

مرزق تو خدا چھے

جمعة نا دن فجر سي صلوات پڑھو، بیٹھو، مسجد ما جاؤ، غسل کرو جمعة واسطے، سگلو فارغ تھئی نے مسجد ما جائی، بندگی کرتا رهو، قرآن نی تلاوة کرتا رهو، دعاء پڑھتا رهو، تاکہ نزوال تھائے، جمعة قائم تھائی، پچھی جئی نے ویسار کرو، جمعة قائم تھئی گئی دین حاصل کری چکا هوے پچھی جئی نے ویسار کرو، مرزق تو خدا چھے، خیر الرزقین چھے، انسان جر کمائی چھے، مرزق ایے چھے تو خدا، کئی تماری ہشیاری سی نہیں، گھنا ہشیاری ما کم هوئے انے گھنو کمائی، کتناک ہشیار گھنا، مگر گھنو کم، کمائی نہیں، تارے تصویر لیوی جوئیے کہ مرزق خدا چھے، تارے اہنے سونہ خیال، اتنو کرے چھے انے کما تو کیم نتھی، کوئی اسباب چھے بیجا، ہجی علحدہ، تو کئی ہشیاری سی کمائی جائی تیم نتھی، خدا مرزق چھے،

مرزق چھے ذوالقوة المتین .

(الداعي الاجل سيدنا محمد برهان الدين مرض)

(المجلس الثالث ۱۴۲۴ھ)

A WORLD OF OPPORTUNITY AWAITS YOU AT AL-FAZAL

"If you want to go fast, go alone. If you want to go far, go together."

As the African saying goes, walking the investment journey in a fraternity pays higher dividends than doing it yourself. From diversification to shared insights, the collective intelligence of a group can take your investment strategy to new heights.

With the above principle in mind, Al-Fazal, - an Investment Firm - is formed with the mission to make the community wealthier by helping entrepreneurs build great companies that improve the way, we live, work and play.

Our Board, constitute of visionary entrepreneurs who are at the helm of the affairs, fueling the development of prospective companies that will drive the regional Bohra innovation. Some of them are business leaders from different industries bringing with them tremendous sector insight and deep networks.

Al-Fazal's planned investment strategy spans all stages of a project's growth, from seeding innovations in emerging markets to funding early-stage companies in high-growth markets to fueling the growth of market leaders. We invite businessmen at any stage of growth to partner with us. We can add value and offer expert guidance throughout your company's lifecycle, be it at inception, or at an advanced stage, to be a viable reality.

We have the means, now it is for YOU to make things happen!!!

ARTIFICIAL INTELLIGENCE (AI) AND US

We hear so many stories of AI replacing humans in the next 20 years. Humans will be unemployed. There will be mass starvation with no jobs; only the rich will survive and get richer. This then brings one question to my mind.... "If AI can do everything, can it do my laundry or cooking?" If not, than I don't have to worry.

On a serious note, in today's rapidly evolving business, having a competitive edge over your customers require forward looking, and that is by adopting innovative technologies to enhance your business and one such transformative force is AI, which has the potential to revolutionise business. It can be used by a small trader to a large business conglomerate. AI has the ability to analyse data and identify patterns that enables businesses to make accurate predictions and forecast, empowering businessmen to take informed decisions.

With the recent advancements in AI, there's no denying that it's an increasingly powerful and versatile tool that's here to stay. Companies of all sizes have used AI in business to a degree for some time now, but as its capabilities, popularity, and access grow, many are wondering how to implement AI for their small business.

The best way to explain is with an example - Imagine that you own a flower shop, which also has a website. *If a customer searches your site for "red flowers," you teach your website how to respond. Train it to show the customer red roses, tulips, and Gerbera daisies. Additionally teach your website to also show customers red flowers that are only available seasonally during the time of their search. Or teach your website to show customers popular red flower options for upcoming holidays.* This way, your website is interacting with its intelligence to a customer and thereby converting it into a prospective business, without your intervention.



There are many useful AI tools for small businesses—AI can power cybersecurity, aid in Customer Relationship Marketing (CRM), streamline customer service, and even help with personal productivity at work.

For instance in cybersecurity - *Each day, security companies discover new threats to business and consumer data. Even if you have a low-tech business, your business partners may accidentally expose you to digital threats. Banks, credit-reporting agencies, and major retailers have all unintentionally compromised their customers' data.* Cybersecurity powered by AI may be able to provide more protection than other types of programs. Instead of dealing with threats after losses, AI security programs look for unusual activity to stop attacks or raise alerts earlier.

AI can also look for irregularities in other systems, like inventory and accounting, to find signs of illegal activity and sometime these unusual activity could even identify opportunities.

The options for AI may seem overwhelming, but the value it can add to your small business and professional development is well worth the groundwork. Take the next step to learn more about getting started with AI.

As every bright side has a darker version in it, so does AI. However the bright side outweighs the darker side by far with just one research - doctors can now predict breast cancer in the woman at earlier stages using AI-technologies.

BE YOUR OWN BOSS

“Being self-employed means you work 12 hours a day for yourself so that you don't have to work 8 hours a day for someone else.”

Self-employment can be a rewarding way to make a living. It takes persistence, dedication and resourcefulness to work for yourself and build a successful business. Best of all, even with its own set of unique challenges, the work structure that comes with self-employment offers the potential to have many advantages, such as:



- i. You're in control
- ii. You're more passionate about what you do
- iii. You decide your work environment
- iv. You make your own work schedule
- v. You choose your own workers
- vi. Above all, you get potential financial rewards for your efforts.

Moving forward which business would you venture in 2024 in Kenya? This is a country with immense potential for business growth and development, and there are countless untapped opportunities waiting to be explored. Here are some of the most promising business ideas that are unique but also have the potential to be profitable.

1. Brick-Making
2. Organic Farming
3. Liquid soap production
4. Designer Bakery
5. Set-up an E-commerce business

The above are some small business ideas you can start with minimal capital. Look for a business idea that is ideal for you and then invest in it.

KENYAN FISCAL HIGHLIGHTS

Banks are increasing spending on technology to enhance customer service and fight fraud, pointing to the impact of a growing sophistication in the country's financial sector. Banks investment in making customer experience more pleasurable, also exposes to risks like cyber security, hence need investment in technology to counter those risks.

A study of house-hold earnings and savings in Kenya has shown that on an average, saving rate in Kenya stands at 12% of income, far below the continent's average of 17%, attributed to rising cost of living and debt repayments.

NEXT-DOOR NEWSFLASH

Tanzanian Motorists will dig deeper in their pockets following an increase in diesel and petrol prices announced on Wednesday by the Energy and Water Utilities Regulatory Authority. The country's fuel price in March jumped up due to a rise in the world's price by an average of 4.5% and 2% for petrol and diesel respectively. The authority further attributed the increase in fuel price to a rise in premiums for the importation of petroleum products through the Dar es Salaam port by an average of about 15.38% for petrol and 40% for diesel.



KENYAN FISCAL HIGHLIGHTS

Consumer prices of electricity have **dropped** by an average Kes 1 / unit for March, marking a second consecutive month of cost reliefs. This is after the Energy and Petroleum Regulatory Authority lowered the fuel energy cost to Kes 3.64 / kWh for this month from Kes 4.14 in February on reduced uptake of expensive thermal power. Kenya Power increased the purchase of cheaper hydropower from 253.4 million units in Jan to 260.88 million units in Feb, easing pressure on bills.



 Uber

Uber has introduced a premium service called **Uber Comfort** tailored to cater to customers' unique preferences in Nairobi. Customers using Uber Comfort will enjoy

- 7 minutes of waiting time as opposed to 5 minutes allotted to other ride options.
- The service will be charged at 5% higher than other existing options.
- Vehicles from 2015 onwards will be registered for the service.

KRA has called out some employers for **illegally denying their workers tens of thousands of shillings** in monthly tax reliefs for disability as provided in law. According to (Legal Notice no. 36 of 2010), allows registered Persons with Disabilities to enjoy income tax exemptions on up to Kes 150,000 monthly earnings. KRA has asked all PWDs who have been impacted by the erroneous deductions to apply for refunds, including those who have already retired.



NEXT-DOOR NEWSFLASH

Tanzania's budget set to jump to **Tshs 5 trillion** (equiv US\$ 1.79 billion) with sizeable sum going towards servicing debts, civil servant salaries, oncoming elections and completion of mega projects such as SGR railways, ATC fleet expansion, 2,115 MW Nyerere Hydro project, 2nd phase of Bus Rapid Transit, several flyovers and bridges and rehab of stadia in preparation for 2027 Africa Cup of Nations.

International Credit rating company **Moody's and Fitch**, rates **Tanzania** as one of the few countries in Africa with high credit ratings that help in attracting foreign investments.

Due to **reduction in water levels in Zambia**, Zesco MD has announced drop in generation of power to 214 MW in 2024, compared to 386 MW in 2023, leading to 8-hour load shedding effective from 11th Mar 2024. He noted that the anticipated loss for Zesco due to load shedding would amount to approx. US\$ 35 million a month.



JOB OPPORTUNITY!

Accounts / Admin. Assistant

Requirements:

- Min 5 years, experience in a similar position
- Good understanding of Office Admin, and book-keeping practice
- Good written & verbal communication skills
- Multi-tasking abilities
- Sound knowledge of MS Office programs

Interested applicants should email their CV to: ceo@alfazal.co.ke

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