be Competitive in Global Marketplace
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1. Title of Article : Improving Competitiveness of Pakistan's Trade
Issue published : Jan-Feb 2021 on the theme of Boosting Pakistan's Trade Competitiveness
2. Title of Article : Challenges of Digitalization in the Post-COVID World
Issue published : Mar-Apr 2021 on the theme of Digitalization in Pakistan Opportunities and Challenges
3. Title of Article : SME National Action Plan and its Role in Development of Small Businesses in Pakistan
Issue published : Sep-Oct 2021 on the theme of Financial Challenges and Way Forward for Small Businesses
4. Title of Article : Factors leading to Inflation and its Repercussion on the Economy
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Issue published : May-Jun 2021 on the theme of Employees' Professional Development and Training
2. Title of Article : Prerequisites to become an Expert Freelancer
Issue published : Jul-Aug 2021 on the theme of Freelancing Opportunities for Finance Professionals
3. Title of Article : Small Business Management
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2. Title of Article : Entrepreneurship through Freelancing for Management Accountants
Issue published : Jul-Aug 2021 on the theme of Freelancing Opportunities for Finance Professionals
3. Title of Article : Overcoming Financial Management Challenges of Small Businesses in Developing Economies
Issue published : Sep-Oct 2021 on the theme of Financial Challenges and Way Forward for Small Businesses
4. Title of Article : Construction: Hardest hit Sector by Inflation
Issue published : Nov-Dec 2021 on the theme of Impact of Inflation: Causes & Remedies

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Issue published : Mar-Apr 2021 on the theme of Digitalization in Pakistan Opportunities and Challenges
2. Title of Article : Emerging Freelance Opportunities for Pakistani Finance Professionals
Issue published : Jul-Aug 2021 on the theme of Freelancing Opportunities for Finance Professionals
3. Title of Article : Combating Inflationary Pressures: Initiatives by the Government
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1. Title of Article : Self-Reliant Economy is the only Solution to Control Inflation in Pakistan
- Issue published : Nov-Dec 2021 on the theme of Impact of Inflation: Causes & Remedies

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1. Title of Article : Role of Digitalization in the Business Growth of Pakistan
- Issue published : Mar-Apr 2021 on the theme of Digitalization in Pakistan Opportunities and Challenges

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- 1. Title of Article : Significance of Employees Training & Professional Development
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- 1. Title of Article : Major Challenges for Digitalization of Economy in Pakistan
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- 1. Title of Article : Accountants: Too good to be replaced by Technology
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| 1. | Title of Article | : | Employees Training & Development: Some Important Considerations and Recommendations |
| | Issue published | : | May-Jun 2021 on the theme of Employees' Professional Development and Training |

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1. Title of Article : SMEs – Engine of Economic Growth
Issue published : Sep-Oct 2021 on the theme of Financial Challenges and Way Forward for Small Businesses

2. Title of Article : Understanding the Root Causes and Effects of Inflation
Issue published : Nov-Dec 2021 on the theme of Impact of Inflation: Causes & Remedies

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1. Title of Article : Digitization's Impact: An Opportunity or Challenge
 Issue published : Mar-Apr 2021 on the theme of Digitalization in Pakistan Opportunities and Challenges

2. Title of Article : How to Build an Effective Employee Training Program?
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1. Title of Article : From Surviving to Thriving in Future of Work: Focusing on Workforce
Issue published : May-Jun 2021 on the theme of Employees' Professional Development and Training
2. Title of Article : The well-being of SMEs at the times of ill-being
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1. Title of Article : Challenges and Prospects for Digital Pakistan
Issue published : Mar-Apr 2021 on the theme of Digitalization in Pakistan Opportunities and Challenges
2. Title of Article : Most Effective Methods for Employees training and motivation
Issue published : May-Jun 2021 on the theme of Employees' Professional Development and Training
3. Title of Article : Can Finance Professionals fill the Skill gap through freelance work?
Issue published : Jul-Aug 2021 on the theme of Freelancing Opportunities for Finance Professionals
4. Title of Article : Meeting the Challenges of a Growing Business
Issue published : Sep-Oct 2021 on the theme of Financial Challenges and Way Forward for Small Businesses
5. Title of Article : Pros and Cons of Inflation
Issue published : Nov-Dec 2021 on the theme of Impact of Inflation: Causes & Remedies

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Issue published : Mar-Apr 2021 on the theme of Digitalization in Pakistan Opportunities and Challenges

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1. Title of Article : Retaining High Potential Employees in an Organization
 Issue published : May-Jun 2021 on the theme of Employees' Professional Development and Training

2. Title of Article : Freelance Revolution: A Rewarding Career for Finance Professionals
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- 1. Title of Article : Blockchain Technology and Triple Entry Accounting
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- 1. Title of Article : Lockdown Implications on Small Businesses in Pakistan
- Issue published : Sep-Oct 2021 on the theme of Financial Challenges and Way Forward for Small Businesses

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| 1. | Title of Article | : | Freelancing Opportunities in Cloud-Based Accounting for the Pakistani Finance Professionals |
| | Issue published | : | Jul-Aug 2021 on the theme of Freelancing Opportunities for Finance Professionals |

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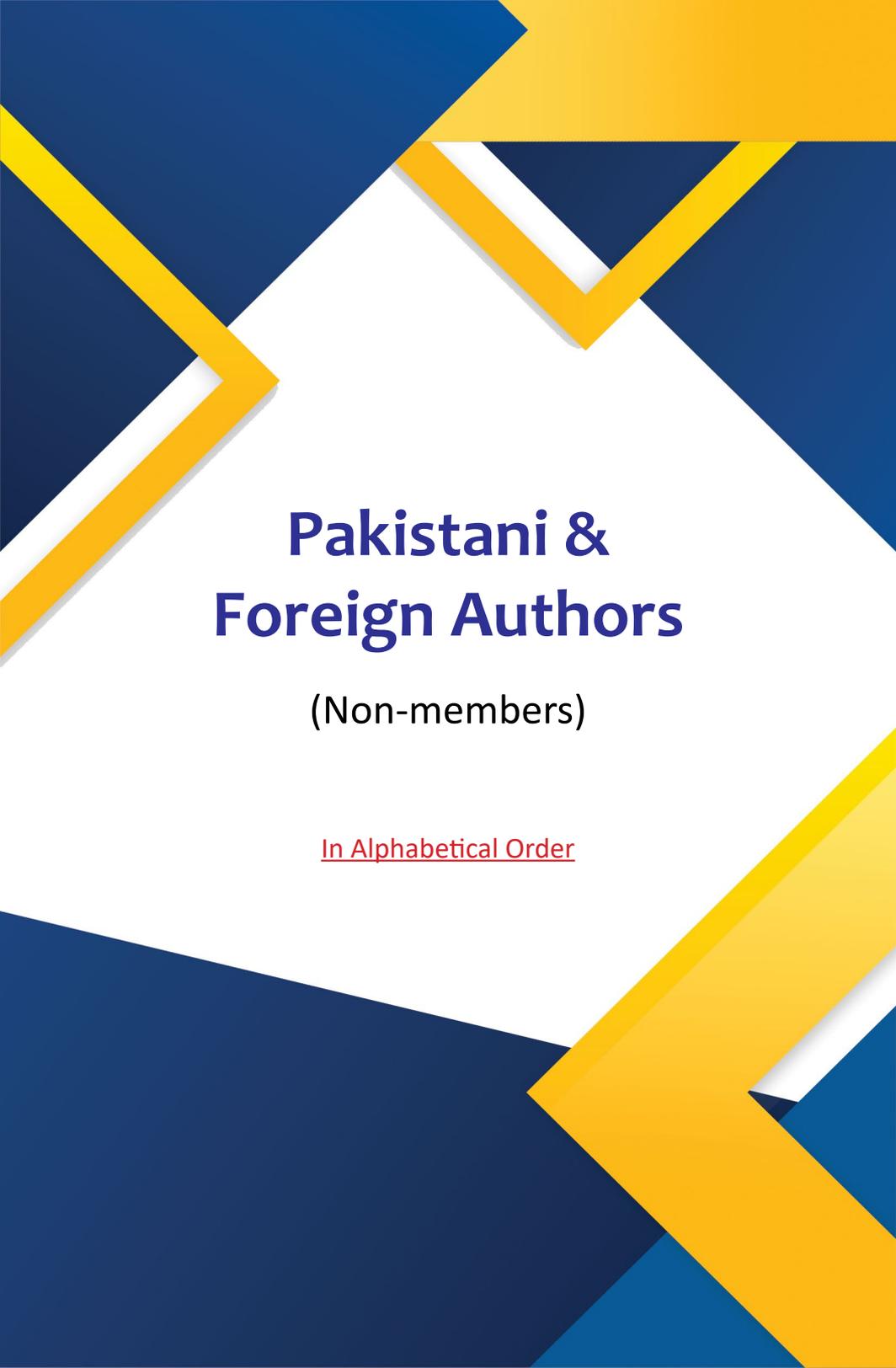


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1. Title of Article : Inflation haunting Pakistan for decades: Calls for Serious Remedial Measures
- Issue published : Nov-Dec 2021 on the theme of Impact of Inflation: Causes & Remedies

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| 1. | Title of Article | : | Employees’ Training & Development is an Investment for Organizations |
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- 1. Title of Article : Financial Challenges for Southeast Asian SMEs and Post Pandemic Recovery
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While serving in different Ministries in public sector, Mr. Azhar Ali has engaged with International Development Partners like World Bank, UNIDO, UNDP, USAID, JETRO and CBI.



1. Title of Article : Trade Relations between Pakistan and Saudi Arabia
- Issue published : Jan-Feb 2021 on the theme of Boosting Pakistan’s Trade Competitiveness

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1. Title of Article : Beyond Digitalization
Issue published : Mar-Apr 2021 on the theme of Digitalization in Pakistan Opportunities and Challenges

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1. Title of Article : Stabilization vs. Growth
Issue published : May-Jun 2021 on the theme of Employees' Professional Development and Training

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Ms. Huzaima Bukhari, MA, LLB, Advocate High Court, Visiting Faculty at LUMS, member Advisory Board and Visiting Senior Fellow of PIDE, is author of numerous books and articles on Pakistani tax laws. She is editor of Taxation and partner of Huzaima & Ikram and Huzaima Ikram & Ijaz, leading law firms of Pakistan. From 1984 to 2003, she was associated with Civil Services of Pakistan. Since 1989, she has been teaching tax laws at various institutions. She specialises in the areas of international tax laws, ML/CFT related laws, corporate and commercial laws. She is review editor for many publications of Amsterdam-based International Bureau of Fiscal Documentation (IBFD) and contributes regularly to their journals.

Dr. Ikramul Haq, Advocate Supreme Court, specialises in constitutional, corporate, media, ML/CFT related laws, IT, intellectual property, arbitration and international tax laws. He established Huzaima & Ikram in 1996 and is presently its chief partner as well as partner in Huzaima Ikram & Ijaz. He studied journalism, English literature and law. He is Chief Editor of Taxation. He is country editor and correspondent of International Bureau of Fiscal Documentation (IBFD) and member of International Fiscal Association (IFA). He is Visiting Faculty at Lahore University of Management Sciences (LUMS) and member Advisory Board and Visiting Senior Fellow of Pakistan Institute of Development Economics (PIDE).

Abdul Rauf Shakoori is a corporate lawyer based in the USA and an expert in 'White Collar Crimes and Sanctions Compliance'. They have recently co-authored a book, Pakistan Tackling FATF: Challenges and Solutions.

1. Title of Article : Taxing 'Digital Economy': Global & Domestic Challenges
Issue published : Mar-Apr 2021 on the theme of Digitalization in Pakistan Opportunities and Challenges
2. Title of Article : The Nuisance of Inflation
Issue published : Nov-Dec 2021 on the theme of Impact of Inflation: Causes & Remedies

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1. Title of Article : Alarm bells for the Economy
- Issue published : May-Jun 2021 on the theme of Employees' Professional Development and Training

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1. Title of Article : Pakistan's digital journey towards Technologystan
Issue published : Mar-Apr 2021 on the theme of Digitalization in Pakistan Opportunities and Challenges

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1. Title of Article : Improving Competitiveness and Boosting
Pakistan's Exports
Issue published : Jan-Feb 2021 on the theme of Boosting Pakistan's
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1. Title of Article : Financial Endurance and Way Forward for Small businesses
- Issue published : Sep-Oct 2021 on the theme of Financial Challenges and Way Forward for Small Businesses

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1. Title of Article : Multiply the Genius of Your Teams
Issue published : May-Jun 2021 on the theme of Employees' Professional Development and Training

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1. Title of Article : SMEs in Malaysia: Coping with COVID-19
Issue published : Sep-Oct 2021 on the theme of Financial Challenges and Way Forward for Small Businesses

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1. Title of Article : Pakistan Exports to China
- Issue published : Jan-Feb 2021 on the theme of Boosting Pakistan's Trade Competitiveness

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1. Title of Article : Pakistan's Economy and Fiscal Sustainability: A reflection on Key Budgetary Magnitudes for FY22
Issue published : May-Jun 2021 on the theme of Employees' Professional Development and Training
2. Title of Article : Inflation Dynamics and Government's Response: A Mismatch in Policy & Reality
Issue published : Nov-Dec 2021 on the theme of Impact of Inflation: Causes & Remedies

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1. Title of Article : Boosting exports from Pakistan to Bangladesh
Issue published : Jan-Feb 2021 on the theme of Boosting Pakistan's Trade Competitiveness

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1. Title of Article : Barriers to Growth for Small Businesses and Possible Ways to Surmount them
- Issue published : Sep-Oct 2021 on the theme of Financial Challenges and Way Forward for Small Businesses

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1. Title of Article : Stimulating exports
Issue published : Jan-Feb 2021 on the theme of Boosting Pakistan's Trade Competitiveness

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19) Neville Gaunt

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He is an international keynote speaker and co-author of “Can You Handle The Truth?”, “Is your mind fit for golf? The missing link to your success...”, “Mind Fit Golf For Kids”, “Can You Handle The Truth?” and “GOLDENHEART II –we are your family”.



Founder & Architect of YP2G,
CEO Mind Fit Ltd., U.K.

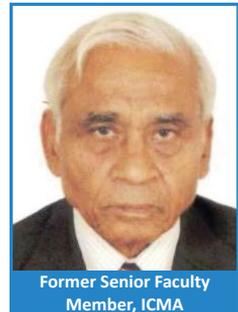
1. Title of Article : Training and the Impact on Productivity
- Issue published : May-Jun 2021 on the theme of Employees' Professional Development and Training

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20) Prof. Saeed Ahmad Siddiqui (Late)

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1. Title of Article : Weak Competitiveness Leads to Trade Gap
Issue published : Mar-Apr 2021 on the theme of Digitalization in Pakistan Opportunities and Challenges

21) Rutaba Adnan

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Rutaba also operates a small NGO 'Shape Your Earth' to feed those in need, specifically the families that were affected the most due to Covid-Lockdown. Her organization also aims to link the unemployed skilled laborers with the ones needing their expertise.



1. Title of Article : Twisted Chronicles of Slowbalisation
Issue published : Jan-Feb 2021 on the theme of Boosting Pakistan's Trade Competitiveness
2. Title of Article : Developing Human Capital with Corporate Education
Issue published : May-Jun 2021 on the theme of Employees' Professional Development and Training
3. Title of Article : Financial Services on Contract: The Significance of Freelancers in Corporate Firms
Issue published : Jul-Aug 2021 on the theme of Freelancing Opportunities for Finance Professionals
4. Title of Article : Tackling Inflation in the Deflating Economy
Issue published : Nov-Dec 2021 on the theme of Impact of Inflation: Causes & Remedies

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1. Title of Article : Pakistan's Digitalization Journey and Challenges
Issue published : Mar-Apr 2021 on the theme of Digitalization in Pakistan Opportunities and Challenges

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1. Title of Article : Role of GST on Services to Reduce Provincial Fiscal Imbalances
Issue published : Jul-Aug 2021 on the theme of Freelancing Opportunities for Finance Professionals

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Capt. (R) Syed Hassan Mukhtar has spent his early career in Pakistan Navy and after retirement he moved to the business sector and worked at several key positions. Besides administration, he had been involved in change management intervention in a number of companies. He holds Ph.D. in Engineering and Masters in business administration.

1. Title of Article : Linking Human Resources to Business Performance
Issue published : May-Jun 2021 on the theme of Employees' Professional Development and Training
2. Title of Article : Pseudo Change Management
Issue published : Sep-Oct 2021 on the theme of Financial Challenges and Way Forward for Small Businesses

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1. Title of Article : COVID-19 and Survival of Small Businesses in Pakistan-Growth Policies & Financial Challenges
Issue published : Sep-Oct 2021 on the theme of Financial Challenges and Way Forward for Small Businesses

2. Title of Article : Jigsaw Puzzle of Pakistan
Issue published : Nov-Dec 2021 on the theme of Impact of Inflation: Causes & Remedies

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Ms. Erum Qureshi is Full time PhD scholar. Has X and Y category research publications in national and international journals recognized by HEC Pakistan. Served as a lecturer at various universities. Served at CSD Headquarters. Also served as master trainer for employee evaluation programs. Designed experiential marketing tools and techniques for renowned restaurants and travel agencies of Pakistan.

1. Title of Article : Economic Consequences of Inflation
 Issue published : Nov-Dec 2021 on the theme of Impact of Inflation: Causes & Remedies

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Zain, who's currently the CEO of Z-Advisors and Experts Private Limited, spends much of his time working with the Boards and Senior Leadership of strategic clients to provide advisory services with the aim of maximizing their satisfaction leading to further business expansion and greater revenue generation. Zain Ansari is a regular public speaker and writer on the topics related to Digital Transformation, Industry 4.0, IT Governance, Cyber Security & Resilience, IT Audit, Risk & Compliance, etc.

1. Title of Article : Digitalization in Pakistan: A Journey to the "Smart State"
- Issue published : Mar-Apr 2021 on the theme of Digitalization in Pakistan Opportunities and Challenges

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Presentation of Souvenirs/ Mementos to Writers

The Research and Publications (R&P) Committee Is pleased to announce that Souvenirs/ Mementos shall be presented to Members contributing “Articles” in the Management Accountant Journal in order to acknowledge their efforts

- To all writers whose article are published in MA Journal for the First time
- To Authors who contribute at-least three (3) articles in one calendar year
- To writers of “Best Presented Articles” in the Focus Section of each issue of Journal

The above recognition is in addition to allocation of 8 CPD hours and publication of profiles of writers in the “Authors’ Directory”

Special ceremonies to be arranged at the end of the calendar year to present Souvenirs

Awais Yasin, FCMA

Chairman, Research & Publications Committee

Published by:

Research and Publications Department

Institute of Cost and Management Accountants of Pakistan

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