



Agri. Business Supplement

Zarai Taraqiyati Bank Limited

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CLIMATE CHANGE AND ITS IMPACTS ON HONEY BEES

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Honey Bee, (*Apis Mellifera*), is the blessing for the planet as it is the most economical pollinator of agricultural crops all over the globe. Bees play a very important role in maintaining biodiversity and the natural networking balance for the survival of life on the planet earth.



Bees pollinating numerous plant species whose fertilization requires an obligatory pollinator. Agricultural scientists say that nearly 80% of the crop pollination depends upon Honey bees. Especially the relationship between Orchards (citrus, apples, mangoes, guava, apricot etc.) is of great importance. As bee is the only specie

having an enormous impact in insuring the food security across the globe. *Apis Mellifera* is a species that has shown great adaptive potential, as it is found almost everywhere in the world and in highly diverse climates. Many research studies have been conducted across the globe in the context of climate change and its impacts on honey bees. These studies have shown the alarming stories of the decline of the bees population all over the world with 10 million hives disappearing just in the past three years.



Temperature and Honey bees:


Honey bees are losing their habitat due to change in climate, increase in temperature and shifting of rainfall patterns. Honey Bees are dying from high heat and in their most northern habitats, they are remaining mostly static, so their range is shrinking. Honey bees also fail to migrate in cooler areas during flowering seasons and establish new hives. An increase in temperature of the planet where flowers bloom earlier in the spring season, is creating a potential mismatch in seasonal timing between when flowers produce pollen and when bees are ready to feed on that pollen. Even a small mismatch of three to six days could negatively affect bees' health, making them


less likely to reproduce and less resistant to predators and parasites.


Precipitation and Honey Bees:

High rainfall may limit Honey bees' foraging activity. Optimal foraging conditions for Honey bees are sunny days with low wind speed and intermediate temperature. Climate change is expected to alter existing rainfall patterns. In some areas there is decrease in precipitation, leading towards drought conditions. This water stress may decrease flower numbers and nectar production. Snow cover might also be reduced with increased temperatures. Indeed, bumblebees have been shown to respond more to snow cover than to temperature. In each case, the most relevant measure of precipitation must be assessed.

3 WAYS CLIMATE CHANGE HARMS HONEYBEE POPULATIONS

Habitat loss
 Bees are losing habitats due to climate change, and they're failing to migrate to cooler areas and establish new hives. A recent bumblebee migration study found that in North America and Europe, bee territories have shrunk by nearly 200 miles.

Temperature shifts
 Flowers have started blooming earlier in spring, creating a problem with seasonal timing between when they make pollen and when bees are ready to feed on the pollen. Even a timing mismatch of three to six days could negatively impact bees' health, according to Conservation International.

Diseases
 Honeybees are susceptible to parasites such as Varroa mites and the gut parasite Nosema ceranae, and environmental stresses may increase infections.

Source: Conservation International

New Diseases and pests in Honey bees because of climate change

New diseases have also been reported in honey bees because of climate change. Bees are extremely susceptible to certain mites and gut parasites, and these parasites have been steadily increasing due to warming weather conditions. Higher temperatures and more frequent heat

waves as a result of climate change are likely to exacerbate these problems in the future, which could cause Colony Collapse and wipe out entire hives.

Mobile Phones another threat to Honey bees

Since the evolution of cellular phones, Research studies has reported that the electromagnetic waves emitted by mobile phone towers and cell phones can pose a serious threat to honey bees. An experiment was conducted at ZTBL Farm Islamabad where honey bee hives were placed between two cell phones and were connected with call. Suddenly it was observed that within four minutes of call duration honey bees started leaving their hives and nearly after ten minutes all honey bees left their hives because of these electromagnetic radiations.

Honey bees leave hives in search of nectar but because of these radiations their antenna got disturbed they forget the way back to their homes as the nature of honey bees is they live in the form of colonies king, queen and the coworkers as they forget the way back to their hives they cannot live alone and commit suicide.

Way Forward:

If we lost honey bees the world will be food insecure "No Honey Bees, No Food, No future" this is the time to smell the coffee and realize the importance of this small specie. Policy makers need to start the projects to conserve the honey bees, agricultural and natural scientists must need to explore the new pollinator friendly species to maximize blooming for most of the year. In urban areas there is need to provide the food sources to honey bees and all of the above need to create awareness among the masses to understand the issue and work jointly to solve the issue. Finance and promote Honey bee keeping activities to maintain the ecological balance of the Planet and in order to insure food security.

CULTIVATION OF LAWN GRASSES



Lawns are considered as an essential component of private gardens, public landscapes and parks in different parts of the world. Lawn is the best foreground to enjoy the charm and beauty of the ornamental plants and features. They are developed for aesthetic pleasure, as well as for sports or other outdoor recreational purpose. The lawn has become a central element in landscapes. Although lawns are made up of grasses alone, other plants like sedges, low herbs, wild flowers and ground covers are also used. For creating a lawn mainly cool season grasses, warm season grasses and grass alternatives are used.

Lawn grasses belong to grass family, which includes plants ranging from grass to bamboo. Moreover, grains like wheat, rice, maize, sorghum and millet (essential part of human diet) also belong to this group of plants. These plants are mostly used to cover the ground by making a thin layer of green color, hence these are also known as **Turf Grass**.

This types of grass are commonly grown on sports ground, home lawns and green belt of roads. Ali Pur Chatta, Gujranwala is famous for its commercial cultivation all over the country, due to existence of favorable soil i.e. clayey soil conditions.

Types of Grasses Grown in Pakistan

Cool Season Grasses: Cool season grasses thrive at a temperature between 10°C and 25°C and can retain their colour in extreme cold. eg., blue grass, bent grass, rye grass, fescues, red fescues, feather reed grass, tufted hair grass.

Warm Season Grasses: These types of grasses grow well at a temperature between 25°C and 35°C. e.g, zoysia grass, Bermuda grass, St. Augustine grass, Bahia Grass, carpet grass, buffalo grass, grama grass.

These grasses are mostly grown in summer or hot season in the country. Among these grasses, Dacca a type of Bermuda Grass is major cultivating grass followed by Korean grass which known as Zoysia in the country. Cultivation of Paspalam, a type of grass is also increasing with rapid rate in seacoast areas of the country, due to its ability to tolerate salt efficiently.

Time of Sowing

As already mentioned, these grasses are mostly grown in summer or hot season. Therefore, growers may grow these grasses in summer season. About 10,000 sq. ft grass is required for one acre of land.

Preparation of Land

Preparation of land plays very important role in production of quality grass. Clay particles should be included in the primary land material for ease in preparation of Sod. Sandy soils are not recommended for grass production due to poor drainage and water use efficiency. It is recommended to do following cultural practices, while land preparation:

- Prepare about 1.5 feet deep, soft and nourish soil bed before sowing.
- Deep 3 to 4 ploughings are required to make land soft and nourish.
- Laser Land leveler can be used to level the bed, which helps in production quality of grass, leveling cutting and water saving.

Fertilizer

Essential nutrients are vital for growth and development of quality grass. These nutrients are in 17 numbers, however among these nutrients Nitrogen (N₂), Phosphorus (P) and Potassium (K) are very important. Although these three nutrients have its own importance in plant

growth, but N_2 is used by plants for their food production. Plants use N_2 from soil through symbiotic relationships with bacteria and use their prepared food. Its deficiency leads stunt growth and appearance of yellow color on leaves surface, which reduced photosynthesis process. Phosphorus deficiency also leads poor root growth and production of plants. Potassium is also an essential nutrient; its deficiency makes plant recessive to environmental changes like heavy rainfall, drought and flood etc. Therefore, supply of aforementioned three nutrients is very essential to plants. Farmers are advised to apply NPK 100kg having ration of (20 N: 20 K: 20 P) during the land preparation.

Method of Cultivation

In Pakistan, growers are cultivating only Dacca variety of Bermuda grass and Korean grass on commercial basis. Seeds of these grasses are not locally available, however growers of major cities like Lahore, Karachi and Islamabad are importing seeds of these grasses and now available for consumption of domestic individuals. In order to get nursery of grass seeds should be mixed with sand in equal ratio and broadcast material in such manner that $\frac{1}{2}$ material place on east to west side of plot and other half place on north to south side of the plot. Sowing of grass can be done through following three techniques:

1) Sodding Method



Under sodding method, 3 pieces of grass with a thin layer of soil are prepared and jointly spread on ground. Korean grass is mostly grown through this technique.

2) Plugging Method



This method is mostly used for domestic purpose, mostly planter use this technique for grass production in their house lawns.

Under this technique plants are directly dipped on ground. Grass plugs are small patches of growing grass, 2 to 4 inches in diameter. Once planted, they take root and spread throughout an area. Plugging a lawn is less expensive than sodding but requires roughly the same amount of labor. It is best to plant warm-season grass plugs in late spring to early summer after all danger of frost has passed.

3) Sprigging Method



It is basically utilized for commercial production. In this technique, rhizomes and stolens of plants are directly sown on bed in square shape that spread in whole ground completely. This method is a form of vegetative propagation that is commonly used in place of seeding, for those grass varieties that produce poor quality seed or insufficient amounts of seed. This method is more popular with warm season grasses like

Zoysia grass and hybrid Bermuda grasses, which are stoloniferous.

Weeds Eradication

It is recommended to remove weeds or herbs before sowing for ease in cultural practices. Recommended herbicides available in market can be easily applied on ground. Better results can also be obtained by application of glyphosate.

Irrigation

Like other inputs, irrigation also plays an important role in growth and development of crop. Therefore, farmers are advised to apply irrigation water on regular basis to maintain grass quality and production.

Harvesting



As already mentioned, sowing of grass is basically done through Sodding and Sprigging technique. Therefore, harvesting of grass can be proceeded via two techniques. Under Sodding Technique, whole layer of plants with thin layer of soil is harvested, while under Sprigging technique plants along their roots are completely removed without soil and planted on desired place.

References

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NATURE-BASED SOLUTIONS IN AGRICULTURE

Nature-based Solutions is an umbrella concept to cover a range of ecosystem related approaches including ecosystem-based adaptation, natural

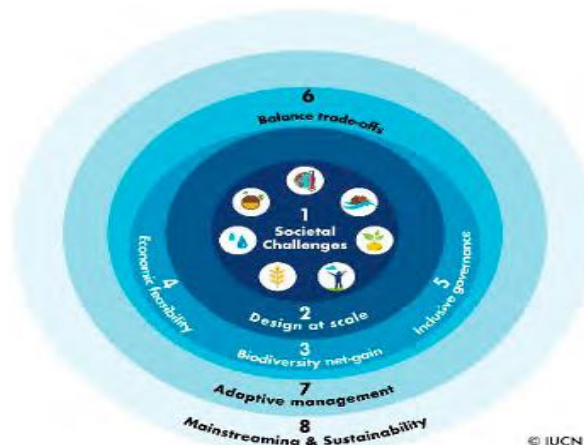
climate solutions, and green infrastructure. The term itself has received increased attention, with multiple entities working to consolidate definitions, provide principles, educate partners and advance solutions. One of the most common and widely used definitions of NbS comes from the International Union for Conservation of Nature (IUCN): Nature-based Solutions are defined as actions to protect, sustainably manage, and restore natural or modified ecosystems, that address societal challenges effectively and adaptively, simultaneously providing human well-being and biodiversity benefits (IUCN, 2016).

Benefits of NBS

Nature-based Solutions can provide a triple benefit when deployed properly, in terms of building agricultural production and resilience, mitigating climate change, and enhancing nature and biodiversity.

Resilient Food Production

Nature-based Solutions can help farmers adapt and ensure food production is more resilient to future weather extremes like droughts, heavy storms, or coastal flooding by enhancing soil health and water retention, reducing soil erosion and buffering shorelines, as well as enhancing food and nutrition security through diversified production systems and sources of income. They can reduce use of chemical additives, which reduces production costs and creates safer foods (GCA, 2019).



Mitigating Climate Change

Nature-based Solutions can reduce carbon emissions from the food sector and store carbon, most significantly by avoiding deforestation and conversion of natural habitat, by conserving, restoring and sustainably managing aquatic ecosystems (e.g. watersheds, wetlands, coastal mangroves, seagrass meadows and coral reefs) to enhance their role in carbon sequestration, and also by changing crop residue, cover crop and tilling practices in ways that enhance the carbon retained in plants and soils (Griscom et al., 2017).

Enhancing Nature and Biodiversity

Nature-based Solutions can enhance ecosystems and species by increasing habitat diversity, restoring aquatic ecosystems and wetlands and improving the quality and reliability of water (Abell et al., 2017).

Planning and Implementing NBS

In order to achieve the desired scale and pace of Ag NbS adoption (Jones, Silcock and Uetake, 2015), programs must be designed with recognition of traditional farm practices and to rebalance the incentives for individual farmers. Critical considerations in successfully planning and implementing Ag NbS include:

Planning Scale and Time Horizons:

Consider measures and benefits at a regional or watershed scale and examine longer time horizons in order to fully capture the longterm benefits.

Synergy and Tradeoffs: Examine the synergies of multiple Ag NbS practices, the opportunity to pair green and grey projects, and the potential tradeoffs of various practices.

Technical Assistance:

Provide technical assistance to raise awareness and increase the likelihood of successful implementation of new practices.

Policy and Regulation:

Create policy incentives or regulatory frameworks that can enhance adoption of new NbS practices

and deliver additional public benefits and also lead to economic externalities being captured in the pricing of goods and services.

Business Models:

Enable financial models and new corporate practices that will level the playing field for Ag NbS and enhance investment in these new practices over time. Ultimately, smart policy and program design need to: 1) Identify the private benefits and co-benefits of Ag NbS that have a private economic driver in the supply chain, and augment and amplify those with thoughtful policy; and 2) Recognize those benefits that are true externalities and/or public goods and tailor policy and financial incentives to level the economics and bolster their adoption.

| NBS Activity | 01 GRAZING OPTIMIZATION | 02 IMPROVED RICE CULTIVATION | 03 BIOCHAR | 04 CROPLAND NUTRIENT MANAGEMENT | 05 CONSERVATION AGRICULTURE | 06 TREES IN CROPLANDS | 07 IMPROVED PLANTATIONS |
|--------------------------------------|---|--|--|--|--|--|--|
| Benefits | ■■■■■ | ■■■■■ | ■■■■■ | ■■■■■ | ■■■■■ | ■■■■■ | ■■■■■ |
| Functions | Improve animal grazing intensity, pasture management and feed practices to reduce GHGs. | Adopt water management techniques, improve drainage, practice residue incorporation. | Increase use of biochar to increase carbon storage | Reduce excessive fertilizer and other additives and remove perverse incentives to increase fertilizer use. | Cultivate additional cover crops in fallow period; shift to reduced or zero tillage. | Promote integration of trees into agriculture lands to increase habitat value. | Extend harvest rotation lengths on intensively managed production forests. |
| Quantitative example of NBS benefits | 1.4B head of cattle of potential; over 90% of cattle on earth | 2.9:1 benefit-cost ratio water quality improved | 1,102M tons CO ₂ /yr | 44M tons of nitrogen per year reduction | 4.8B hectares of conservation land | 1,040M tons CO ₂ /yr | 257M hectares potential |

A range of factors can impede the adoption of nature based agricultural practices by farmers. An immediate and conspicuous obstacle to adoption of NbS is the perceived benefit to farmer livelihoods. Farming is a business, and profitability is essential for affordable food production and to incentivize risky and uncertain changes in practices (Huntley Lafave, Ahren Renton and Sierks, 2020). NbS interventions need to make an economic argument for adoption by farmers that goes beyond public or ecosystem benefits.

Source: *The case and pathway for adoption nature-based solutions in agriculture by F. Miralles-Wilhelm and T. Iseman..*

زرعی سفارشات برائے کسان

گندم

ہلہ فصل ہر وقت سنبھال کے لیے کٹائی و گھائی سے پہلے ہی مزدوروں رچے تھریشر ٹریکٹر پال یا پاسک جادراور کھائیں ہارویسٹر کا نظام کر لیں۔
ہلہ اگر فصل کھائیں ہارویسٹر سے برداشت کرنی ہو تو توڑی بھوسہ کی سنبھال کے لیے مشین (Wheat Strow Chopper) کا بھی استعمال کیا جاسکتا ہے۔
ہلہ بارش ہونے کی صورت میں کٹائی روک دیں اور اس وقت تک دوبارہ شروع نہ کریں جب تک موسم بہتر نہ ہو جائے۔ کٹائی کے بعد بھریاں قدرے چھوٹی باندھیں اور سٹوں کا رخ ایک ہی طرف رکھیں۔ کھیاں چھوٹے رکھیں اور اونچے کھتوں میں لگائیں اور کھائیوں کے ارد گرد کٹائی ضرور بنائی جائے۔

کپاس

ہلہ کپاس کی بیٹی اقسام آئی پو بی 13 ایف ایچ 142 ایم این ایچ 886 نیاب 878 بی ایس 15 اور نان بیٹی قسم نیاب کرن اور اس کے اقسام کا انتخاب اپنے علاقے و زمین کی قسم پانی کی دستیابی اور منگھ زراعت (توسیع) کے موافق عملہ کے مشورے کی روشنی میں کریں۔
ہلہ بیٹی اقسام کے ساتھ کم از کم 10 سے 20 فیصد رقبہ نان بیٹی اقسام کا بھی کاشت کریں تاکہ حملہ آور سنڈیوں میں بیٹی اوسام کے خلاف قوت مدافعت پیدا نہ ہو سکے۔ کپاس کی کاشت نیم اپریل 31 تا مئی تک مکمل کریں۔
ہلہ اگر چ آگ 75 فیصد یا زیادہ ہو تو شرح بیج براتر 8 اور ہر دار 16 اور ہر دار 10 کلوگرام فی ایکڑ استعمال کریں۔
ہلہ پودوں کی مطلوبہ تعداد برقرار رکھنے کے لیے ضرورت سے زیادہ پودے چھدرائی کر کے نکال دیں۔ چھدرائی کا عمل بوئی سے 20 تا 25 دن اندر یا پہلے پانی سے پہلے یا خشک گوڈی کے بعد برحالت میں ایک ہی دفعہ مکمل کیا جائے۔ یکم 30 اپریل تک کاشتہ فصل کے لیے 17500 کیم مٹی 31 تا مئی تک کاشتہ فصل کے لیے 23000 سے 35000 پودے فی ایکڑ رکھیں۔

موگ پھلی

ہلہ موگ پھلی کی کاشت کے لیے زمین کی تیاری جاری رکھیں۔ کاشت کے لیے دھلی دھلی میرا یا ہلکی میرا زمین موزوں ہے۔
ہلہ موگ پھلی کی اقسام باری 2011 پھو ہار باری 2016 این اے آر سی 2019 فخر چکوال اور انک 2019 کاشت کریں۔
ہلہ این اے آر سی 2019 کے سوا باقی اقسام کے لیے شرح بیج 70 کلوگرام پھلیاں یا 40 کلوگرام گریاں فی ایکڑ یعنی 5 کلوگرام گریاں فی کنال جبکہ این اے آر سی 2019 کیلئے 35 کلوگرام گریاں فی ایکڑ رکھیں۔
ہلہ موگ پھلی کے لیے موزوں ترین وقت کاشت آخر مارچ سے لے کر آخر اپریل تک ہے۔
ہلہ موگ پھلی کی کاشت ہمیشہ بذریعہ پوریا ڈرل قطاروں میں کی جائے۔ بیج گہرائی 2 تا 3 انچ ہو۔ قطاروں کا درمیانی فاصلہ 1.5 فٹ اور پودوں کا درمیانی فاصلہ 8 تا 6 انچ رکھیں۔ موگ پھلی کو بذریعہ چھدرائی ہرگز کاشت نہ کریں۔

سبزیات و باغات

ہلہ اپریل کے شروع میں بھی بھنڈی توری ٹینڈا ایلدی اور کریا کی کاشت جاری رکھیں۔
ہلہ جزی بوئیوں کا تدارک کریں۔ اپریل میں نانڈو جینی کھاد کی دوسری قسط پھل کے مکمل ہونے پر ڈالیں۔ نانڈو جینی کھاد ڈالنے کے لیے 10 سال سے زائد عمر والے پودوں کے لیے پوریا بحساب 1 کلوگرام یا مونیم سلفیٹ 2.5 کلوگرام یا کلورام امونیم نانڈو 2 کلوگرام فی پوڈا ڈالیں۔
ہلہ نانڈو جینی کھاد کی دوسری قسط ڈالنے کے لیے 10 سال سے زائد پودوں کو پوریا بحساب 2 کلوگرام یا مونیم سلفیٹ بحساب 4.5 کلوگرام فی پوڈا ڈالیں۔

SBP UPDATES

Opening of Special Fund Account Titled “Ehsaas: Koye Bhooka Na Soye (EKBNS) Fund-2021”

The Finance Division, Government of Pakistan has notified establishment of Ehsaas: Koye Bhooka Na Soye (EKBNS) Fund-2021 under the Prime Minister’s Ehsaas Koye Bhooka Na Soye initiative, to eliminate hunger in the country by providing meals to the people in need, especially those at risk of, or experiencing hunger. In this regard, the State Bank of Pakistan (SBP) has announced opening of “Ehsaas: Koye Bhooka Na Soye (EKBNS) Fund Account-2021”, for raising funds through donations/contributions from general public to support the above initiative. All the commercial banks and field office of SBP Banking Services Corporation shall open the account of the Fund and shall receive donations/contributions in cash, through cheques, and through Alternate Delivery Channels (ADCs), at all their branches across the country.

For more detail please visit

<https://www.sbp.org.pk/acc/2021/C1.pdf>

Strategic Plan for Islamic Banking Industry 2021-25

In line with its approach to steer the growth of Islamic banking industry on sustainable basis, SBP has prepared the strategy in consultation with all relevant stakeholders: departments of SBP, Islamic Banking Institutions (IBIs), National Institute of Banking and Finance (NIBAF), Pakistan Banks’ Association (PBA) Sub-Committee for Islamic banking. This Plan gives headline targets in terms of (i) increasing share in both assets and deposits of Islamic banking industry to 30 percent of overall banking industry, (ii) 35 percent share in branch network of overall banking industry and (iii) 10 percent and 8 percent share of SMEs Financing and Agriculture Financing, respectively in private sector financing of Islamic banking industry. Accordingly, the plan signifies following six pillars to focus on to achieve these envisaged targets: (1) Strengthening Legal Landscape (2)

Enhancing Conduciveness of Regulatory Framework (3) Reinforcing Comprehensive Shariah Governance Framework (4) Improving Liquidity Management Framework (5) Expanding Outreach & Market Development (6) Bolstering Human Capital & Raising Awareness.

For more detail please visit

<https://www.sbp.org.pk/departments/pdf/StrategicPlanPDF/Strategic-Plan-2021-25.pdf>

Amendment in Prudential Regulations for SME Financing

With a view to further facilitate SME financing, following amendments in regulations under Prudential Regulations (PRs) for SME Financing have been made:

Regulation SME R-2: Electronic Credit Information Bureau (e-CIB) Report

While considering any credit proposal, banks & DFIs shall obtain e-CIB Report on their prospective borrower(s) from Electronic Credit Information Bureau (e-CIB) of State Bank of Pakistan or any Credit Information Bureau licensed and regulated by SBP.

Regulation SE R-9: Restructuring/ Rescheduling of Loans/ Advances

While reporting to the Credit Information Bureau (e-CIB) of State Bank of Pakistan or any Credit Information Bureau licensed and regulated by SBP, such loans/ advances may be shown as ‘rescheduled/ restructured’ instead of ‘default’.

Regulation ME R-5: Classification and Provisioning for Assets Rescheduling/ Restructuring

Banks & DFIs shall ensure that Rescheduling is not done simply to avoid classification. While reporting to the Credit Information Bureau (e-CIB) of State Bank of Pakistan or any Credit Information Bureau licensed and regulated by SBP, such loans/ advances may be shown as ‘rescheduled/ restructured’ instead of ‘default’.

For more detail please visit

<https://www.sbp.org.pk/smefd/circulars/2021/C6.htm>

MANAGEMENT TIPS

Consider Hiring a Meeting Facilitator for your Strategic Planning Events

It may seem like an unneeded expense, but facilitators have a lot to offer, writes Raegan Johnson, a contributor to Associations Now, <http://associationsnow.com>. This was supported by Erin Hall by saying that “Facilitators are skilled at asking questions, sparking Meaningful conversations, highlighting trends, and shifting conversations in productive directions.” “Tangents are rarely found in a strategic planning event with a good facilitator at the helm.” Hall makes other

Dealing with Sarcasm in the Workplace

While sarcasm may be fun in your social life, it has no place in the worlds of business and productivity, writes Aaron Lynn in her article, “Dealing with the Inefficient”. The best way to handle sarcasm in a business environment is simply to respond in good faith and then take follow-up action to do what needs to be done, she adds.

Source:

<http://www.asianefficiency.com> recommendations for holding a productive planning

Building a Culture of Innovation through Recognition and Reward

Team members who constantly pitch ideas - No one has a mortgage on ideas and you need loads of them; networking and collaboration between diverse teams and employees who take an idea further, rather than kill it; fresh insight and research into customer’s problems. Innovation starts with problems, not ideas; Teams that take a different path in trying to solve those problems; Ideas that didn’t work but produced learning to be used elsewhere; People who have taken on an interesting hobby or something outside of work to shift their perspective; A team member who does something new to bring a fresh approach and new thinking into your company; Transparency and honesty. Great ideas happen when opposing

opinions bump heads without people getting defensive.

Source: Simon Banks, Director, VisualFunk

Bringing to life what you offer

It doesn’t matter how good what you have to offer is if you can’t communicate it to your audience. Here are some simple techniques to put some more bite into your proposition and bring to life what you have to offer increasing your chances of having your audience say yes.

Outcomes: Focus on the outcomes that your audience will receive from a relationship with you (increased sales, awareness, loyalty, engagement and reduced time, costs, energy) rather than just the features that you offer (tickets, hospitality, signage).

Key messages: Focus on delivering key messages; too much information will dilute the impact of the key points that you are trying to convey. What are your key messages? **Visuals:** A picture tells a thousand words; use visuals to reinforce your written and, verbal messages Facts. Provide relevant facts as evidence to support your case Emotions. Where appropriate, use emotive pictures, stories, quotations, testimonials and examples to generate an emotional response Timetables. Help your audience to clearly see the path that you are asking them to travel by providing a timetable of activity from this moment on Credibility. Help your audience to relate the opportunity to their own needs by providing examples of how what you offer has benefited others in a similar situation – people who had similar needs **Customize:** Emphasize points that are relevant to your audience, for example, a sales manager will probably be more interested in the impact on sales targets, the HR manager the impact on employees, the accountant on whether the figures are robust and stack up and the marketing manager on the impact on the brand.

Source: <https://richardwoodward.com>

NATIONAL NEWS

Rice worth \$222.509 million exported in March, export increases 13.21pc

Rice exports from the country during the months of March, 2021 increased by 13.21 percent as compared to the exports of the corresponding month of last year. During the period under review about 385,978 metric tons of rice valuing \$222.509 million was exported as compared the exports of 375,482 metric tons worth \$196.537 million of same month of last year, according the data of Pakistan Bureau of Statistics. Meanwhile, country fetched \$84.035 million by exporting 87,413 metric tons of Basmati Rice during the month of March, 2021, which was recorded at 78,757 metric tons valuing \$70.042 million of same month last year. During the period under review, over 298,565 metric tons of other rice worth \$138.474 million exported as against 296,725 metric tons valuing \$126.495 million of same month of last year. The exports of rice other than Basmati witnessed 9.47 percent growth in March, 2021 as compared to the exports of same month of last year.

Source: Business Recorder

Earth Day marked: NFEH for tree plantation drive

The National Forum for Environment and Health (NFEH) has urged the federal and provincial governments to adopt tree plantation drive in the country as an integral part of the national agenda. NFEH President Qureshi said on the occasion that the theme of this year's Earth Day was "Restore our Earth". He said the campaigns like 10 Billion Tree Tsunami or urban forest drives should be adopted wholeheartedly and pursued by all the federal and provincial governments in the country.

Source: Business Recorder

Farmers to be provided relief through division of KP in different zones: PM

Prime Minister Imran Khan said, under the new agricultural policy, farmers in Khyber Pakhtunkhwa would be provided relief through division of the province in different zones, besides introducing

new varieties of fruit, crops and seeds. He was presiding over a review meeting about the cultivation of olive and saffron in the KP province. The prime minister was told that the cultivation of olive would not only help end its import, but the country would also be able to export it after meeting domestic requirements. Prime Minister was presented with a comprehensive plan about the cultivation of saffron, which would benefit farmers in the province.

Source: Business Recorder

Food group exports witness 32.02pc growth in March

Food group exports from the country during month of March 2021 witnessed 32.02 percent growth as compared the exports of the corresponding month of last year. During the period under review, food commodities worth \$478.627 million exported during as compared the exports of \$362.550 million of same month of last year, according the data of Pakistan Bureau of Statistics.

Source: Business Recorder

Punjab govt constitutes 'Fall Army Worm' body

The Punjab agriculture department has constituted 'Fall Army Worm (FAW)' management committees on provincial, divisional, district and tehsil level to work in collaboration with the Food and Agriculture Organization (FAO) for effective management of the pest which emerged during the last few years as a threat for maize crop. The outbreak of Fall Army Worm in Pakistan was officially acknowledged by the department of plant protection (DPP) Pakistan in September 2020, which causes damage to maize. The department has suggested implementation of integrated pest management (IPM) program as per FAO recommendations to control and eradicate this new pest on war footing basis.

Source: Business Recorder

ZTBL NEWS

REIMBURSEMENT OF EXPENSES OF COVID RELATED TESTS

In the wake of ongoing 3rd wave of Covid-19 pandemic which is badly affecting the masses and the rising trend of positive cases of Covid across the country, the Banks's employees in Head Office as well as in Field Offices have also been badly affected. In order to facilitate the employees, the President/CEO, ZTBL has allowed the reimbursement of cost of COVID-19 related tests as per government approved rates with effective from 01.03.2021 to the Bank's employees (self) having symptoms of COVID-19 on advice of Registered Medical Practitioner.

SPONSORED SCHOLARSHIP SCHEME

In order to encourage the outstanding children of serving/deceased (during service) clerical & non-clerical employees, the Bank grants 12 sponsorships in a year, to selected children to pursue post-matriculation studies in Public Sector Educational Institutions only. To appreciate the above said talented children and contribute in the national education cause, the President/CEO, has been pleased to allow selected children under Bank's Sponsored Scholarship Scheme to pursue their post-matriculation studies from any inland recognized educational institution of their choice either in Public or Private Sector.

GUIDELINES/AWARENESS ON IT SECURITY

All ZTBL employees are requested to ensure; Password sharing of all PCs/Laptops and official applications are strongly prohibited. In this regard, all employees have been requested not to share any password of official system with others.

All PCs/Laptops should be logged off, if unattended. Only official softwares must be installed in PCs/Laptops and official email should be used for any official correspondence. All PCs/Laptops should be on ZTBL domain. In compliance of IT Security Policy, ISD is enforcing restriction on use of USB Drive. User logon to the PCs/Laptops with their official email address (single sign-on) will only be able to share file/folder with their peers/colleagues.

ONLINE AWARENESS WORKSHOP ON GREEN BANKING

Online Awareness Workshop on Green Banking for the employees of Okara Zone has been arranged on "07-04-2021" at "ZTBL Staff College Islamabad by the Training and Development Division" in collaboration with Unit Head Mr. Salim Badshah, Green Banking Unit. A total number of 37 participants including Zonal Manager Operations, MCO's and Managers have attended online session. Training Resource person Mr. Muhammad Fakhar Imam, delivered online Lecture to the participants. Following major aspects has been covered in the workshop including: Climate Change, Implications of Climate Change, Evidence of Rapid Climate Change, Climate SMART Agriculture Technologies and Practices, Introduction/concept of Green Banking, General and Specific Green Banking Guidelines, Own Impact Reduction, Environmental Risk Management, Green Product Development, Green Capacity Building Programme, Green Advisory Services and Green Awareness Campaigns.

Editorial Board

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Technology for Agriculture