

DISRUPTIVE DISPATCH: NIC KARACHI FOCUSLINE



INSIDE THIS ISSUE

**UBL NATIONAL INNOVATION
HACKATHON GRAND FINALE 2026**

PAKISTAN INVESTOR LAB 4.0

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TOP STORY OF THE MONTH



UBL National Innovation Hackathon 2026

The UBL National Innovation Hackathon 2026 Grand Finale concluded in Karachi, advancing UBL's efforts to foster innovation and engage Pakistan's emerging tech talent in solving real-world banking and financial services challenges.

Organised by UBL in collaboration with NIC Karachi, the hackathon drew 1,281 registrations nationwide. After a multi-stage selection process, including 399 idea submissions and bootcamp sessions, 25 teams advanced to the 72-hour challenge, competing across five themes: Artificial Intelligence in Banking, Blockchain & Digital Trust, UI/UX for Inclusive Financial Services, Open Banking APIs, and Emerging FinTech Solutions.

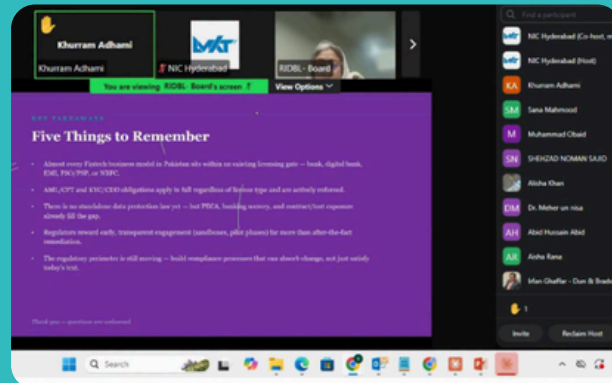
From a Rs. 5 million prize pool, Payssenger took first place and Rs. 2.5 million, UBL FraudShield AI was runner-up with Rs. 1.5 million, and Vision X, Finclude and CreditBridge AI received Rs. 0.5 million, Rs. 0.3 million and Rs. 0.2 million, respectively.

The Grand Finale was attended by Mr. Muhammad Jawaid Iqbal, President & CEO, UBL; Mr. Sohail Aziz, Chief Information & Digital Officer, UBL; and Mr. Syed Azfar Hussain, Project Director, NIC Karachi.

Startup Success Blueprint

Security in FinTech

NIC Karachi hosted an online Primary Track curriculum session on “Security in FinTech: Cybersecurity for FinTech Applications,” featuring **Syed Alay Raza**, CISO/Group Head – IS at Raqami Islamic Digital Bank. The session equipped founders with insights into cybersecurity risks, data protection, application security, and building resilient FinTech solutions that strengthens user trust.



From Insight to Impact: Using Market Research to Build Winning Startups

Tariq Khan, Clinical Professor of Marketing and Leadership at New York University and President of OPEN Global, shared practical insights on building winning startups, preparing for funding, and making informed decisions. The interactive session also explored AI-driven opportunities, encouraging participants to transform emerging ideas into impactful ventures through confidence, adaptability, and forward-thinking.



ESO Industry Incubation Roundtable

The Inaugural ESO Industry Incubation Roundtable 2026, hosted at NIC Karachi, brought together serial entrepreneurs, industry leaders, ESO experts, and academia to discuss startup resource mobilization. Chaired by **Raza Abbas** and co-moderated by **Engr. Parkash Lohana**, the roundtable explored insights to strengthen incubation support for Pakistan’s next generation of founders.



BUZZ Board

Pakistan Investor Lab 4th Edition



The two-day **Pakistan Investor Lab (PIL) – 4th Edition** brought together investors, startup founders, and key ecosystem stakeholders to strengthen Pakistan's emerging startup investment landscape and promote informed, strategic investment practices.

As Pakistan's entrepreneurial ecosystem continues to evolve, the program addressed the growing need for informed and well-connected investors. PIL focused on building investor capacity, strengthening engagement between capital and innovation, and promoting structured approaches to early-stage investing.

The program covered key areas including early-stage investing, angel investing, startup evaluation, investor networks, and real-world case studies. The sessions provided participants with practical insights aligned with global investment practices..



News Spotlight



The **UBL National Innovation Hackathon 2026**, hosted at NIC Karachi, was featured on **Waqt News**. The coverage highlighted the three-day hackathon, where 25 finalist teams, selected from 1,281 applicants across Pakistan, built technology-driven solutions for banking, payments, and financial services, showcasing the country's emerging FinTech talent.



From an idea nurtured at NIC Karachi to national media recognition, **Saba Nisar**, Founder of Saheli – AI Health Companion and NIC Karachi Cohort 14 startup, continues to drive purpose-led innovation. Saheli is developing an AI-powered health companion focused on periods, pregnancy, and prevention, showcasing how technology can address real challenges and create meaningful impact.

Outreach Activity



NIC Karachi hosted a communication skills workshop at **The Hunar Foundation** as part of Communication Reset 2.0, organized by Qalmi in collaboration with Evenmatix. Led by **M Areeb Sheikh**, the two-hour session equipped students with practical techniques to communicate with clarity and confidence, and introduced them to NIC Karachi's entrepreneurial ecosystem.

The Latest at NIC Karachi

Startup Achievements



Saheli Receives UN SDG Excellence Award

Congratulations to **Saba Nisar**, Founder of Saheli and NIC Karachi Cohort 14 startup, on receiving the United Nations Sustainable Development Goals Excellence Award at Governor House on International Youth Day. The recognition celebrates Saheli's commitment to youth-led innovation and social impact, while highlighting the potential of Pakistan's emerging startup ecosystem.



YPay Founder Receives PM's Youth Excellence Award

Congratulations to **Muhammad Furqan Karim Kidwai**, Forbes 30 Under 30 Asia 2026 honoree, Founder of YPay (NIC Karachi Cohort 5) and Co-founder of Plouton AI, on receiving the Prime Minister's Youth Programme Youth Excellence Award on International Youth Day. The recognition celebrates his contributions to innovation, leadership, and social impact beyond borders.

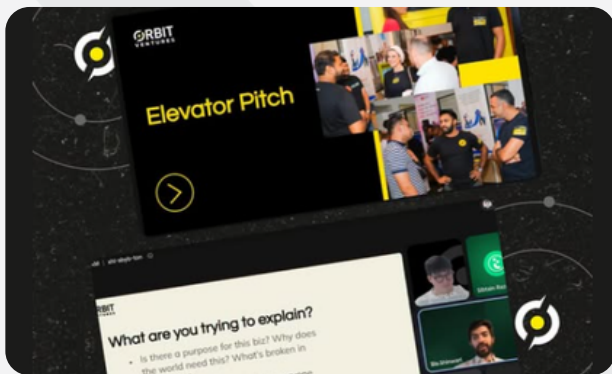


Scouts Secures Four Global Fintech Partnerships

Congratulations to Scouts, the fintech startup founded by **Maqsood Ahmed** (NIC Karachi Cohort 13), on securing strategic partnerships with Payoneer, Airwallex, Nsave, and PingPong. The partnerships will help Pakistani freelancers, startups, and businesses access global business banking, open multi-currency accounts, and resolve international payment issues faster.

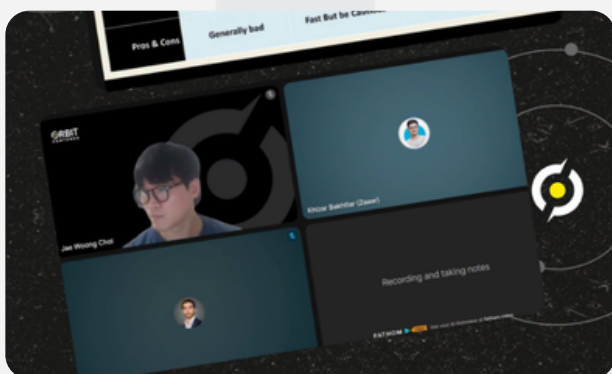
The Latest at NIC Karachi

Acceleration Sessions



Elevator Pitch 101

NIC Karachi's Acceleration Cohort 3 explored the art of crafting effective elevator pitches with Kelly Pang from Orbit Ventures. The session focused on communicating startup value clearly, concisely, and confidently to investors and partners. Founders from **Fortanixor Technologies, Three Shelves, Lendverse, Asani.io** and **Porter Pakistan** gained practical insights to sharpen their messaging and strengthen their pitches.



Fundraising Fundamentals 101

Hiruy Ephrem from Orbit Ventures guided NIC Karachi's Acceleration Cohort 3 through startup fundraising fundamentals, covering investor understanding, early-stage capital, growth metrics, and effective fundraising strategies. **Fortanixor Technologies, Three Shelves, Lendverse, Asani.io, and Porter Pakistan** gained practical insights to approach fundraising with greater clarity and confidence.

The Latest at NIC Karachi



EY Ripples x NIC Karachi Masterclass

EY Ripples x NIC Karachi hosted a masterclass on “Managing Your Finances & Preparing for Investment,” equipping startups with practical financial knowledge. The session covered budgeting, forecasting, cash flow, KPIs, governance, valuation, due diligence, and funding pathways. Led by **Ayesha Bibi** and industry experts, the masterclass strengthened founders’ financial decision-making and investment readiness for sustainable growth.



Setting KPIs and OKRs for Growth

NIC Karachi hosted a practical Primary Track session led by **Maha Shahzad**, Founder & CEO of Buskaro, helping founders define objectives, establish meaningful KPIs, and align metrics with long-term goals. Maha shared insights on KPI dashboards, data-driven decision-making, and performance tracking. She also highlighted NIC Karachi’s supportive ecosystem and opportunities for entrepreneurial growth.



NIC Karachi Hosts “She Builds Pakistan” Dialogue

Sahibzadi Mahin Khan, **Shabista Bakhtiar**, and **Hibba Rizvi** joined “She Builds Pakistan,” hosted by NIC Karachi, for an inspiring dialogue on women’s growing role in Pakistan’s economic future. The conversation highlighted women-led businesses, leadership, and entrepreneurship, emphasizing the importance of an inclusive ecosystem that empowers women to build impactful ventures and contribute to sustainable economic growth.

BUZZ Board

Accelerating NIC Karachi!



Pakistan Single Window (PSW) hosted an engaging session at NIC Karachi, bringing together trade and finance experts to discuss SME lending, collateral requirements, and access to finance. **Mr. Fahad Ali, Mr. Syed Tasbih Ul Hassan Abidi, and Ms. Azka Rehman** shared valuable insights into financing challenges and PSW's digital solutions, simplifying cross-border trade and enabling businesses to grow.



NIC Karachi hosted International Youth Day session under Crypto Experience Month, bringing together young creators, innovators, and emerging talent. Titled "Bridging the Creator Economy & RWA on Web3," the session featured **Barirah Zaidi, Muhammad Ammar Hassan, Junaid Baig, Danial Shaikh, and Nidhal Shaikh**, offering insights into Web3, digital innovation, and emerging opportunities



NIC Karachi hosted the **Cybersecurity Huddle | Innovation Day**, providing a platform for cybersecurity professionals and ecosystem stakeholders to exchange insights, explore product showcases, and network. The session introduced the Xecurity Pulse Ecosystem, highlighted emerging innovations, and encouraged interactive feedback, strengthening industry connections and opportunities for collaborative solutions.

Exclusives: From us to you

You're safe. We'll help you
find your next, best move.



What turns early traction into lasting growth? Explore how a clear business model, strong unit economics, customer retention, and data-driven decisions help founders scale with confidence and build ventures that stay resilient in changing markets.



Must-Watch Series

This **Thai drama series** follows an underdog who builds a delivery startup to take on the tycoon who stole his idea, loosely inspired by the rise of Flash Express, Thailand's first unicorn.

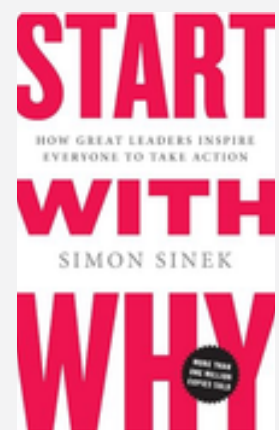
Top News

Saudi proptech startup Rela has secured an undisclosed investment from Yazeed Al Rajhi & Brothers Holding, which is joining the company as both an investor and strategic partner.

AMD to Buy Fei-Fei Li's World Labs AI Startup for \$8.2 Billion

Book Recommendation

Start with Why: How Great Leaders Inspire Everyone to Take Action by Simon Sinek explores why some leaders and organizations inspire lasting loyalty while others struggle to stand out. Drawing on examples like Steve Jobs and the Wright Brothers, the book introduces The Golden Circle, a framework for leading with purpose.



BE A PART OF US



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Scoop on
WhatsApp



Tap to Join

Let's Stay Connected!
Keep up with what's new



LinkedIn



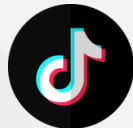
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