



# Pakistan-France Business Alliance

A Company set up under section 42 of the Companies Act, 2017  
Member of CCI France International, Paris

## The Key to Pakistan-France Trade

JUNE 2019 - 6<sup>th</sup> ISSUE

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#### PATRON IN CHIEF

H.E. Mr. Marc BARÉTY  
Ambassador of France

#### PATRON

Mr. Didier TALPAIN  
Consul General of France

#### CHAIRMAN / CEO

Mr. Jamil HAMDANI

#### DEPUTY CHAIRMAN / CEO

Mr. Saeed ALLAWALA

#### HONORARY BOARD MEMBER

Mr. Philippe FOUET

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### Chairman/CEO's Message

The financial year 2018-19 is drawing to a close. A new financial team is in place. Yet another bail-out package has been negotiated with IMF. But the economic climate continues to remain tense as the country braces for the new budget. No miracles are expected as rupee has depreciated 13.6 % between July 2018 and March 2019 and the inflationary pressures have increased, attaining 6.8 % in the same period. In response, the State Bank has hiked the policy rate to 10.75 %. Indeed the government has succeeded in decreasing the current account deficit by 1.6 % in the first 8 months of the current fiscal year by keeping in check the imports but despite exchange rate depreciation the exports are sadly not picking up appreciably. Although the worst case scenario has been averted through short-term financing by friendly countries, the international financial institutions are unanimous in predicting that Pakistan's economic growth will continue decelerating in the next financial year. In order to ensure sustained growth our economy needs to be restructured, the competitiveness of our exports enhanced, the cost of doing business lowered, the tax base widened and compliance facilitated.

PFBA held its 5<sup>th</sup> annual general meeting in April. We are thankful to H.E Marc Baréty, Ambassador of France in Pakistan for having graced this event. One remarkable feature of this AGM was a lively discussion between the members for proposing ways and means to developing the activities of PFBA. One suggestion in this regard was to organize social functions for networking among members. It was also suggested that efforts should be made to bring those representatives and agents of French companies who are not already our members into the fold of PFBA. No doubt social get-togethers are needed for enabling our members to know each other better. There are certainly synergies to be found between them in business as well as other activities. Members are requested to come up with ideas in this regard. Members are also requested to suggest to PFBA secretariat the names of the companies working with France to whom membership can be offered.

We expect another visit by a delegation of French Business Council (FBC) Dubai later this year. Following the big success of the visit of its delegation to Karachi last September, the FBC is planning to include Lahore in its program this time. PFBA will do its best to make this visit as fruitful as possible for the French companies based in Dubai coming with this delegation as well as PFBA member companies.

Jamil Hamdani  
Chairman/CEO



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# PFBA NEWS

## PAKISTAN-FRANCE BUSINESS ALLIANCE - 5<sup>th</sup> ANNUAL GENERAL MEETING

Pakistan-France Business Alliance held its Fifth Annual General Meeting on Friday April 12, 2019 at the Movenpick Hotel Karachi under the patronage of the Ambassador of France to Pakistan His Excellency Marc Baréty.

The French Consul General Mr. Didier Talpain, Karachi and Mr. Philippe Fouet, Head of the French Economic Department of Economic Department in Islamabad, Pakistan, were also present in this occasion.

The Chairman/CEO Mr. Jamil Hamdani chaired the meeting.

The PFBA Deputy Chairman/CEO Mr. Saeed Allawala presented the fifth set of audited accounts for the year ended December 31, 2018 as a corporate entity registered with the Securities & Exchange Commission of Pakistan (SECP) under Section 42 of the Companies act, 2017 limited by guarantee.

Mr. Allawala informed the members that the accounts were audited by a respectable firm of Chartered Accountants namely Haroon Zakaria & Company engaged by Pakistan-France Business Alliance for Post Registration consultancy and audit purposes.

Members requested clarification about some heads of income and expenditure. After explanation of these queries by the Deputy Chairman/CEO Mr. Saeed Allawala & Chairman/CEO Mr. Jamil Hamdani, a lively discussion ensued about the ways and means of increasing and re-invigorating the activities of PFBA. It was suggested that events should be organized for making possible networking among members and their interaction for exploring business opportunities with French companies. All Pakistani companies maintaining regular business ties with France should be approached to become members of PFBA.

Before presenting the annual report Mr. Jamil Hamdani, Chairman/CEO of PFBA, welcomed the vibrant debate among the members, which followed the presentation of financial statement and requested them to come forth with ideas for stimulating the activities of PFBA. Then he dwelt on economic situation in Pakistan. He said that:

"The economic challenges before the new government are daunting. Although the specter of foreign exchange reserves running dry and debt default has receded due to support from friendly countries, but the recourse to external financing carries a heavy cost."

He was of the view that the country simply cannot endlessly palliate the current account deficit and the falling foreign exchange reserves through multilateral and bilateral financing. A long-term solution to the widening trade and balance of payment deficit is needed. The re-launching of economy and attaining a sustainable growth rate requires vigorous economic and social reforms. He stressed that at some stage our economic managers will have to switch from troubleshooting mode to devising ways and means of enhancing industrial production, overcoming infrastructure deficiencies and

increasing exports. He further said that the country and the region needed peace for ensuring the well-being of its inhabitants. Speaking of the PFBA actions for further developing the trade and economic relations with France, he mentioned the organization of information workshop in Paris in collaboration with Business France last June, and the visit of the delegation of French Business Council Dubai last September. He said that PFBA's collaboration with Business France was one of the pillars of PFBA's activities. The visit of the MEDEF delegation was yet another important event, which will go a long way in impressing upon the big French companies the economic importance of Pakistan and the multiple business opportunities it offers.

Following the address of the Chairman/CEO, the Chief Guest H.E Marc Baréty, Ambassador of France, said in his speech that PFBA was an important part of French set-up in Pakistan. He commended PFBA for the role it is playing in the development of bilateral economic relations between France and Pakistan. He said that in the last one year two important visits by French officials took place, one by the Director General of Asian affairs and the other by the secretary general of the Ministry of Foreign Affairs. In the meetings with the Pakistani officials, it was suggested to convene a meeting of the joint economic committee, and prepare a road map for developing the relations between the two countries. There is an economic and investment chapter in the proposed road map, which will be shared with PFBA as soon as it is finalized and agreed upon. He also mentioned the Higher Education Week last year and the visit of the Director General of the French network of Institutes of Technology during which it was decided to streamline the Engineering degrees awarded to the Pakistani students by these institutes. Regarding the travel advisory to the French visitors to Pakistan, he said that he managed to persuade the Crisis Management Unit, which prepares this advisory to visit Pakistan. While they were here, the attack on Chinese consulate in Karachi took place. This shows the difficulties we face with regard to the improvement of advisory. However in order to remove the negative perception among the foreign visitors the Pakistani government has expressed its intention to end with the system of obtaining NOC for visiting some areas in the country. He welcomed the cooperation between the French Business Council Dubai and PFBA. He informed that during his visit to Dubai along with the Economic Counselor at the Embassy, Mr. Philippe Fouet, he emphasized the need for French companies based in United Arab Emirates to explore business opportunities in Pakistan. The Ambassador termed the visit of MEDEF delegation as a great success. Never had such a large French business delegation come to Pakistan.

The Head of the Economic Department of the Embassy of France Mr. Philippe Fouet, praised the action of PFBA and hoped that his successor will be able to further carry forward the promotion of economic and trade relations between the two countries.

The evening's proceedings concluded with a lavish high tea served to the members.





L to R: Mr. Shabir Ahmed, Mr. Jamil Hamdani & H.E. Mr. Marc Baréty



L to R: Mr. Shahid Zia, Mr. Mustafa Kamal Farooqi, H.E. Mr. Marc Baréty & Mr. Asif Ali Rashid



L to R: Mr. Philippe Fouet, Mr. Jamil Hamdani, Mr. Asif Ali Rashid & Mr. Shabir Ahmed



L to R: Mr. Didier Talpain, Mr. Mustafa Kamal Farooqi & Mr. Abdul Kader Jaffer



L to R: Mr. Saeed Allawala, Mr. Jamil Hamdani, H.E. Mr. Marc Baréty & Mr. Philippe Fouet



The PFBA Deputy Chairman / CEO Mr. Saeed Allawala presenting PFBA Audited accounts



A view of the audience



The PFBA Chairman / CEO Mr. Jamil Hamdani addressing members & guests



A view of the audience



H.E. Mr. Marc Baréty addressing members & guests





Mr. Philippe Fouet addressing the audience



L to R: Mr. Didier Talpain, Mr. Ather Ansari, Mr. Saeed Allawala, Mr. Jamil Hamdani, H.E. Mr. Marc Baréty, Mr. Asmar Ahmed Atif & Mr. Taufiq Feroz

## VISIT OF MEDEF INTERNATIONAL DELEGATION



A delegation of MEDEF International (French Business Confederation) visited Pakistan from April 08 to 11, 2019. Thierry Pflimlin, Chairman of Total Global Services, headed it.

The delegation visited Islamabad, Lahore and Karachi.

This was the largest ever business delegation to Pakistan from France with 29 participants from 22 companies.

This visit came eight months after taking of office by the new Prime Minister, Mr. Imran Khan, with whom the

delegation met in Islamabad. This meeting with the Prime Minister allowed the delegation members to apprise themselves of the priorities of the new government.

The delegation also met the President of Pakistan, Mr. Arif Alvi, as well as key Ministers, Provincial Authorities and the Pakistani Private Sector.

The four day program allowed the delegation members to take stock of the economic potential of Pakistan as well as inform themselves of the facilitation provided to foreign investors.

PFBA organized a presentation for the delegation on April 10, 2019 at Hotel Marriott Karachi. A large number of members of PFBA were present on the occasion for exchange of ideas with the members of delegation.



## The delegation consisted of the following members:

### MEDEF INTERNATIONAL

*Mouvement des Entreprises de France International  
French Business Confederation*

### Thierry PFLIMLIN

*Président du Conseil de chefs d'entreprise  
France-Pakistan  
Chairman of the France-Pakistan Business Council*



### Lana RAVEL

*Chargée de projet Asie du Sud  
Project Officer South Asia*



### AMBASSADE DE FRANCE EN INDE

*Ambassade  
Embassy*

### Françoise MOREAU LALANNE

*Conseillère pour les Affaires Agricoles  
Counselor for Agricultural Affairs*



### ARCHETYPE GROUP

*Conseil multidisciplinaire en construction implantée  
en Asie du Sud-Est, en Asie du Sud, en Asie centrale et  
en Europe  
Private construction consultancies in Asia Pacific*

### Hervé BOONE

*Directeur Industrie et Energie Groupe et  
Directeur Général Archetype Chine  
Group Director of Industry & Energy &  
Managing Director, Archetype China*



### AZA FRANCE

*Mode  
Fashion industry*

### Ahmed HASEEB

*Gérant  
Manager*



### CLAUGER

*Spécialiste des applications de froid industriel et de  
traitement d'air  
Solutions designer in industrial refrigeration & process  
air conditioning for the food industry*

### Christophe MARIN

*Responsable Commercial Zone Géo  
Area Sales Manager*



### CLEXTRAL

*Technologie bi-vis pour la fabrication de produits  
alimentaires  
Twin-screw technology for the manufacture of food  
products*

### Abdelkarim HAMADOU

*Responsable Commercial Afrique Ouest  
West Africa Sales Manager*



### CMR GROUP

*Fournisseur de systèmes de commandes  
électroniques, de mesure et de contrôle  
Provider of electronic control, measurement and  
control systems*

### Davy THEOPHILE

*Directeur Général - Renewable Energy Solutions  
General Manager - Renewable Energy Solutions*





## CREDIT AGRICOLE CIB

Banque  
Bank

### Naeem KHAN

Directeur Commercial et Finance  
Global Head of Trade Finance



### Olivier GRIZARD

Directeur - ITB Origination Europe de l'Est, Moyen-  
Orient et Afrique  
Director - ITB Origination Eastern Europe,  
Middle East & Africa



## DASSAULT SYSTEMES

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### Rafal DABROWSKI

Directeur Commercial – Moyen-Orient & Pakistan  
Sales Director - Middle East & Pakistan



## DELTACOM

Conseiller, construire et gérer les projets et les infrastructures qui contribuent à l'évolution quotidienne et à l'agilité de nos clients  
Advise, build and manage projects and infrastructures that contribute to the daily evolution and agility of our customers

### Farooq MOHAMMAD

Directeur Commercial  
Sales Director



### Farooq KIANI

Directeur Développement International  
International Business Development Director



## ENGIE

Production et transport d'électricité, gaz naturel, solutions d'efficacité énergétique  
Energy, electricity, gas

### Richard DUMAS

Directeur administratif et financier du Moyen-Orient, d'Asie centrale et d'Asie du Sud  
CFO of the Middle East Central and South Asia



### Rodak IQBAL

Président Directeur Général de Uch Power (Private) Ltd (GDF SUEZ)  
CEO of Uch Power (Private) Ltd (GDF SUEZ)SUEZ



**GEMALTO**

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**Yousaf GHOUS**

*Directeur Général – Gemalto Pakistan  
CEO – Gemalto Pakistan*

**PHOENIX INVESTMENT**

*Bâtiment Travaux publics - Travaux d'isolation  
Construction & public works*

**Mokhtar NAWAZ**

*Président Directeur Général  
Chairman & CEO*

**Rabi NAWAZ**

*Consultant  
Consultant*

**JC DECAUX MIDDLE EAST NORTH AFRICA**

*Concession de mobilier urbain avec les municipalités  
et concessions publicitaires de transport  
Providing free of charge to municipalities street  
furniture such as bus shelter in exchange of  
advertising rights and transport advertisint  
concession*

**Wissam ZAATAR**

*Directeur du Business Développement JCDecaux  
Moyen-Orient  
Business Development Director Middle East*

**MARCHE INTERNATIONAL DE RUNGIS -  
SEMMARIS**

*Société gestionnaire du Marché International de  
Rungis  
Administrator of the International Market of Rungis*

**Florian DE SAINT VINCENT**  
*Directeur de Projets Internationaux  
International Project Director*

**OLMIX**

*Hygiène et alimentation animales  
Solutions for a healthy food chain*

**Stéphane CHABIERSKI**

*Directeur Commercial  
Commercial Director*

**PROPARCO (GROUPE AFD)**

*Filiale de l'Agence Française de Développement (AFD)  
dédiée au secteur privé, Proparco  
AFD's subsidiary for private sector*

**Philippe SERRES**

*Directeur Régional  
Area Director*

**Théophile FRIED**

*Chargé d'investissement  
Investment Manager*





## ENTREPOSE GROUP

*Entrepreneur de contrats industriels et de projets clé en main, dans les domaines du pétrole, du gaz, de l'eau et de l'énergie  
EPC Contractor for oil & gas industry*

### Gautier MANGENOT

*Vice-Président, Développement International  
Vice President - International Business Development*



## SNF FLOERGER

*Fabricant de polyacrylamides - Rétenteur d'eau pour l'agriculture en zones aride  
Polyacrylamide Manufacturer – Water retention for agriculture in dry areas*

### Christophe BELLOUARD

*Responsable de la Division Agriculture  
Agriculture Division Manager*



## SUEZ

*Spécialiste des usines de traitement de l'eau  
Water treatment plant specialist*

### Jean-Marc LANGARD

*Directeur du Développement des Affaires  
Sous-continent Indien  
Business Development Manager  
Indian Sub Continent*



## T-INVEST

*Capital investissement dans le secteur de la construction et des nouvelles technologies  
Private equity in the sectors of construction and new technologies*

### Hamza TAJ

*Directeur Général  
CEO*



## TOTAL

*Industrie pétrolière, chimique, nucléaire, exploration, raffinage, production, infrastructures de transport  
Oil exploration and production and activities involving natural gas and new energies, mainly solar and biomass*

### Thierry PFLIMLIN

*Président Total Global Services SAS  
Chairman Total Global Services SAS*



### Olivier SABRIE

*Directeur Général Total Parco Pakistan  
CEO Total Parco Pakistan*



### Christophe MIAUX

*Directeur Projet LNG Pakistan  
Project Director LNG Pakistan*



## VISIT OF A DELEGATION OF FRENCH BUSINESS COUNCIL DUBAI TO KARACHI

A seven member delegation of French Business Council Dubai (FBC Dubai), comprising five (05) French companies based in Dubai & a French Investment and Export Credit Bank, visited Karachi from 24th to 27th September, 2018 at the invitation of Pakistan-France Business Alliance.

The delegation was accompanied by Mme Maud Martinot-Lagarde, Business Development Manager of FBC. A networking session was organized by PFBA on September 25, 2018 at Mövenpick Hotel, Karachi to enable the delegation to meet PFBA members. Mr. Jamil Hamdani, Chairman/CEO PFBA, gave a presentation on Pakistan's economy, and the sectors of interest for French companies. After the networking session a dinner was hosted in the honor of the delegation by the Chairman/CEO of PFBA at Sind Club. The ambassador of France, H.E Marc Baréty graced the occasion by his presence. The dinner was attended by the leading members of PFBA present in Karachi.

On 26 & 27 September B2B sessions were organized by PFBA for individual meetings between the French companies represented in the delegation and Pakistani companies desirous of meeting them. Around 20 Pakistani companies and business groups held meetings with the French companies. These included PFBA member companies as well as other business groups. FBC Dubai also hosted a dinner on September 26, 2018 for the companies participating in B2B meetings.

The visit of the French Business Council Dubai delegation was a big success for which the delegation thanked the Pakistan-France Business Alliance.

Below is the name of the companies which participated in the French Business Council Dubai delegation:

### **ENGIE LABORELEC**

Representative:  
Mr. Mazhar Saleem  
General Manager  
Sector of activity:  
Thermal power generation expert technical support;  
Renewable power generation technical support; Smart grid;  
Mobile: +971 551 3636 88  
E-mail: mazhar.saleem@engie.com  
Web site: www.laborelec.be/ENG/

### **GYMA FOOD INDUSTRIES**

Representative:  
Mr. Adrien Morel  
Head of Sales - UAE - GCC  
Sector of activity:  
Processing and distribution of dry fruits and spices  
Mobile: +971 50 458 3675  
E-mail: amorel@bayara.ae  
Web Site: www.bayara.ae

### **DELTA PLUS MIDDLE EAST**

Representative:  
Mr. Francois Xavier Padrixe  
Managing Director  
Sector of activity:  
Personal protective equipments; Fall Arrest, life-line solutions;  
Lifting and lashing solutions.  
Mobile: +971 52 902 1700  
E-mail: fx.padrixe@deltaplus.eu  
Web site: www.deltaplus.eu

### **FRENCH BUSINESS COUNCIL DUBAI**

Representative:  
Mme Maud Martinot-Lagarde  
Business Development Manager  
Sector of activity: Business Forum  
Mobile: + 971 5 6 122 58 20  
E-mail: maud.martinotlagarde@fbcdubai.com  
Web site: www.fbcdubai.com

### **INSTITUT CAMEANE (ARCANCIL)**

Representative:  
Ms Maimouna Keita  
Business Developer Export  
Sector of activity:  
Make-up products, cosmetics and accessories  
(Brand: Arcancil)  
Mobile: +33 6 99 66 37 27  
E-mail: maimouna.keita@institutcameane.fr  
Web site: www.arcancil.com/fr/

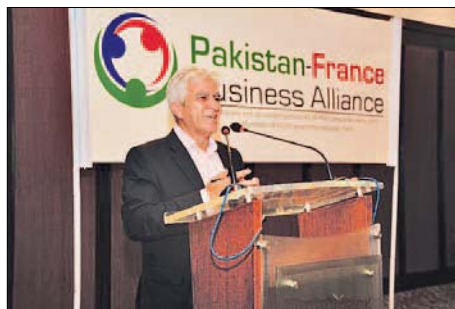
### **COPEX**

Representative:  
Mr. Frederic Malin  
Chairman & C.E.O  
Sector of activity:  
Hydraulic scraps shears; High density holder for waste;  
Hydraulic mobile or semi-mobile shears.  
Mobile: +33 (0) 6 08 32 86 12  
E-mail: Frederic.malin@copex.com  
Web site: www.copex.com

### **BPI FRANCE**

Representative:  
Mr. Emmanuel Brechard  
Area Manager - Middle East, Turkey & Central Asia  
Sector of activity:  
French National Promotional Bank, Innovation Agency,  
Sovereign Fund and Export Credit Agency  
Mobile: +971 (0) 5 825 37 81  
E-mail: Emmanuel.brechard@bpifrance.fr  
Web site: www.bpifrance.fr/







# NEW MEMBERS



**Mr. Arshad Riaz Fazail**  
Chief Executive Officer  
International Chemplast (Pvt.) Limited  
Activity: Manufacture's Representative,  
Trading (Import/Export) & Investment House



**Ms Julia Louis Burns**  
CEO  
IDEMIA Pakistan Pvt. Ltd.  
Activity: Manufacture of prepaid scratch cards,  
Banking cards, I.D. cards and Loyalty cards



**Mr. Asmar Ahmed Atif**  
Director General (Non-Exec. Advisor)  
Battle Tested Consultant  
Activity: Consulting for Internationalisation



**Mr. Robaan Ahmad**  
Vice President  
Risk Management Services (Pvt.) Ltd.  
Activity: Insurance Brokers & Consultants



**Mr. Jahanghir Raza**  
General Manager  
Boilore Logistics Pakistan (Pvt) Ltd  
Activity: Freight Forwarding



**Mr. Syed Talib Hussain**  
C.E.O  
Bureau Veritas Pakistan (Pvt.) Ltd.  
Activity: Verification & Certification of  
Information & Security Management



**Mr. Javed Ghulam Mohammad**  
Group MD & CEO  
Martin Dow Limited  
Activity: Pharmaceutical



**Mr. Mustafa Kamal Farooqi**  
Chief Executive Officer  
Saita (Pakistan) Pte. Limited  
Activity: Engineering & Construction, Trading,  
Import & Export, Customs Clearing & Forwarding

# FRENCH NEWS

Following French companies visited Pakistan in the last 6 months for prospecting business opportunities here. Pakistan-France Business Alliance organized their visit in collaboration with Business France

## LABORATOIRES NOREVA LED



Noreva Laboratories was established in the 1980's by a group of dermatologists. Their aim was to provide innovative skincare products. They adopted a holistic approach to health and beauty care bearing in mind the natural connections between the skin, the body and the mind. They produced dermo cosmetics with high tolerance combining effective results, a sensory experience and well-being suited to all age groups from infants to teenagers, young adults and elderly.

Noreva Laboratories has a range of 85 products based on plants and micronutrients. All products are manufactured in France. They are marketed in 73 countries with distributors across the world.

Noreva Laboratories has a different brand name for each range of products:

Noreva: High-tolerance dermatological skincare products.

Onagrine: A beauty treasure, created from the combination of evening primrose oil and precious adaptogens from the four corners of the globe.

Elcea: A complete range of 20 radiant colors, which are free from ammonia, parabens, resorcinol and PPD.



Nutreov: micro-nutrition and dietary supplements.  
Objectives for the mission to Pakistan:  
Search for distributor/agent (companies whose activities are in beauty or health sector)

Priority for its Noreva brand Dermocosmetics and secondarily for its Onagrine brand products based on natural ingredients

Contact person: Iris Hesedenz, International Manager (Asia)  
E-mail: i.hesedenz@noreva.com  
Website: www.noreva-laboratoires.com

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## SYNERLINK



Synerlink is a global leader of fillers for dairy products, food and beverage. It designs and manufactures state-of-the-art integrated packaging lines for ultra-clean, extended shelf-life. The global approach proposed by Synerlink (packaging design, project management, complete line testing) enables the company to ensure maximum performance warranty to its customers worldwide.

Synerlink has several fully complementary brand names for its packaging lines for foodstuffs:

Arcil, Dnieper and Dairy pack: low, medium and high output capacities.

Ermi: for bottles and cups.

Dosil: modules that can be integrated on any kind of line,

Apriu: end-of-line automated solutions (in-line sleeve application, product combination, grouping, overwrapping, case packing ...).

Objectives for the mission to Pakistan:

Identify market potential in Pakistan.

Meet potential clients.

Search Agent/Distributor.

Contact person: Etienne Chesnel, Sales Executive  
E-mail: etienne.chesnel@bwpackagingsystems.com  
Website: www.bwpackagingsystems.com

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## SAINT-DALFOUR



During the First World War sugar was in very limited supply in France. So people used grape 'must', a by-product of wine making, as an alternative sweetener. One winemaker, Mr. Dalfour, shared this recipe with one of his neighbors, the Kistner family, which used the grape 'must' to make fruit spreads and even named them in honor of Monsieur Dalfour, calling him a Saint for such a fantastic recipe.

In 1984 Mr. Kistner was approached by his lifelong friend Norton Cooper who suggested that fruit spread made with grape 'must' would make an excellent alternative to traditional jam and that there could be some good potential to sell it to consumers. After some years of development and research, St. Dalfour opened its first factory near Marmande, France in 1988.

These fruit spreads are made by slowly cooking the fruit along with vineyard-ripened grapes in traditional French kettles. Its small batch production results in the finest, best-tasting fruit spread in the world.

St. Dalfour is now sold in over 80 countries. These fruit spreads come in 19 flavors. The newest flavor is Gourmet Chestnut. New flavors are created in its kitchens all the time; sometimes the ideas come directly from the customers.

These fruit spreads contain no preservatives, no artificial colors, and no cane or beet sugar. They are gluten free and with low Glycemic Index.

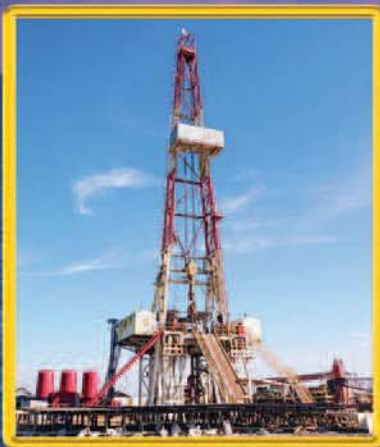
Objectives for the mission to Pakistan:

Survey the market potential

Identify potential agent/distributor

Contact person: Roland Guezennec, Managing Director  
E-mail: r.guezennec@stdalfour.fr  
Website: www.stdalfour.com

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**ISLAMABAD OFFICE:** SUITE NO.1402, 14TH FLOOR, GREEN TRUST TOWER, JINNAH AVENUE, BLUE AREA ISLAMABAD.  
UAN: +92-51-111-645-942, FAX: +92 51 2813057  
**KARACHI OFFICE:** C-6/1, STREET NO. 3, BATH ISLAND, CLIFTON KARACHI. TEL: +92 21 35290674-5, FAX: +92 21 35290672

REPRESENTING:

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## DATA PROTECTION SOLUTIONS FOR AN EVER CHANGING WORLD

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Our key objective is to provide specialized technology solutions in areas of secure card payment and production systems. We also provide various integrated solutions for transactions and communication security.

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### Data Security Mechanisms

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- Network Encryption
- EMV/Smartcard Personalization System
- Secure Internet Payment System & Architectures
- Card Payment Solutions
- Certificate Authorities/PKI
- Secure Mobile Payment & Branchless Banking
- EFTPOS Solution
- Magstripe/EMV Card Production Systems

### Message of Support

Pakistan's ties with France are historic and invaluable. When Pakistan faced resistance to its emergence, France was the third country to extend immediate recognition, on 14<sup>th</sup> August, 1947, to Pakistan. Such supportive relationships are invaluable and need to be secured through durable economic, trade, cultural and other ties.

The Pakistan France Business Alliance, therefore, is an important forum from which a positive role can be played in strengthening alliances with real friends. Economic ties are more durable than all other ties and France, being one of the major economic powers, can be a great source of strength in re-vitalizing and strengthening our private sector. Pakistan and France have several trade agreements. France is an important trade market for Pakistan with total 2016 exports valued at US\$ 0.37bn and total 2016 imports valued at US\$ 0.44bn.

The more we support the Pakistan France Business Alliance, the greater will be the opportunities that arise to enable Pakistan's economy to revive its strength and competitiveness and help it to continue to fulfill its due role for peace and security in the world community of free nations.

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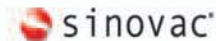


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