



insider

QUARTERLY NEWSLETTER | ISSUE #4 | SPECIAL NOVEMBER EDITION 2023



SEASON'S GREETINGS AND HAPPY NEW YEAR

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EDITOR'S NOTE

Dear Readers,

As winter's gentle embrace envelops us, we extend warm greetings in this Winter Special - November edition of ISL Insider. With the arrival of chilly winds and the magic of the new year season, let's find inspiration in the tranquility and reflection that winter brings.

In the spirit of the season, we encourage you to embrace moments of coziness and connection with loved ones. Winter is a time for reflection, and our editorial focus delves into the significance of self-care, fostering relationships, and finding joy in simple pleasures.

Amidst the festive cheer, we explore the beauty of winter traditions, both globally and within our own community. As we share stories of resilience and accomplishment, we celebrate the strength that unity brings to our ISL family.

Within this edition, uncover enlightening articles spotlighting the significance of financial literacy and the art of maintaining a harmonious work-life balance. Stay updated with the latest activities and acquaint yourself with a distinguished member of Team ISL. Additionally, we have included a delectable and straightforward recipe to satiate your winter night cravings.

As we journey through the winter landscape collectively, let us treasure the bonds that transform ISL Insider from a mere newsletter into a testament of our shared odyssey.

Our sincere gratitude extends to every facet of the ISL community—our dedicated employees, stakeholders, and partners. Your ceaseless dedication forms the bedrock of our success, and we deeply appreciate the steadfast support propelling ISL to greater heights.

May this winter season fill your days with warmth, joy, and moments of profound reflection. Stay safe, embrace the spirit of togetherness, and may the new year bring you peace and fulfillment.

Warm Regards and Seasons' Greetings,

Editorial Team
ISL Insider

WINNING TOGETHER

Awards and Achievements

FPCCI 46th Best Export Performance Award (FY 2021-22)



International Steels Limited (ISL) has once again demonstrated its excellence and dedication in the export sector by winning the prestigious "FPCCI 46th Best Export Performance Award" for the fiscal year 2021-22.

During the ceremony held at the Sindh Governor House in Karachi on Saturday, July 22, 2023, Mr. Sanaullah Palijo, Head of Export Sales at ISL, had the honor of receiving the award, on behalf of ISL. The presence of Governor Balochistan, Mr. Malik Abdul Wali Khan Kakar, as the chief guest added significance and prestige to this momentous event. This annual event is highly regarded in the private sector and attended by top exporters, leading businessmen, parliamentarians, bureaucrats, and foreign dignitaries. Our presence and recognition at such a prestigious platform reinforce ISL's position as a key player in the export industry.

KCCI Best Export Performance Award (FY 2019-20, 2020-21)



International Steels Limited received KCCI Best Export Performance Award for two consecutive fiscal years - FY 2019-20 and FY 2020-21.

During the award ceremony, our Head of Export Sales, Mr. Sanaullah Palijo, had the privilege of representing ISL and accepting the award from the esteemed presence of His Excellency, the Prime Minister of Pakistan, Mr. Shahbaz Sharif.

38th Corporate Excellence Awards 2023



For the fifth time in a row, ISL won 38th Corporate Excellence Awards (CEA), in the Engineering Category. These prestigious awards were hosted by the Management Association of Pakistan (MAP) in Karachi on October 4, 2023.

EFP 17th Best Practices Award in Occupational Safety, Health, and Environment (OSHE)



ISL secured 1st Prize in Engineering, Automobile Manufacturing and Spare Parts / Components Sector in EFP 17th Best Practices Award in Occupational Safety, Health, and Environment (OSHE) held on 25th September 2023 in Karachi. Overall, 49 companies participated in 8 different categories for the said award.

DIVERSITY AND INCLUSION

Dealing with Differences

Leadership Development Program using MBTI®

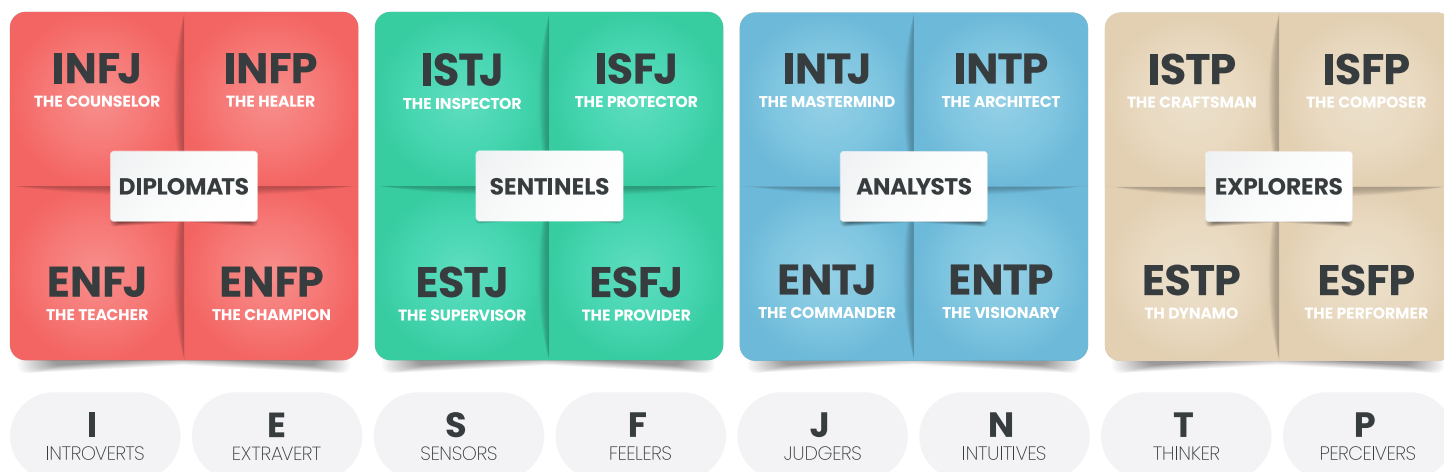


To date, ISL HR has successfully organized a total of 6 comprehensive full-day workshop sessions, from Grade 04 to M2, for both male and female employees. Impressively, this initiative has successfully trained a cohort of 115 employees, resulting in an accumulated training duration of 920 man-hours.

The primary aim of this training endeavor was to empower employees to recognize and embrace their innate communication and interaction styles. Additionally, the training aimed to foster an understanding of the unique needs and preferences of colleagues within various work scenarios.

Employing an interactive format, the workshops engaged participants through a series of hands-on exercises and activities. This interactive framework not only facilitated a deeper comprehension of the material but also ensured a more immersive and impactful learning experience for all involved.

MBTI® 16 Personality Types' Indicators



CORPORATE NEWS

Corporate Snapshot

ISL Annual Report 2023



The Company circulated its annual report to all shareholders and the PSX on **September 04, 2023**, which can be accessed through the following link:

<https://isl.com.pk/wp-content/uploads/2023/09/ISL-Annual-Report-2023.pdf>

ISL Annual General Meeting 2023



The Company conducted its 16th Annual General Meeting on **September 26, 2023** in person and virtually.

ISL Corporate Briefing Session 2023



The Company held its Annual Corporate Briefing Session (2023) on **October 10, 2023** at The Institute of Chartered Accountants of Pakistan (ICAP). The Corporate Briefing presentation can be accessed through the following link: isl.com.pk/wp-content/uploads/2023/10/Corporate-Briefing-Session-2023.pdf



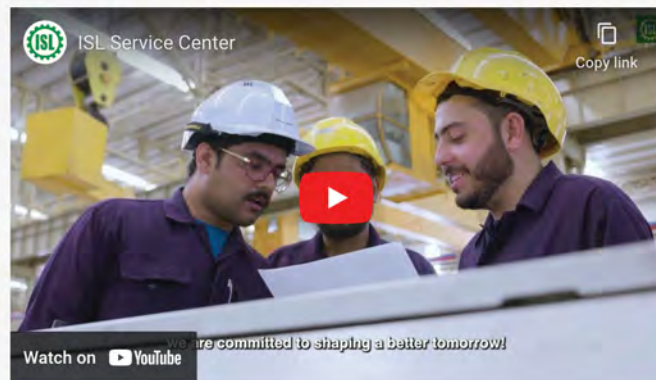
MEDIA NEWS AND UPDATES

ISL New Corporate Videos

ISL Corporate Video



ISL Service Center



In July 2023, we successfully launched ISL Corporate Video and their nine (9) adaptations. The videos are posted on ISL website: www.isl.com.pk, as well as on ISL's social channels.

These videos provide an immersive experience, showcasing our remarkable journey of excellence and highlighting our commitment to delivering exceptional flat steel products. These corporate videos exemplify our dedication to excellence, innovation, and customer satisfaction and offer an in-depth look into our operations, people and service centers, providing valuable insights into the production process and the high-quality services we offer.



EVENTS AND ACTIVITIES

HR and HEC Department Updates

Town Hall Meeting for Grades Apprentice to G

In September 2023, a Town Hall Meeting was convened at ISL Factory, uniting the leadership team with employees spanning from Grades Apprentice to G. Chaired by the Head of Human Resources (HOD HR) and attended by key management figures, the primary focus of this significant assembly was the announcement of the **10C bonus** and **WPPF** for our dedicated workforce.

In addition to the bonus announcements, the HOD HR underscored the critical importance of unity, teamwork, and dedication in realizing both individual and organizational objectives. The meeting served as a platform to reinforce the collective commitment to success through collaboration and shared goals.



Work at Height Safety



06 in-house training sessions on “**Work at Height Safety**” were conducted by Dr. Tahir Barlas and HSE Team at ISL Factory - Training Room.

Industrial Visit

ISL organized an industrial visit for the final-year students of the **Institute of Space Science and Technology**. This initiative aimed to provide students with real life experience of an industrial environment and its processes.



Company Code of Conduct Awareness Session



In September, the Company conducted mandatory awareness sessions on **"Code of Conduct and Ethical Procedures and Practices"** to reinforce our commitment to a positive work environment. These annual sessions, attended by all employees, aim to instill the principles vital for our organization's success and growth. The training provides valuable insights into behavioral guidelines for workplace interactions.

CELEBRATING TOGETHER Independence Day 2023



International Steels Limited and International Industries Limited celebrated 76 years of independence at their respective head offices, joined by fellow corporate residents and the management of Beaumont Plaza.

COMMEMORATING TOGETHER ASC Breast Cancer Awareness Day



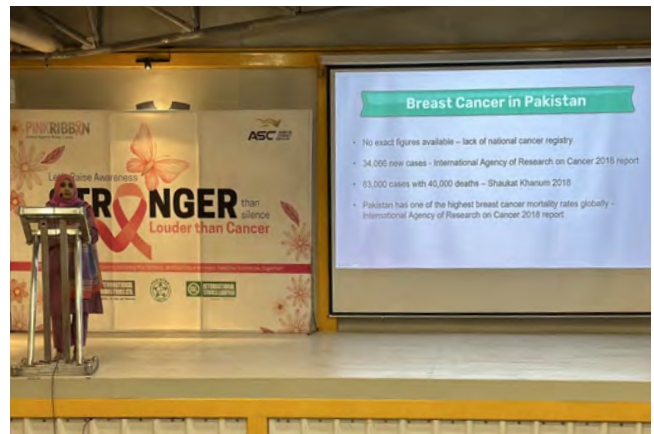
October 13 marks a significant global observance - Metastatic Breast Cancer Awareness Day a day dedicated to shedding light on the urgency for increased research concerning metastatic breast cancer. Approximately 30% of early-stage breast cancers progress to metastasis, underscoring the critical need for heightened awareness and understanding of this metastatic disease.

In a unified effort, the women of Amir Sultan Chinoy Group Companies: International Industries Limited, Pakistan Cables, and International Steels Limited, came together to commemorate Breast Cancer Awareness Day 2023. This day serves as a powerful reminder of the collective strength within our community.

In the spirit of solidarity, we stand united to elevate awareness, offer support, and champion the cause of metastatic breast cancer. Beyond the workplace, we embrace the opportunity to foster understanding and contribute to the broader dialogue surrounding breast cancer. This commemoration is not merely an acknowledgment but a collective commitment to promoting awareness, supporting one another, and recognizing the indomitable strength that resides within each of us. We commemorated Breast Cancer Awareness Day, with a pledge to stand together, resilient and united, embodying the power of collective strength in the face of this formidable challenge.



Some glimpses of the ASC Breast Cancer Awareness Day



DOMESTIC EVENTS AND EXHIBITIONS

Pakistan Auto Show 2023



As in previous years, International Steels Limited, alongside International Industries Limited, actively participated in the prestigious **Pakistan Auto Show** - an influential three-day event highlighting the potential of the Pakistani automotive industry on a global scale. This dynamic showcase brings together key players from the auto engineering sector, along with government officials, buyers, manufacturers, and representatives from related industries.

Hosted by PAAPAM, the Pakistan Auto Show unfolded at the Karachi Expo Centre on **October 27th, 28th, and 29th, 2023**, drawing a substantial crowd of over **100,000 visitors**.



PARTNERS IN PROGRESS

A Journey of 3 Million Metric Tons

Celebration of achieving a remarkable milestone



At the core of ISL's triumphant journey are strategic equity partnerships that transcend mere financial support, playing a pivotal role in enhancing our financial resilience and fostering the exchange of cutting-edge technological expertise. These partnerships exemplify our unwavering commitment to excellence and a global perspective. One such testament to our thriving collaborations is the procurement of Hot Rolled Steel from Japan, a renowned epicenter for steel production and innovation. This move underscores our dedication to sourcing the highest quality raw materials and staying at the forefront of industry advancements.

As we usher in November, it marks a momentous celebration of achieving a remarkable milestone – "3 Million Metric Tons," a testament to the robust collaboration between ISL, JFE, and Sumitomo Corporation in Japan. ISL's CEO, Mr. Yousuf H. Mirza, and COO, Mr. Samir M. Chinoy, received the memento that served as a fitting acknowledgment of the collective efforts that have propelled us to this significant achievement.

This milestone not only reflects our commitment to operational excellence but also underscores the strength of our international partnerships. The unwavering support and synergy between ISL, JFE, and Sumitomo Corporation have been instrumental in achieving this remarkable feat. As we celebrate this achievement, we look forward to continuing our journey of innovation, collaboration, and global excellence. Our strategic partnerships remain the cornerstone of our success, driving us to new heights and solidifying our position as a leader in the industry. Here's to the shared successes of the past and the promising future that lies ahead.



Mr. Samir M. Chinoy, COO and Director International Steels Limited, visits JFE Steel Plant in Fukuyama, Japan.

ACTIVITIES AND EVENTS

Speaking Session at NICL - LUMS



Innovate to Thrive:

Achieving Operational and Management Excellence in Startups

Samir Chinoy

Chief Operating Officer
International Steels Limited

October 30

NICL Auditorium, LUMS

In October 2023, NICL Lahore in LUMS hosted Samir Chinoy, COO and Director of International Steels Limited who spoke on measures to achieve Operational and Management Excellence in Startups.

During his interactive speech, he emphasized the critical importance of investing in people, empowering teams and harnessing technology for success. The event was attended by business students and entrepreneurs working to build and scale their startups. During his visit, Mr. Samir M. Chinoy was also given a tour of the NICL facility, labs and workshops dedicated for the startups.



CUSTOMER ENGAGEMENT

Nationwide Regional Corner Meetings

Our dedicated regional sales teams, in collaboration with marketing services, have been successfully orchestrating a series of corner meetings with fabricators in all regions. These meeting have been proven instrumental in achieving our primary objectives of bolstering product awareness and nurturing stronger customer relationships.

Since the inception of these initiatives in 2020-2021, the interactions with fabricators and customers have been met with resounding success. These engagements have not only garnered exceptional attendance rate but have also provided invaluable first-hand insights regarding the Company and its offerings. As we move forward, we remain committed to continually enhancing these interactions to further strengthen our relationships and better understand the needs of our fabricators and customers.

During this year, three (3) corner meetings were organized in South region, two (2) in Central-I region, one (1) in Central-II region and two (2) in North Region.



CUSTOMER ENGAGEMENT

Giveaways and Special Gifts

International Steels Limited (ISL) is dedicated to fostering strong connections with its industrial and commercial customers through a thoughtful and generous distribution of a wide array of promotional items to express gratitude and strengthen ties with its valued clientele. During the year, ISL Marketing Department develops and sales teams across various regions ensure effective distribution of these gifts. These giveaways serve as a means to enhance brand visibility and leave a lasting impression on our customers. Among the items distributed are:

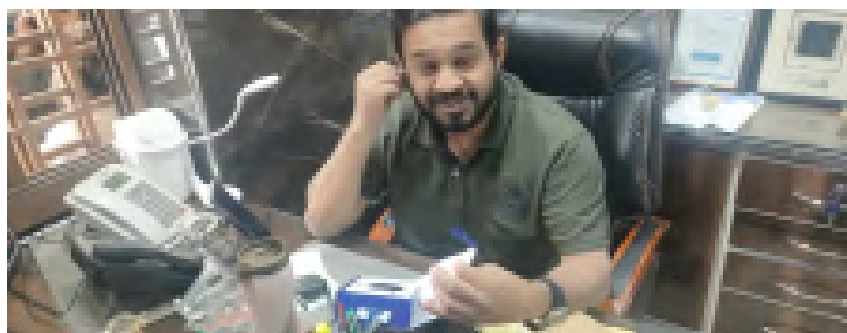
DEVELOPED, DISTRIBUTED AND IN PIPELINE FROM JULY TO DECEMBER 2023

Regular Gift Items (Distributed and in pipeline)

- ✓ Writing Pads
- ✓ Caps
- ✓ Tshirts
- ✓ Regular Pens
- ✓ Regular Keychains
- ✓ Notebooks
- ✓ Canvas Bags
- ✓ Caps
- ✓ Wall and Desk Calendars

Special Gift Items (Distributed and in pipeline)

- ✓ Earbuds
- ✓ Work Jackets
- ✓ Polo shirts
- ✓ Executive Gift Sets
- ✓ Premium Metal Keychains
- ✓ Premium Metal Pens
- ✓ Wallets
- ✓ Wall Clocks
- ✓ Drawstring Bags



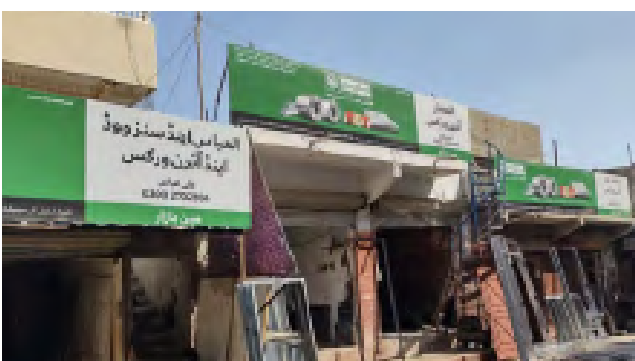
CUSTOMER ENGAGEMENT

Nationwide Shop Board Activity 2023

As the International Steels Limited (ISL) family continues to broaden its presence, the nationwide Shop Board Activity stands as a vibrant testament to our unwavering commitment to enhancing brand visibility. In a recent initiative for the year 2023, the ISL Marketing and Regional Sales teams executed a comprehensive nationwide Shop Board Activity. This involved mapping out various shops, strategically installing optimal-sized new boards, replacing damaged ones, and updating the visual skins.

This concerted effort has solidified ISL as a symbol of trust and quality within local markets. The response to this initiative has been overwhelmingly positive from our valued dealers, retailers, and fabricators. This Shop Board Activity not only reinforces our brand identity but also contributes to the enhancement of our partners' businesses.

During this activity, 300 new boards were installed and replaced in the South Region, 125 in Central-I Region, 100 in Central-II Region and 40 in North Region.



ELEVATING CUSTOMER EXPERIENCE

ISL Customer Portal Launch



Real-time
Information Access



24/7 Order Booking
and updates



Access to Streamlined
Payment Gateways

With the collaborative efforts of ISL's IT and Marketing departments, ISL has launched its Customer Portal. After nearly a year of meticulous beta testing, we are thrilled to present this innovative self-service online application designed with utmost precision to cater to the specific needs of our esteemed customers.

This portal is developed to provide users with an intuitive and seamless journey from the initiation of an order to its timely delivery. This marks a significant leap in our ongoing efforts to streamline and elevate the customer journey.

In our pursuit of excellence, we are proud to announce the collaboration with two leading banks offering their payment gateways within the portal. Notably, one of these banks has recently enhanced the order booking limit from PKR 7 million to PKR 50 million, a testament to the trust and confidence in our system.

This user-friendly interface not only reflects our dedication to technological advancement but also underscores our unwavering commitment to customer satisfaction. In the ever-evolving landscape of customer service, the ISL Customer Portal stands as a testament to our commitment to innovation.

TOTAL ORDERS PLACED TO DATE

18,000 MT

PAYMENT RECEIVED USING INTERNET BANKING

PKR 750 MILLION

TOTAL USERS ON BOARD

78 DEALERS

LEADING BANKS ON BOARD



ARTICLES

Financial Literacy

By Husnain Jafari

What it is and why it is so important for everyone?



What is Financial Literacy?

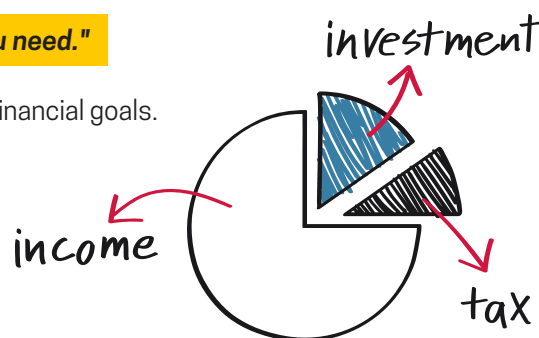
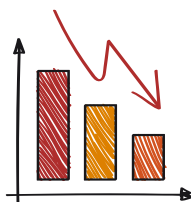
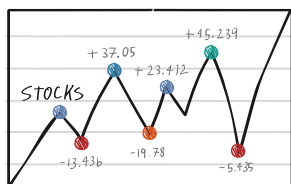
Financial literacy empowers individuals to adeptly manage personal finances, investments, and tax planning while guarding against fraud. Crucial for long-term goals like education, homeownership, and entrepreneurship, it guides emergency funds, retirement plans, insurance, and estate planning.

It emphasizes the need for basic financial knowledge to navigate daily decisions. Beyond static principles, it is a dynamic skill set, an ongoing journey adapting to evolving financial landscapes. Embracing financial literacy is proactive, shaping a robust foundation for sustained economic well-being.

Financial decisions are omnipresent in daily life, necessitating basic financial knowledge to distinguish between needs and wants. Warren Buffett's wisdom echoes this sentiment:

"If you buy things, you do not need, soon you will have to sell things you need."

This underscores the pivotal role of awareness and planning in achieving financial goals.



Why is Financial Literacy Important?

Gain essential tools for enduring financial security early in life. Without financial literacy, pitfalls like unsustainable debt, compromised credit, and bankruptcy loom. Recognize its importance as a strategic blueprint for navigating personal finance and fortifying your financial future.

How Do I Become Financially Literate?

Becoming financially literate involves learning and practicing a variety of skills related to budgeting, managing, and paying off debts, and understanding credit and investment products. Basic steps to improve your personal finances include creating a budget, keeping track of expenses, being diligent about timely payments, being prudent about saving money, periodically filing your taxes, and investing for your future.

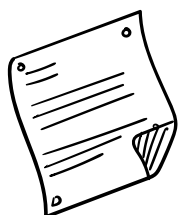
Strategies to Improve Financial Literacy Skills

Fostering financial literacy to enhance personal finances entails acquiring and honing a diverse set of skills encompassing budgeting, debt management, and a comprehensive understanding of credit and investment products. The encouraging news is that regardless of your current life stage or financial standing, the journey to cultivating sound financial habits is a timeless opportunity. The implementation of effective financial practices can commence at any point, serving as a transformative step towards achieving financial acumen and securing a resilient financial future.

1. Learn How to Budget

Learn financial literacy by mastering the art of budgeting. With a budget, you control spending, save for emergencies, and avoid financial strain when your income runs dry. Track your monthly income and expenses using tools like Excel, paper, or budgeting apps.

Note your monthly income and track spending, including fixed expenses (rent, utilities, loans) and discretionary spending (eating out, shopping, travel). Identify your major expenses, set financial goals (short-term and long-term), and finalize your plan. Stick to it for a balanced financial future.



3. Pay Bills Promptly

Stay on top of monthly bills, making sure that payments consistently arrive on time. Consider taking advantage of automatic debits from a checking account or bill-pay apps and sign up for payment reminders (by email, phone, or text).



2. Pay Yourself First

To build savings, this reverse budgeting strategy involves choosing a savings goal, such as paying for higher education or courses for yourself and your kids, deciding how much you want to contribute toward it each month, and setting that amount aside before you divvy up the rest of your expenses.

4. Open a Savings Account

A savings account will help you to save any extra money you have, is the best way to keep your money safe and secure, and may even pay you interest, offer insurance and security.

A savings account also makes billing easier and more convenient for the user, while an ATM card is portable and better than keeping cash in a wallet.



5. Understand Loans

It is important to understand the importance of paying off your debt/loans. Having a debt-free life is a desirable dream for most individuals. There are two ways to pay off your debt fast. One way is to identify the loan with the highest interest rate and pay this off first, hence reducing the amount of interest you will need to pay in the long term. Once this debt is cleared, you can then focus on paying off the loan with the second highest interest rate, and so on. Alternatively, a different tactic involves refinancing by obtaining a new loan at a lower interest rate, if possible, to clear the outstanding balances of previous loans. This approach can potentially save on interest payments, facilitating a more manageable repayment process.

The rate of interest moves up and down, or "floats," reflecting economic or financial market conditions. Select loans with fixed rates and Equal Monthly Instalments (EMIs) so that you can budget accordingly.

7. Secure your future

It is also important to be ready for your retirement. Many people may think they are too late already, but it is better late than never. Making an appropriate retirement plan is a crucial step in financial literacy.

The first thing to do when planning your retirement is to consider your age and when you would like to retire. You should then determine your retirement spending needs, like monthly bills, grocery bills and medical expenses. Then calculate the investment rate of return and decide if your retirement fund will be able to generate the required income after tax. After that, save money and make appropriate investments for your retirement. You can also plan now to allocate money for your children's education and marriages.

6. Expect Risk

It is crucial to be ready for unexpected risks with money put aside in case of emergency. Many people do not anticipate such risks and suffer. Think about the COVID-19 crisis and how people all around the world suffered monetary loss because they were not prepared.

Experts say that you should have a reserve of three to six months living expenses for use in case of an emergency. When you are prepared for unexpected risks in this way, you will be able to keep a minor financial crisis from turning into a major one. For example, if you were to lose your job, you should have enough savings put aside to meet your monthly expenses until you can find a new job.

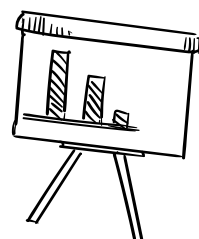
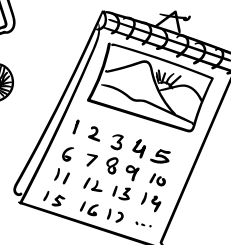
Unfortunately, some people become homeless after losing their job because they had not anticipated this risk.

8. Reduce Spending

If you wish to put more money aside as savings, you have two choices. You can either take on another job to increase your income, or you reduce your outgoings or expenditure.

Spending can be reduced by planning your grocery shopping list carefully. For example, if you want to buy two items but also want to reduce your spending at the same time, you need to identify the most important item and buy that one first.

The next month when your new salary comes in, you can buy the second item. Dividing your spending over a period of several months in this way can help you to save money. And reducing your spending will help you to reach your financial goals.



Key Points to Remember...

What is Financial Literacy:

Financial literacy is the ability to comprehend and apply various financial management concepts, fostering the capability to make sound financial decisions.

Lifelong Learning:

Financial literacy is a continual process, not a one-time achievement. It involves ongoing education and adaptation to evolving financial landscapes.

Key Components:

Financial literacy encompasses budgeting, saving, investing, debt management, and understanding financial products, among other vital components.

Empowering Decision-Making:

The goal of financial literacy is to empower individuals to navigate financial challenges, make informed choices, and secure their financial well-being.

Broader Societal Impact:

A financially literate population contributes to economic stability and prosperity, underscoring the societal significance of promoting financial education.

Role in Personal and Professional Life:

Financial literacy transcends personal finances, playing a vital role in professional success by aiding individuals in making strategic career and investment decisions.

Continuous Evolution:

In a rapidly changing financial landscape, staying financially literate demands a commitment to learning and adaptation to new financial tools and technologies.



Bottomline

Financial literacy encompasses fundamental personal finance skills, spanning earning, spending, investing, saving, budgeting, and borrowing money. It extends to personal financial management, succession planning, investment decision-making, and tax planning.

Acquiring financial knowledge is attainable through short-term courses in investing, financial management, and budgeting. Additional avenues include reading books and blogs, internships at financial firms, and consulting with financial advisors.

Remember, financial literacy is an ongoing journey. Proactively integrating these steps into your lifestyle empowers you to make informed financial decisions, paving the way for a secure and prosperous future.



About Mr. Husnain Jafari

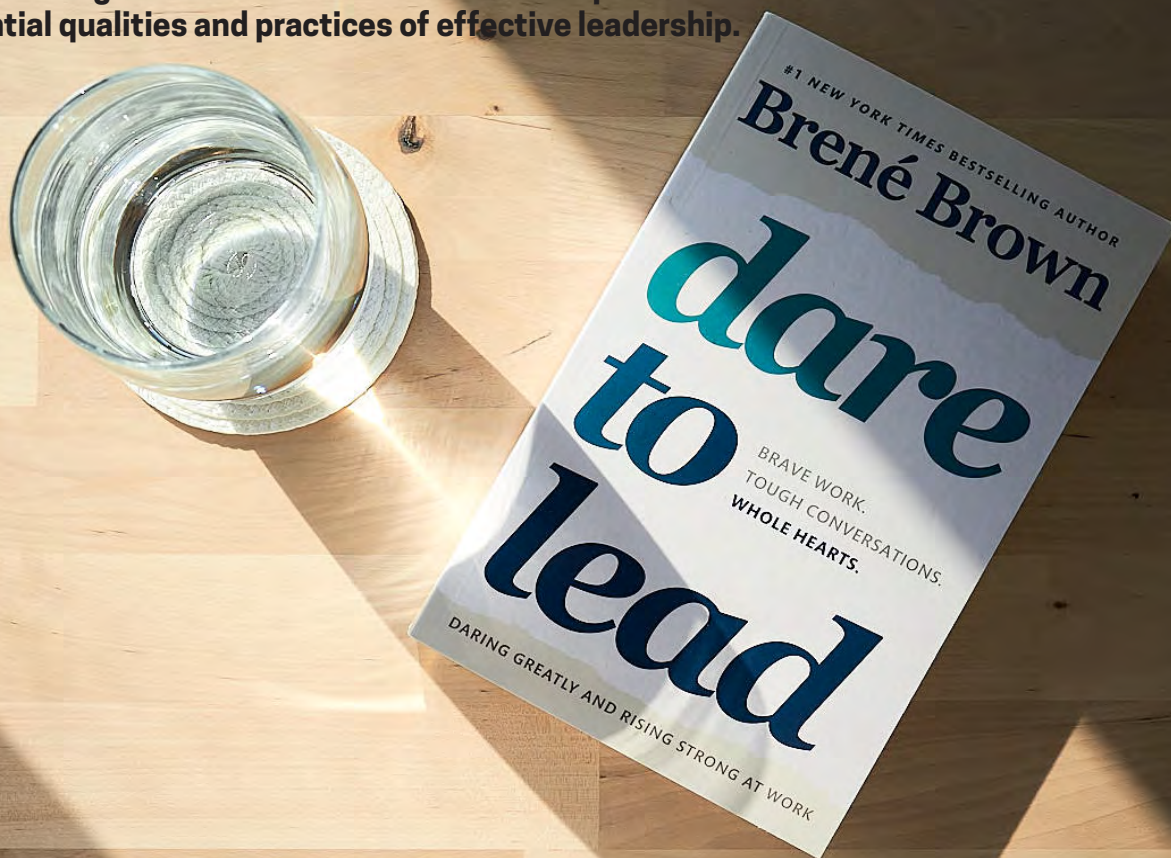
Mr. Husnain Jafari has been serving as the Finance Manager at International Steels Limited (ISL) since 2016, specializing in Business Risk Management and Taxation. With a steadfast association with ISL since 2016, Mr. Jafari's role involves adeptly navigating the complexities of business risk, ensuring ISL operates on a robust financial foundation. His proficiency extends seamlessly into the realm of taxation, where he helps optimizing financial strategies and ensure compliance with ever-evolving regulatory landscapes. Beyond his contributions at ISL, Mr. Husnain Jafari is a passionate advocate for financial literacy, recognizing its transformative power in empowering individuals.

BOOK REVIEW

Dare to Lead by Brené Brown

By Sana Razzak Bari

A captivating and transformative book that explores the essential qualities and practices of effective leadership.



About the Book:

"Dare to Lead" by Brené Brown is a guide to compassionate and empathetic leadership. This book summary breaks down the key principles of daring leadership, which challenges conventional notions by emphasizing vulnerability and emotional exposure as essential qualities for effective leaders.

I had the chance to read "Dare to Lead" by Brené Brown, and it profoundly altered my perspective on vulnerability. Brené Brown's insights into the book have reshaped my understanding of this concept. Before reading the book, I, like many others, associated vulnerability with weakness and an inability to cope with challenges. However, "Dare to Lead" provided me with a fresh and enlightening viewpoint. Brown underscores that vulnerability is not about being weak; it's about having the courage to be open and authentic, particularly in challenging situations. It's about embracing uncertainty and risk with a whole heart.

I've learned that acknowledging vulnerability is a crucial step towards building trust, fostering genuine connections, and facilitating growth in a team or organization. In essence, "Dare to Lead" has opened my eyes to the transformative power of vulnerability in leadership and personal growth. This book has had a profound impact on my professional journey and has enriched my understanding of the true essence of leadership.

"Dare to Lead" challenges the traditional archetype of a distant and unfeeling leader, advocating for leadership that embraces vulnerability, empathy, and wholeheartedness. This book review encapsulates the essence of each part, offering insights into how to become a more compassionate and effective leader in a business environment.

Part 1: Rumbling with Vulnerability

Brown explores the concept of vulnerability as a cornerstone of brave leadership. She dispels myths surrounding vulnerability and explains that it's the ability to confront uncertainty and emotional risk that makes leaders truly courageous.

Part 2: Living into Our Values

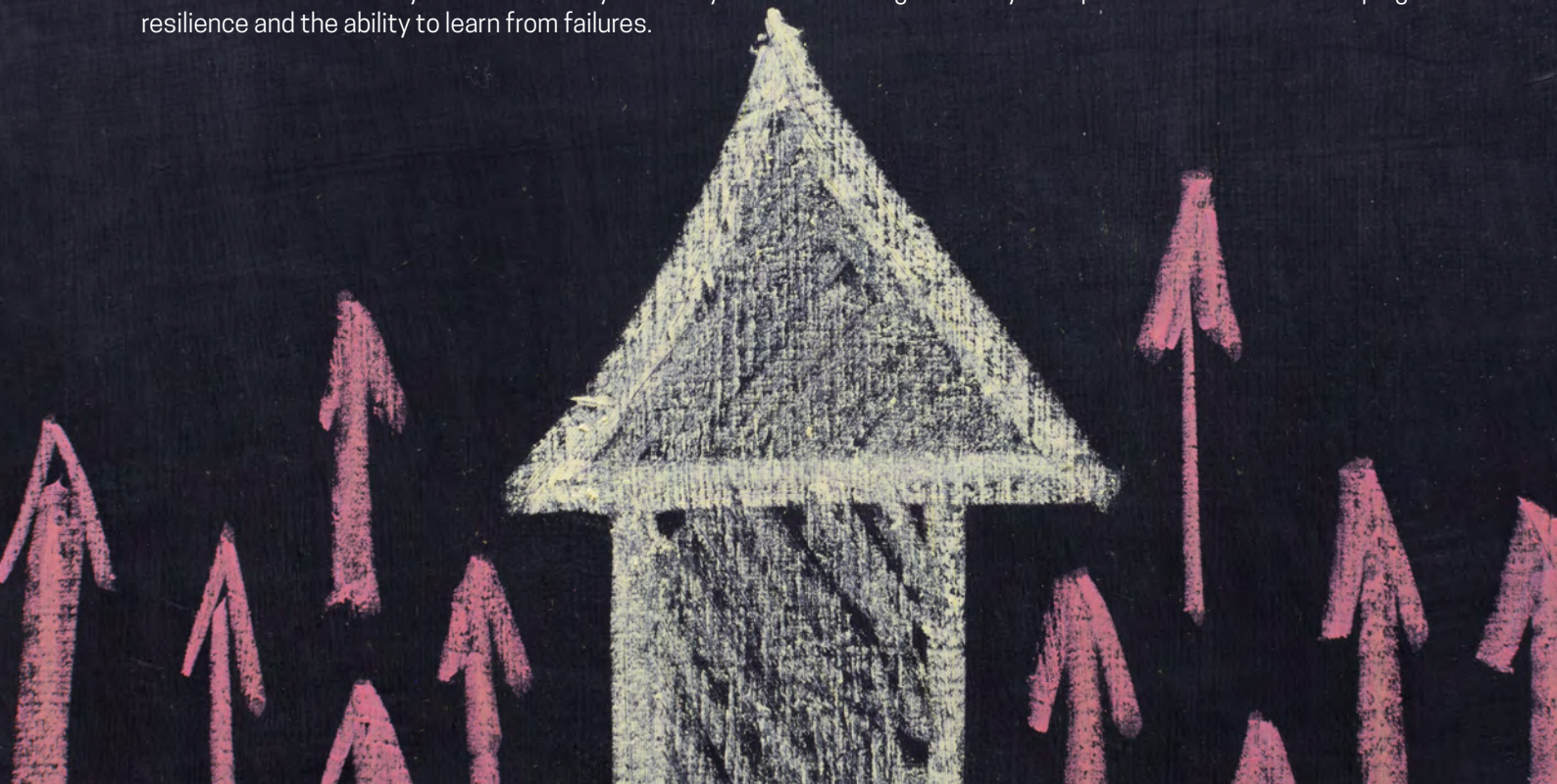
Brown delves into the importance of aligning personal and organizational values. She emphasizes that leaders who lead from a place of authenticity and values foster an environment of trust and genuine connection.

Part 3: Braving Trust

Brown discusses the components of trust-building within teams. She introduces the BRAVING acronym to outline the elements necessary for cultivating trust: Boundaries, Reliability, Accountability, Vault (confidentiality), Integrity, Non-judgment, and Generosity.

Part 4: Learning to Rise

centers on resilience in leadership. Brown addresses the inevitability of failure and setbacks, emphasizing that true leaders aren't defined by their falls but by how they rise after facing adversity. She provides tools for developing resilience and the ability to learn from failures.



Hello, I'm Sana Razzak Bari...

The unstoppable force of nature making waves in the Human Resources realm at International Steels Limited! I don't just work here; I practically moonwalk through the office corridors, aiming to spread contagious enthusiasm for growth and positive change. My commitment level is superhero-worthy, as I've taken on the Herculean task of overseeing internal Learning and Development, Organizational Development, Diversity and Inclusion, and Employee Engagement. You might have heard about the team-building event I organized – the one where even introverts were caught doing the cha-cha slide!

Let's dive into my personality a bit. I proudly wear the INTJ badge, making me a rare breed of strategic mastermind. But here's the twist – in the realm of extreme introversion, I transform into a wild extrovert when I step into my training room arena. Picture a superhero donning a cape – mine is made of PowerPoint slides and a wireless microphone.

Word on the street is that my training sessions are so engaging that even the office coffee machine wants a front-row seat. Beyond the corporate buzz, I enjoy quiet evenings with a good book, pondering the mysteries of the universe, and perfecting my stealth moves for future team-building events.

So, if you ever find yourself in need of an HR guru who can introvert like a ninja and extrovert like a rockstar, look no further. I'm Sana Razzak Bari – the INTJ extraordinaire turning the corporate world into my blockbuster training room. Move over, Batman; there's a new hero in town, armed with performance evaluations and a wicked sense of humor!

HEALTH AND LIFESTYLE

Family Pedaling Expeditions

By Mahira Azhar



“Life is like riding a bicycle – in order to keep your balance, you must keep moving.”

One of the pivotal moments that shaped my life occurred at the age of 9 when I learned to ride a bicycle. Since that day, the memory of the wind rushing through my face and my short hair has been etched in my mind.

Cycling has been a cherished pastime since my childhood, and now, I decided to reignite my passion for riding. This decision led me to acquire a bicycle, a significant step in resuming a long-loved hobby. In March 2023, after getting bicycles through an online platform on Facebook, my spouse, child, and I embarked on a cycling expedition.



Our cycling routes often include visits to Hill Park after work or on weekends, as well as exploring Khalid bin Waleed Road and nearby areas close to home. Along our journeys, we've received a myriad of compliments, both positive and mixed. However, I choose not to engage with negative remarks, adhering to the philosophy:

کچھ تو لوگ کہیں گے، لوگوں کا کام ہے کہنا

With unwavering support from my husband, I remain undeterred by others' opinions. In our neighborhood, we've become known as the **Cycle Family**, a title that fuels my determination to pursue my cycling passion.





Discovering the Joy of Cycling

We have heard about different cycle groups so started looking for a neighbourhood group to join them. We discovered and joined PECHS RIDERS GROUP in May 2023, which elevate our love to a completely new level.

As a member of the PECHS Riders Cycling club, every Sunday morning, we meet in the PECHS Community Centre to prepare for an exciting cycling excursion while wearing all necessary safety gear, such as a helmet and gloves. The group forbid bikers from riding without safety equipment. It is a diverse group, a mix of individuals, each with their own story and love for exploration. Whether young or old, experienced riders or beginners, we all share a common goal - to enjoy the thrill of cycling and discover new places.

Exploring New Places

One of the highlights of being part of the PECHS Riders is the opportunity to explore different locations each week. Our cycling routes take us to places we may have never discovered otherwise. One Sunday, we might find ourselves pedalling through a lush green area, while the next, we could be gazing at breathtaking views. Each ride presents a unique experience that leaves a lasting impression.

The Bond of Friendship

While the physical benefits of cycling are widely acknowledged, what sets the cycling experience apart within the PECHS Riders group is the profound sense of companionship that envelops our journeys. Navigating through challenging terrains, conquering steep hills, and rallying each other forward not only build physical endurance but also fosters the formation of robust friendships. Within our cycling community, a genuine camaraderie and unwavering support system binds us together, transforming every ride into a collective celebration of shared joy and accomplishment.



Embracing Nature's Beauty

Along with allowing us to discover new locations, riding with the PECHS Riders fosters a deep appreciation for the wonders of the natural world. Riding through tranquil landscapes, taking in the crisp morning air, and seeing the sky change colours as the sun rises are all rejuvenating experiences that serve to remind us of the beauty that exists all around us.

Health Benefits

In our busy lives, health often takes a backseat. My hectic schedule and daily stress led to bone discomfort, but cycling provides relief. As an aerobic sport, it shields against major health issues. Cycling is not just enjoyable but a holistic wellness activity.

Cycling with family and friends creates a collective journey, offering support and motivation. Joining the PECHS Riders club blends my passion for riding with travel and adventure. Exploring new places and connecting with fellow riders every Sunday is a reminder that fulfilling experiences often lie beyond our comfort zone.



About Ms. Mahira Azhar

Ms. Mahira Azhar, an accomplished finance professional with over 7 years of experience, holds a Master's degree in Economics, a Bachelor's degree in Commerce, and memberships in ACCA and APFA. Serving as the Executive – Finance in the Tax department at International Steels Limited since 2021, she excels in both academic prowess and practical expertise.

Ms. Azhar's commitment to continuous learning is reflected in her pursuit of professional qualifications, enhancing her analytical and decision-making skills. Her ACCA membership underscores her dedication to upholding high standards of professional conduct.

Beyond her career, she adeptly balances family life, showcasing exceptional time management and organizational skills. As a dedicated mother, wife, and daughter-in-law, Ms. Azhar's commitment extends to maintaining a healthy lifestyle as a sportswoman and cyclist, embodying resilience, discipline, and passion for personal growth. With a wealth of experience and a multifaceted background, Ms. Mahira Azhar harmoniously integrates professional success and personal fulfillment. Her journey inspires aspiring finance professionals and individuals seeking a balance between career and family life.

SPOTLIGHT ON LEADERSHIP

Featuring People of Steel

An In-depth Conversations with

Zafar Majeed

**Director/Management Committee Member
Manufacturing at International Steels Limited**

Zafar Majeed is an accomplished Director of Manufacturing and Projects with a robust background in the Heavy Mechanical Engineering and Manufacturing Industry.

With 22 years of experience, he has showcased expertise in various facets, including Negotiation, Procurement, Engineering, Maintenance Management, and Project Management.



Q: Can you walk us through your journey in the steel industry, from your academic background to your current role as Director at ISL?

A: Certainly. I hold a master's degree in Electronics from Karachi University, providing a solid foundation. My career kicked off as an Instrumentation Engineer in Cement, shifting to the steel sector after three years at Siddiqson's Tin Plate Project.

I've since progressed through various roles, from Projects to Engineering, Manufacturing, and New Product Development. Continuous learning, additional certifications, and a genuine passion for the industry have been pivotal.

Now, as Director at ISL, I am leading a committed team, shaping the company's strategic direction.

Q: As Director of Manufacturing, what specific responsibilities do you oversee at ISL?

A: My role spans diverse responsibilities:

Manufacturing: Overseeing daily and routine tasks and operations, optimizing production schedules, and maintaining the highest quality standards.

Strategic Planning: Actively contributing to the development of the company's manufacturing strategy, aligning goals with broader objectives and market trends.

Product Development: Guiding the team to create innovative products for a competitive edge.

Project Management: Leading project teams to execute new initiatives at ISL.

Q: Could you share some insights into the latest technological advancements and innovations implemented in the manufacturing processes at ISL?

A: At ISL, we are committed to staying at the forefront of technological advancements, including:

Energy Efficiency Initiatives: Implementing sustainable solutions like advanced furnace technologies and optimized heating/cooling systems.

Advanced Quality Control: Upgrading our quality control processes to detect even the smallest defects.

Supply Chain Optimization: Leveraging data analytics for improved inventory control, reduced lead times, and enhanced collaboration with suppliers. We've invested substantially in new supply chain software, set to be implemented in late 2023.

SPM Revamping: Revamping our skin pass mill with the latest equipment to enhance product quality and quantity.

Q: What key challenges does your team face in the steel manufacturing industry, and how do you navigate them?

A: In the dynamic steel manufacturing industry, we encounter challenges such as market volatility, workforce development, and energy costs. Our multifaceted approach includes closely monitoring market trends, talent development, focusing on energy-efficient technologies, and maintaining an agile and proactive stance. This ensures we navigate complexities while delivering high-quality products.



Q. As a Management Committee Member, how do you contribute to shaping the company's strategic direction and decision-making?

A: Being a vital part of the Management Committee involves actively participating in the development and refinement of our strategic plans. This includes collaborating with management members to establish clear objectives, identify and assess risks and opportunities, and efficiently allocate resources. Encouraging innovation and the adoption of new technologies are also integral to our decision-making processes.

Q: In your opinion, what sets International Steels Limited apart from its competitors in the steel industry?

A: Several factors distinguish ISL:

Commitment to Quality: We uphold an unwavering commitment to producing high-quality steel products that surpass international standards.

Customer-Centric Approach: Tailored solutions to meet the unique needs of our clients.

Global Reach: Our global presence enables us to serve a diverse customer base across industries and regions. Our commitment to quality, innovation, sustainability, and ethical business practices sets us apart.

Q: How do you foresee the future of the steel industry evolving, and what opportunities or challenges do you anticipate for ISL?

The future presents exciting opportunities and challenges. Key opportunities include technological advancements, such as automation and digitalization, and expanding into new global markets. Challenges encompass market volatility and the ongoing need for a skilled workforce.

ISL is well-positioned to navigate these dynamics, thanks to our commitment to quality, sustainability, and innovation.

Q: Any advice for individuals looking to pursue a career in the manufacturing sector, especially in steel production?

A: Absolutely. Obtain relevant education, consider degrees in metallurgy, materials science, or mechanical engineering. Seek additional training and certifications, embrace adaptability to evolving technologies, and cultivate problem-solving skills through practical experience. Perseverance and a commitment to ongoing improvement are key to long-term success in this dynamic field.

Q: Finally, what are your personal goals and aspirations for the future within ISL?

A: My primary goal is to play an instrumental role in driving ISL towards new heights of excellence and success. This involves strengthening my role as a strategic leader, fostering a culture of innovation, prioritizing customer satisfaction, contributing to financial growth, and ensuring workplace safety.

These goals align closely with our company's mission and vision, and I am dedicated to contributing my best efforts to maintain ISL's leadership in the steel industry.

TRAVEL DIARIES

The Enchanting Neelum Valley

By Shiraz Raza

Join me on a journey that transcends the ordinary, where every twist of the road reveals a new chapter of enchantment. The road to Taobat, nestled in the heart of Neelum Valley, unfolds a breathtaking tapestry of landscapes, from meandering rivers to lush valleys and majestic mountains. My adventure and journey on motorcycle is a symphony of unpredictable weather, unexpected surprises, and moments that etch themselves into the soul. This travelogue captures the essence of my exploration – a quest for the extraordinary in the embrace of Kashmir's spellbinding beauty.

Embarking on the road to Taobat, our senses were immediately captivated by the awe-inspiring beauty of the Neelum River. Winding its way through lush valleys and towering mountains, the journey unfolded like a mesmerizing tapestry. Every twist and turn presented a new spectacle, each more breathtaking than the last, compelling us to pause, absorb, and immortalize these moments both in our hearts and cameras.

Our initial stop at Peer Chinasi Top gifted us panoramic views, as if we were perched on the pinnacle of the world, surrounded by a serene panorama. The Line of Control (LOC) offered a glimpse into the region's history and the resilience of its people. Dhani and Kutton waterfalls provided a scenic interlude before we reached the Upper Neelum Valley, a landscape straight out of a fairy tale with its emerald green meadows.

Setting our sights on Arang Kel, a 45-minute hike transported us to a world adorned with lush greenery and snow-capped peaks – a literal paradise hidden amidst the mountains. It felt like stepping into a living painting, a moment frozen in time.

Finally, we arrived at our ultimate destination, Taobat, the last village in Kashmir.

The warmth of the locals and the simplicity of mountain life touched our hearts profoundly. Looking back on this journey, gratitude fills my heart for the privilege of exploring such a remarkable region. Kashmir's beauty transcends words, and its allure is not merely in its picturesque landscapes but also in the genuine warmth and hospitality of its people.



Journey Highlights

Our first destination, located on the top of hills at 2,900 meters. Known for its charming beauty, lush green plateaus, and delightful weather, Pir Chinasi is a haven for nature lovers and adventurous souls. The trekking trails and paths amidst the scenic setting make it a favorite among tourists. Pir Chinasi It is known for its marvelous charming beauty, lush green plateaus, and magnificent weather, making it a favorite destination for nature lovers. There are several trekking trails amidst a scenic setting, attracting trekkers and adventurous tourists. Pir Chinasi is famous for its ziarat (pilgrimage) of a renowned Saint, Pir Shah Hussain Bukhari.

Dhani Waterfall (The Highest Waterfall In Neelum Valley) Its clear waters and 15 m high fall make it a stunning location. A gateway to the entire region of Occupied Kashmir, Upper Neelum is the most scenic spot in the valley. Hiking for an hour, we reached a point with a panoramic view of the landscape, including Keran city, Upper Neelum village, and the Line of Control (LOC) separating disputed Kashmir.

Neelum-Jhelum Hydro Power Project



Neelum-Jhelum Hydro Power Project

Dhani Waterfall



India-Pakistan LOC Kashmir



Kutton Waterfall



Upper Neelum Valley



Upper Neelum Village and Views



Kel and Arang Kel



NEW INDUCTIONS

Welcome to Team ISL



S. Muhammad Humza Hussain
Assistant Manager
Corporate and Legal Affairs



Saima Khatoon
Assistant Manager
Corporate and Legal Affairs



Shafeen Fatima
Executive
HSE



Shahrkh Hussain
Fitter
Cold Roll Mill Maintenance



Muhammad Ikram
Fitter
Cold Roll Mill Maintenance



Muhammad Altaf
Fitter
Mechanical Maintenance



Shamraiz Mumtaz
Assistant Fitter
Cold Roll Mill Maintenance



Asad Khan
Assistant Fitter
Cold Roll Mill Maintenance



Syed Bilal
Assistant Fitter
Cold Roll Mill Maintenance



Muhammad Kashan
Apprentice
Cut-to-length / Joining Machine



Jamal Shah
Apprentice
CCM 1 - Production



Muhammad Umaid Abbasi
Apprentice
CCM 1 - Production



Mohsin Shah
Apprentice
CCM 1 - Production



Aehtisham Sohail Khan
Apprentice
Cold Roll Mill - Annealing

GOODBYES AND GRATITUDE

Farewell Corner

Mr. Khurram Waseem

Worked in ISL as Executive - Finance Department
From August 09, 2011 to August 20, 2023



Mr. Sanjay Kumar

Worked in ISL as Deputy Manager - Sales
From September 20, 2015 to October 24, 2023



CELEBRATING NEW BEGINNINGS
New Moms at ISL



Congratulations

Ms. Sana Riaz
 Officer - Administration

CELEBRATING NEW BEGINNINGS

Wedding Bells



Mr. Shahroze Khan
I.T. Officer - ISL



Mr. Usman Ali
Finance Officer - ISL

Brown Butter Brownies



Brown Butter Brownies are ultra rich, chewy, and fudgy with that classic shiny crinkly crust on top and gooey chocolate chips inside.



YIELD: 9 BROWNIES



PREPARATION TIME: 20 MINUTES



COOKING TIME: 30 MINUTES

Ingredients

- 1 1/2 sticks (170 grams) unsalted butter
- 4 ounces (113 grams) semisweet chocolate, chopped
- 1/2 cup (100 grams) granulated sugar
- 1/2 cup (100 grams) light brown sugar
- 3 large eggs
- 1 teaspoon vanilla extract
- 1/2 cup (64 grams) all-purpose flour
- 1/2 cup (43 grams) cocoa powder
- 1/2 teaspoon instant espresso powder, optional
- 1/2 teaspoon fine salt
- 1 cup (170 grams) semisweet chocolate chips
- 1/2 cup walnuts (optional)

Preparation

Preheat the oven to 350 degrees F and line an 8-inch square metal pan with parchment paper.

In a small saucepan over medium-low heat, melt the butter. Swirl the pan occasionally until the butter becomes foamy with audible cracking and popping noises.

Once the cracking stops, continue swirling until the butter develops a nutty aroma and brown bits form at the bottom.

Method

Remove from heat and pour into a mixing bowl, scraping the brown bits into the bowl.

Immediately add in the chopped chocolate and stir until melted.

In the bowl of an electric mixer fitted with the whisk attachment, combine the granulated sugar, brown sugar, eggs, and vanilla. Beat mixture on high speed until completely thickened and fluffy in texture and lightened in color, about 8 minutes. On low speed, gradually pour in the warm butter chocolate mixture, add walnuts.

Use a rubber spatula to stir in flour, cocoa powder, espresso powder, and salt until just combined. Stir in the chocolate chips.

Pour into prepared pan and smooth out with a spatula. Bake in the preheated oven for 22 to 25 minutes, or until set but not overbaked. Let cool in pan completely before slicing and serving.

Brownies can be stored in an airtight container at room temperature for up to 2 days, or in the fridge for 4 days.^{38v}

