

Topic - 6 Business Growth

Activity 6.1

“Imagine Your Business Tomorrow”

Objective: To spark curiosity and creativity while introducing the concept of business growth in a memorable way.

Instructions:

1. Give each student a sheet of paper.
2. Ask them to close their eyes for 30 seconds and imagine a small business they might own tomorrow.
3. Then, in 3 minutes, have them write down:
 - One way their business could grow in the next year (e.g., more customers, new products, new locations).
 - One surprising challenge they might face as it grows.
 - One way ethical principles like honesty or fairness could help them overcome that challenge.
4. Students can keep their reflections private or share a single insight with the class if they wish.

Learning Outcome:

- Introduces growth, challenges, and ethics in a concrete, memorable way
- Serves as a creative bridge into the textbook content without needing prior knowledge

Introduction

Business growth refers to the planned and systematic expansion of an organization's scale, scope, and capabilities. Growth may be reflected in increased revenue, larger market share, expanded operations, or improved organizational capacity. However, growth is not limited to size alone; it also involves strengthening internal systems, leadership structures, and ethical foundations.

In management studies, business growth is viewed as a long-term process that requires strategic direction, measurement, human resource development, and risk awareness. Unplanned or unethical growth may lead to instability, whereas structured and value-driven growth supports sustainability.

Kalemaat Nooraniyah 6.1

الداعي الاجل سيدنا محمد برهان الدين رض فرماوے چھے:

"مؤمنين نے لازم چھے کہ خدا پر توکل راکھی نے وپار کرو، وپار ما ایک طرح نی کنر چھے، ایک هنر ہوئی چھے، انے ایک system ہوئی چھے، برابر بردباری سی وپار کرے، امیر المؤمنین یہ فرمایو چھے "التاجر الجسور منزوق"، کہ وپاری جہ دلیر ہوئی اهنے خدا نرق اُپس ج، business ما تھوڑو adventure تو جوئی جہ ناسبب life دلچسپ بنے چھے، overtrading نے زیادہ speculation کنر کرے، زمان نا حالات نے برابر study کری نے ہمتہ سی انے بردباری سی عمل

کریے ، حیثیة سمجھی نے عمل کریے ، پچھی خدا پر توکل راکھیے ، کتناک overnight millionaire
تھاوا جائی چھی ، اتنو حرص نہ راکھیے ، خدا نے منظور ہسے تو اہستہ اہستہ یہ بھی تھاسے ،"

الداعي الاجل سيدنا الحي المقدس رض نو ايان مبارك مؤمنين نے وپار ما اگے بڑھوا پر شوق
دلاوے چھی انے ایک stagnant point پر ٹھیرا نہ رہو جوئیے ایم سیکھاوے چھی ، وپار ما growth
لاو گھنو ضروری چھی جہر ناسب مؤمنين نو وپار expand تھائی چھی انے زمان نامقتضی مطابق
relevant رہے چھی ، انے اہم ethical طریقہ سی وپار نے ودھاوے – overnight millionaire بنوا
نی کوشش نہ کریے یہر سگلا کرتا اہم چھی والا وپار ما نقصان تھئی جائی چھی ،
Business growth واسطے ایک نظام چھی جہر وپار نے برابر اہستہ اہستہ فائدہ مند بناوے چھی ،
اھنا بارہ ما lesson ما غور کریئے۔

"سیدنا طاہر سیف الدین اقا فرماوے چھے

وعلیکم بالارتیاء اذا ام* را تریدونه وترک اقتحام

تمیں کوئی کام کروا نے چلو تو وچار کری نے چلو، برابر غور کری نے، کہ اکروو کہ نہیں؟
اھنا نفع نقصان نی طرف دیکھی نے کام کرو، اقتحام نہیں۔ کہ ایک وات خیال ما اوی تو بس
وچار کیدا بغیر شروع کری دو، نہ! وچار کرو کہ اکام کریئے تو فائدہ چھے کہ نقصان؟ اگر اچھے
فائدہ نظر اوی چھے تو کالے سوز چھے؟ مثلاً سوچا بغیر اچھے مال لئی لو کیم کہ یر گھنوسستو چھے،
پن یر مال وچا سے نہیں تو ودھارے مھنگو پڑی جا سے، خدا پر توکل را کھی نے، وچار کری نے
لو، غور کری نے لو، اھنا سگلا پہلو تپاس کری نے لو،"^۲

الداعی الاجل سیدنا طاہر سیف الدین رض وپار نے scale کئی طرح کروو چھے یر گھنا سہل
شاکلہ سی سمجھاوے چھے تاکہ مؤمنین نا وپار ما loss تھاوا سی بچی جائی، اپ غور و فکر کروا
طرف ہدایہ دے چھے جیم market study کروو، مال نے منظم طور پر purchase انے sell کروو

انے الگ الگ phases ماو پارانے divide کرو تا کہ steadily وپارا گے ودھے.

Concept of Scaling and Growth Phases

Scaling a business refers to the structured expansion of operations, capacity, or market reach without a corresponding decline in efficiency, quality, or control. Unlike simple growth, which may occur through increased sales alone, scaling emphasizes the development of systems, processes, and organizational capabilities that can support higher volumes of activity.



Figure 1: Scaling a Business³

In management theory, scaling is viewed as a critical transition that determines whether a business becomes sustainable or vulnerable to operational stress.

Business growth typically occurs through **distinct phases**.

1. "The **establishment phase** is characterized by experimentation, close supervision, and centralized decision-making. The owner plays a dominant role, and operations rely heavily on personal involvement rather than formal systems. The primary objective is survival and market acceptance.

³ Company S.L.U (2010) Freepik | All-in-one AI creative suite. Available at: <https://www.freepik.com/> (Accessed: 07 November 2025)

2. The **early growth phase** follows when demand stabilizes and begins to increase. At this stage, operational complexity rises, and informal practices start to reveal inefficiencies. The need for clearer roles and basic procedures becomes evident.
3. The **scaling or expansion phase** is the most critical stage of growth. Rapid increases in volume, customers, or geographic reach require standardized processes, defined responsibilities, and reliable performance controls. Without these elements, businesses often experience quality decline, financial strain, or loss of managerial oversight.
4. The **final stabilization or diversification phase** focuses on consolidating gains, improving efficiency, and sustaining performance over the long term. Some firms may also explore related diversification at this stage.”⁴

Quick tip:

Focus on Systems, Not Just Size: As your business grows, invest in standardized processes and clear roles to maintain efficiency and quality.

Example 6.1

Amul began in 1946 as a small cooperative formed by a group of dairy farmers in Gujarat to eliminate exploitative middlemen. In its **start-up phase**, Amul focused on local milk collection and basic processing. During the **growth phase**, it invested in processing infrastructure, cold-chain logistics, and cooperative expansion across districts. As the business entered the **scaling phase**, Amul standardized processes,

⁴ Greiner, L.E. (1998) *Evolution and revolution as organizations grow*. Harvard Business Review, 76(3), pp. 55–68.

introduced professional management, and diversified its product portfolio into butter, cheese, ice cream, and packaged foods. In the **maturity phase**, Amul strengthened brand identity, nationwide distribution, and export operations while maintaining operational efficiency.

Growth Strategies, KPIs, and Process Standardization

مرسول الله صلح فرماوے چھے:

"التدبير نصف العيش"^۵

فخوى۔ تدبير کروو زندگى نواردهو حصه چھے، زندگى نا امور، تدبير کرواسى سهل تھئى
جائى چھے،

احديث شريف زندگى نا امور ما كاميابى حاصل کروا طرف مشعل راه چھے، خاصة وپار مانع
حاصل تھائى انے expand تھائى اهما planning گھنو ضرورى چھے جہر ناسب وپار نا operations
برابر طريقه پر scale تھائى انے market presence باقى رھے اھنا واسطے كينك strategies استعمال
تھائى چھے، ير strategies ناسب وپار ما clarity انے discipline اوے چھے.

In management theory, effective growth strategies align organizational resources, market opportunities, and long-term objectives, thereby reducing the risks associated with uncontrolled expansion.

Commonly recognized growth strategies include

- market penetration,
- product or service development,
- geographic expansion, and

- strategic alliances

Kalemaat Nooraniyah 6.3

"علم انے هنرنا هر پہلو ما perfection زياده سي زياده تهاتو جائی ، تاکر economic development پروان چرھے تر خاطر محترم وزير اعظم جر كوشش كرى رهيا چھے ، انھے خدا سرخرو كړے ، اپنا Prime Minister صاحب product نا made in India نا quality control واسطے گهنوزور دئی رهيا چھے ، جر سگلا manufacturing line انے industries ما چھے انھے پوتانا quality control نا product پر پورے پورو توجه اپو ضروري چھے ، تاکر اج competitive market ما اپنا ديش نو product سگلا ما اونچو هوئی ایم امید چھے ، مارا تابعين انے همارا بھائی بند قوم ما سگلا بھائیو بہنو اديش ما هوئی کر ویديش ما هوئی ، سگلا سکھی رهے ،"

Business growth strategy ما ایک product development – strategy چھے ، product quality گهنو ضروري چھے جر مناسب customers زياده تهائی انے وپار ما ترقی تهائی ، اگر cost بچاوانے يا business scale کروا نے quality ما فرق اؤسے تو temporary فائده تهاسے مگر long-run ما customers چلا جاسے انے brand-name پر بھروسو کم تهئی جاسے.

What is KPI and Process Standardization?

To monitor the success of growth strategies, organizations rely on **Key Performance Indicators (KPIs)**. KPIs are quantifiable measures that reflect how effectively a business is achieving its growth objectives.

“Typical KPIs include revenue growth rate, profit margins, customer acquisition and retention rates, operational efficiency, and inventory turnover. These indicators enable managers to assess performance objectively and identify deviations from planned growth trajectories.



Figure 2: Choosing the right KPI

As growth accelerates, **process standardization** becomes critical. Informal practices that function well in small firms often fail under scale. Standardization involves documenting procedures, defining workflows, and establishing uniform quality standards across operations. This ensures consistency, reduces dependency on individual discretion, and supports coordination across departments or locations.”⁸

⁷ Company S.L.U (2010) Freepik | All-in-one AI creative suite. Available at: <https://www.freepik.com/> (Accessed: 07 November 2025)

⁸ Greiner, L.E. (1998) *Evolution and revolution as organizations grow*. Harvard Business Review, 76(3), pp. 55–68.

Example 6.2

McDonald's adopted a growth strategy based on geographic expansion and franchising. The company relies on standardized operating procedures, uniform menus, and tightly monitored KPIs such as service time, sales per outlet, and quality scores to ensure consistency across thousands of locations worldwide

Did you know?

The world's largest fast-food chain, McDonald's, maintains growth across 100+ countries by using standardized processes, KPIs, and team-based management, ensuring consistency and efficiency worldwide.

Delegation, Team Building, and Performance Management

The Impact of Delegation on a Business

کتاب دعائم الاسلام ما الداعي الاجل سيدنا القاضي النعمان ^{رض} فرماوے چھے۔
"وعلى الامام ان يستعمل على الجنود اهل القدرة والامانة ويولي كل ذي عمل من يقوم به
ويكل اليه ما جعله في يده"¹
فخوى۔ امام (امیں) نا اوپر واجب چھے کہ لشکر انے قوی لوگو نو استعمال کرے انے ہر شخص
نے اہنا قدرتہ مطابق اے انے پوتانا کامو نے بیجانا ہاتھ پر سوئے ،
اذکر delegation نا عمل طرف اشارہ کرے چھے کہ ہر قسم نا leader کامو نے منظم شاکلہ سی
divide کرے انے بیجا پر بھروسو کری نے اہنے سوئی دے۔

Delegation is the process of transferring authority and responsibility for specific tasks from higher management to subordinates while retaining overall accountability. In business growth, delegation is critical because centralized decision-making limits speed and scalability. Management theory identifies delegation as a key leadership function that enhances efficiency, employee development, and managerial focus on strategic issues.

Effective delegation requires clarity of expectations, appropriate authority, and trust in subordinates' competence. Poor delegation—either excessive control or lack of oversight—can result in confusion and reduced performance. Research consistently shows that structured delegation improves organizational

responsiveness and leadership continuity.

Team Building

"وعلى الامام ان يؤلف بين قلوبهم ويجمعهم على الطاعة ويحثهم على التعاون والتناصر فان
بالجماعة تقوى الامور"¹¹

فخوى۔ امام (امین) پر واجب ہے کہ دلونے تالیف کرے انے سگلا نے طاعة کروا پر جمع کرے ،
انے تعاون انے یاری اپوا پر شوق دلاوے ، جماعة ناسب امور مضبوط تھائی ہے ،
ویپار کروا واسطے team گھنی ضروری ہے جہ ناسی متفرق کامو effectively تمام تھائی ، ترسی
ویپار ما team-building گھنواہم aspect ہے جہ ناسب اپس ما تعاون ناساھ کامو بہتر شاکلہ سی
پورا تھائی ہے انے collectively goals حاصل تھائی ہے ،

In growing organizations, team building becomes essential because increasing complexity makes individual control ineffective.



Figure 3: Team Building¹¹

- A key foundation of team building is **clear role definition**. Each team member

کتاب دعائم الاسلام الجزء الاول

¹¹ Company S.L.U (2010) Freepik | All-in-one AI creative suite. Available at: <https://www.freepik.com/> (Accessed: 07 November 2025)

must understand their duties, authority, and contribution to organizational objectives. Role clarity reduces confusion, minimizes conflict, and strengthens accountability.

- **Communication and coordination** are equally important. Effective teams rely on open, consistent communication to align activities and ensure timely decision-making. As organizations grow, coordination across functions becomes critical to avoid duplication of work and operational delays.
- **Trust and cooperation** form the social foundation of strong teams. Trust develops when leadership practices fairness, consistency, and transparency. Cooperation encourages collective problem-solving rather than isolated individual effort.

Performance Management

"وعليه ان يحاسب العمال على اعمالهم وينصف في الحكم بينهم ويثيب المحسن ويقوم المقصر فان صلاح العمل بالعدل"

فحوى۔ اميرنا اوپروا جب چھ کر سگلا عمل (جر کامو کرے چھ) اھنا عملونو حساب لے انے انصاف نا ساتھ اھا حکم کرے ، اچھا عمل نے تشجيع کرے انے قصور وار نے تنبيه کرے ، عمل ني صلاحية عدل سي چھ ،

اذکرايم سیکھاوے چھ کہ ہر قسم نا leader نے اھنا نيچے نا لوگونو محاسبہ کروو جوئیے اگر محنت کیدی ہوئی تو اھنے recognition يا reward او جوئیے انے کام ما سستی کیدی ہوئی تو

اھنے تنبیہ کر وی جوئیے انے اکر و ما سگلا کرتا اھم امر عدل چھے ،
اگر عدل مافرق ھے تو کام کرنا رنا behaviour ، efforts انے performance مافرق اوی جا سے
انے eventually کام چھوری دیے۔

“Performance management is a systematic approach to monitoring, evaluating, and improving employee performance in line with organizational goals. It includes setting expectations, assessing outcomes, and providing feedback. In growing organizations, performance management ensures that expansion does not dilute productivity, discipline, or quality standards.

Management research emphasizes objective performance indicators, consistency in evaluation, and fairness in assessment. Without performance management, growth often leads to inefficiency and loss of control.”¹³

Case Study 6.1

Team Building at Toyota Motor Corporation

Toyota Motor Corporation highlights effective team building, supporting large-scale business growth. As Toyota expanded globally, it faced the challenge of maintaining efficiency, quality, and consistency across multiple plants and countries. The company addressed this challenge through a strong team-based organizational structure embedded in the **Toyota Production System (TPS)**.

At the core of Toyota’s approach is the formation of **small, cross-functional teams** on the production floor. Each team has clearly defined roles, a team leader, and shared responsibility for quality and output. Rather than relying solely on top-down

¹³ Kaplan, R.S. and Norton, D.P. (1996) *The Balanced Scorecard: Translating Strategy into Action*. Boston: Harvard Business School Press.

supervision, Toyota empowers teams to identify problems, suggest improvements, and halt production if quality issues arise. This collective responsibility strengthens accountability and reduces defects.

Team building at Toyota is reinforced through continuous training and shared organizational values such as respect for people and continuous improvement (*kaizen*). Employees are encouraged to collaborate, share knowledge, and learn from mistakes without fear of punishment. This environment builds trust and long-term commitment among team members.

Quick tip:

Start by delegating one clearly defined task (for example, reporting or customer follow-ups) to a team member, set a simple weekly outcome target, and review progress in a fixed 10-minute check-in meeting.

Business Growth Strategies Across Supply Chain

Dawoodi Bohra businesses have historically demonstrated strong participation across multiple stages of the supply chain, including suppliers, manufacturers, wholesalers, retailers, and service providers. Applying structured business growth strategies at each stage enables these enterprises to expand sustainably while maintaining quality, trust, and ethical conduct.

1. Suppliers

At the supplier stage, growth strategies focus on **scale, reliability, and standardization**.

Example: Burhanuddin Barwani's Diamond Samosa (Bhendi Bazaar, Mumbai)

Originally a small handmade samosa patti supplier in Bhendi Bazaar, the business expanded into a **large manufacturing facility in Bhiwandi** equipped with modern machinery. Bulk production and consistent quality enabled supply to broader markets beyond its original locality, demonstrating **growth through capacity expansion and supplier optimization**.

Growth Strategy Applied:

- Volume scaling through modern equipment
- Standardized quality for wider distribution

2. Manufacturers

Manufacturing growth requires **process standardization, capacity expansion, and quality control**. Bohra manufacturers often grow by centralizing production while

expanding distribution.

Example: Monginis Bakery, founded by a Dawoodi Bohra entrepreneur, represents a strong manufacturing growth model. The company scaled from a single bakery into a large network by establishing centralized manufacturing facilities and maintaining quality protocols.

Growth Strategy Applied:

- Preserving uniform quality,
- Centralized production and standardized operations.

3. Wholesalers

At the wholesale stage, growth strategies emphasize **logistics efficiency and geographic expansion**. Bohra wholesalers traditionally act as intermediaries between manufacturers and retailers.

Example: Historic East African Traders (Hebtulabhoy & Adamjee Lukmanjee)
Dawoodi Bohra families such as **MS Hebtulabhoy (Colombo)** established food import/export and shipping operations that broke British monopolies on regional exports.

Growth Strategy Applied:

- Building cross-regional distribution networks
- Market expansion via logistics capabilities

4. Retailers

Retail growth focuses on **replication, branding, and customer trust**. Bohra retailers often scale by opening multiple outlets under a single brand identity.

Example: The Bohri Kitchen (Munaf Kapadia)

Started as a weekend concept dining experience focused on Bohri cuisine, *The Bohri Kitchen* became a **recognized food brand**, expanding its customer base beyond community circles into mainstream dining. Its strategic use of **experience, quality, and brand differentiation** supports retail growth in the hospitality segment.

Growth Strategy Applied:

- Brand building
- Quality-based customer loyalty

5. Service Providers

Service-based Bohra businesses grow by **professionalization, delegation, and performance management**, as services depend heavily on human capital.

Example: Bohra-Owned Glass Facade Manufacturers

Entrepreneurs in the glass and facade business have shifted from local supply to engaging prominent real estate firms, enhancing service delivery and pricing power. Supported by community business networks and interest-free funding, these service providers grow by establishing credibility and professional systems.

Across all stages of the supply chain, Dawoodi Bohra businesses demonstrate that sustainable growth is achieved through structured expansion, process

standardization, and ethical management. By aligning growth strategies with trust, quality, and accountability, these enterprises successfully scale while preserving long-term stability and community confidence.

Managing Growth-Related Risks and Challenges

جیم پہلے ذکر تھی دلیر و پیاری نے خدا رزق آپسے ، و پیار ما گھنا challenges نے risk ہوئی ہے
جر نے overcome کروا نے ہدایہ کرامت ہدایہ دیتا رہے ہے ،

Kalemaat Nooraniyah 6.4

"مؤمنین نی جماعۃ! اَلْمُؤَبَّرُج عَقْرَبِ جِمْ سِمْ - ، ایم کہوئی ہے کہ اُبْرَج نی تاثیر ما
جر جنائی ہے یہ ہمیشہ مستقبل نو future - نو plan کرے ہے ، تدبیر کرے ہے Height ...
of planning سو نہ کہ خدا پر توکل کہ خدا بہتر ہے کر سے ... تو ایک تدبیر نا ساتھ بیسری
تدبیر و بھی کرتا ہو جوئی ، انہر ایک تدبیر ما خدا پر بھروسہ اور آھو جوئی ، انہر کوئی
بھی تدبیر ما کامیابی نہ ملے تو ترقی زیادہ خدا پر بھروسہ اور آھو جوئی" ^{۱۴}

ایمان مبارک مؤمنین نے مشکل وقت ماسونہ کرو جوئی انہر طرف ہدایہ دے ہے ، و پیار ما خدا
پر توکل را کو گھنہ ضروری ہے جر نا سبب ذہن نے سکون ملے ہے انہر زیادہ محنتہ کرو اوپر
شوق دلاوے ہے ،

جیم و پیار ما growth اوے ہے تیم challenges زیادہ پیش اوے ہے ، انہر واسطے تدبیر کرو بھی

^{۱۴} المجلس الثاني ۱۴۴۵ھ

گھنواہم چھے جر ناسبب future risks برابر manage کری سکا ئی چھے.

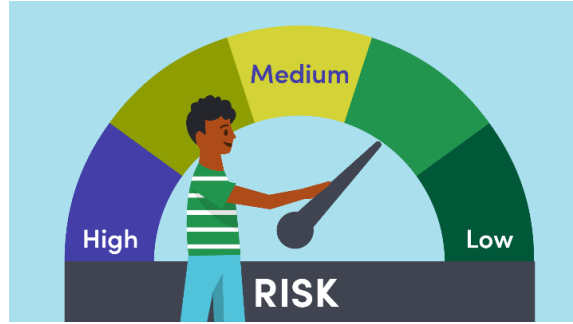


Figure 4: Risk Management¹⁵

As organizations expand, risks must be managed through **anticipation, structure, and accountability**. Growth should be deliberate rather than impulsive.

Key Management Principles

- **“Structured Planning:** Growth should be preceded by clear objectives, resource assessment, and capacity evaluation.
- **Gradual Expansion:** Rapid, uncontrolled growth leads to instability.
- **Clear Accountability:** As complexity increases, roles and responsibilities must be clearly defined. Leaders remain accountable even when authority is delegated.
- **Continuous Oversight:** Performance and outcomes must be reviewed regularly to detect deviations early.
- **Ethical Safeguards:** Growth decisions must not compromise fairness, employee rights, or customer trust.

¹⁵ Company S.L.U (2010) Freepik | All-in-one AI creative suite. Available at: <https://www.freepik.com/> (Accessed: 07 November 2025)

Some of the commonly faced risks are given below:

- **Operational Risk:** Processes become inconsistent and inefficient as the business expands without standardization.
- **Financial Risk:** Rapid growth can strain cash flows and increase debt or liquidity pressure.
- **Quality Risk:** Product or service quality may decline when scale outpaces control mechanisms.
- **Human Resource Risk:** Employees may become overburdened, untrained, or unclear about roles during expansion.
- **Leadership Risk:** Decision-making may slow or weaken if authority and responsibility are not clearly delegated.
- **Reputational Risk:** Ethical lapses or service failures during growth can damage trust and brand image.
- **Compliance Risk:** Expansion into new markets can expose the business to regulatory and legal challenges.
- **Strategic Risk:** Poorly planned or rushed growth decisions can misalign resources and long-term objectives.

These risks highlight why growth must be **planned, monitored, and ethically managed** rather than pursued aggressively without structure.”¹⁶

¹⁶ Kaplan, R.S. and Norton, D.P. (1996) *The Balanced Scorecard: Translating Strategy into Action*. Boston: Harvard Business School Press.

Did you know?

WeWork's rapid global expansion without adequate risk management, profitability focus, and operational controls led to a dramatic valuation collapse and the resignation of its CEO, illustrating how unmanaged growth can destabilize even highly funded companies.

Dawoodi Bohra Business Growth Across Different Continents

IN India

Growth Focus

- Strengthen SME entrepreneurship (retail, textiles, spices, logistics, healthcare, IT services)
- Encourage digital adoption (UPI, GST compliance, e-commerce)
- Expand women-led and home-based businesses
- Build formal training in accounting, taxation, and documentation
- Promote cluster-based specialization (e.g., Surat textiles, Mumbai trade, Indore retail)

Long-Term Growth Paths

Real estate | manufacturing | education | halal foods | professional services

PK Pakistan

Growth Focus

- Develop export-driven sectors (textiles, leather, dates, spices, handicrafts)
- Build stable businesses despite economic volatility through diversification
- Create strong supply chains across Karachi, Hyderabad, and rural hubs

- Strengthen banking, legal compliance, and trade documentation
- Support small entrepreneurs through mentorship and rotating capital funds

Strong Sectors

Wholesale | trading | garments | logistics | light manufacturing

LK Sri Lanka

Growth Focus

- Expand businesses linked to tourism, hospitality, retail, and halal dining
 - Build strong community-based SME networks
 - Import–export trade (spices, tea, garments)
 - Maintain financial discipline due to currency risks
 - Encourage IT, accounting, and skilled professions
-

BD Bangladesh

Growth Focus

- Leverage garment and textile manufacturing
- Build wholesale and distribution networks
- Train youth in IT, logistics, quality control & finance

- Promote ethical trade & employee welfare
 - Strengthen women-led small business initiatives
-

SG Singapore

Growth Focus

- Build highly compliant, structured professional and business enterprises
 - Strengthen halal food & healthcare brands
 - Grow logistics, trading, consulting, and financial services
 - Encourage youth into high-skill careers (tech, finance, medicine)
 - Promote ethical trust-based branding
-

MY Malaysia

Growth Focus

- Expand halal-certified businesses
- Engage in regional trading across ASEAN & GCC
- Strengthen professional careers and SMEs
- Build cross-cultural partnerships
- Invest in education and Islamic finance awareness

ID Indonesia

Growth Focus

- Participate in the world's largest halal consumer market
- Strengthen trade in foods, spices, textiles, handicrafts
- Empower youth in e-commerce & digital entrepreneurship
- Build local partnerships with trust and cultural respect

AE United Arab Emirates

Growth Focus

- Develop structured, compliant businesses aligned with UAE laws
- Expand into trade, gold & jewelry, real estate, retail, restaurants, logistics
- Invest in franchises and organized retail
- Train second-generation youth in management & leadership
- Build regional business headquarters in Dubai/Abu Dhabi

KW Kuwait

Growth Focus

- Focus on trading, retail, finance, contracting & services
 - Build long-term stability through compliance and planning
 - Encourage youth into professional and government-linked jobs
 - Promote ethical wealth creation & charitable ecosystems
-

BH Bahrain

Growth Focus

- Leverage Bahrain's financial services strength
 - Develop SMEs in logistics, consulting, food & trade
 - Strengthen entrepreneurship training and mentorship
 - Encourage cross-GCC business linkages
-

OM Oman

Growth Focus

- Develop trading & supply chains with East Africa & GCC

- Strengthen wholesale & retail networks
 - Encourage local partnerships and government compliance
 - Support manufacturing & seafood-linked trade
 - Preserve ethical & heritage-based business identity
-

KE Kenya

Growth Focus

- Modernize traditional trading businesses
 - Expand wholesale & retail chains, FMCG, logistics, agri-trade
 - Invest in real estate & light manufacturing
 - Support youth training & education
 - Strengthen micro-finance & cooperative business models
-

TZ Tanzania

Growth Focus

- Build structured wholesale & retail operations
- Strengthen port-linked trade opportunities
- Invest in manufacturing & distribution networks

- Support women & youth entrepreneurs
 - Integrate technology for inventory & finance
-

UG Uganda

Growth Focus

- Develop agriculture, Trading, wholesale, logistics & retail
 - Encourage compliance-based operations
 - Strengthen vocational & business education
 - Build community-supported entrepreneurship programs
-

EG Egypt

Growth Focus

- Engage in trade & distribution of textiles, foods, & consumer goods
 - Strengthen Arabic-language business capacity
 - Promote tourism & hospitality-linked enterprises
 - Support youth entry into global careers & startups
-

MG Madagascar

Growth Focus

- Strengthen wholesale & retail networks
 - Expand agri-trade, vanilla & spice-linked business
 - Invest in structured financial systems & accounting
 - Train youth in modern business operations
-

AU Australia

Growth Focus

- Build compliant SMEs in food, logistics, healthcare & services
 - Encourage professional careers (medicine, IT, law, finance)
 - Invest in property & structured investments
 - Support student-to-entrepreneur pathways
 - Promote halal & ethical consumer brands
-

NZ New Zealand

Growth Focus

- Develop halal food & retail ecosystems
 - Encourage entrepreneurship in services & consulting
 - Build youth skills in IT, engineering, research & trades
 - Invest in property & structured business models
-

US United States

Growth Focus

- Promote professional excellence in high-skill careers
 - Build strong SME networks in food, retail, logistics, healthcare & tech
 - Develop structured wealth planning & investment education
 - Strengthen business incubators & mentorship
 - Encourage second-generation leadership training
-

GB United Kingdom

Growth Focus

- Encourage entrepreneurship in retail, food, real estate & professional services
 - Train youth in finance, IT, healthcare, law & consulting
 - Promote business compliance, branding & marketing
 - Develop community-based investment and support systems
-

IE Ireland

Growth Focus

- Build niche businesses in food, retail & services
 - Encourage careers in tech & pharmaceuticals
 - Develop halal-compliant ventures
 - Strengthen community business networking
-

DE Germany

Growth Focus

- Promote structured, compliant SMEs
 - Encourage participation in manufacturing, automotive services, retail & logistics
 - Invest in language training & cultural integration
 - Develop halal food distribution & ethnic retail
-

FR France

Growth Focus

- Grow halal food, fashion, retail & hospitality businesses
 - Encourage youth entry into design, tech & trade
 - Strengthen legal & compliance knowledge
 - Promote ethical business identity & trust-based branding
-

الداعي الاجل سيدنا عالي قدر مفضل سيف الدين طع فرماوے چھے:

"موالي طاهرين ني حرمة سي مؤمنين نا وپار ما اتني برکت اچو کر هر ايك مؤمن ملك التجار هوئي، وپار نا بادشاہ هوئي، اهنو وپار پھيلايو هوئي، انے خدا پر توکل کري نے مؤمنين دليري سي وپار نا کرنا هوئي، هوش انے جوش نا ساھ وپار کرنا هوئي سگلا"

ايان مبارک پورا session نو خلاصه چھے۔ مؤمنين نے وپار ما growth لاو و ضروري چھے تا کر زمان ساھ relevant رهے، اھنا واسطے منظم system چھے، business growth ما 4 phases چھے انے اھنا مطابق business scale تھائي چھے، KPI's، Growth strategies، انے process standardization نا ذريعه سي وپار نو growth process نے track کري سگائي چھے، دنيا ما مؤمنين نا وپار گھنا مشهور چھے، جر سگلاير پوتانا گام نے study کري نے business strategies نا ذريعه سي business نے grow کيدو چھے، وپار ما team-building، delegation، انے performance management اھم چھے جر ناسي کامو channelize تھئي نے خوبي نا ساھ مکمل تھائي چھے، انے وپار grow تھائي تر ساھه بيجا risks بھي پيش اوے چھے جر نا واسطے خدا پر توکل را کھي نے تدبير کروویر challenges نے overcome کروا ما مدد کرے چھے.

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Sr No.	Glossary
1	Scaling: Expanding business operations efficiently without proportional increases in costs.
2	Growth Phases: Distinct stages a business passes through establishment, early growth, scaling, and stabilization.
3	Growth Strategy: A planned approach to expanding market share, products, or geography.
4	KPI (Key Performance Indicator): Measurable value used to evaluate success in achieving objectives.
5	Process Standardization: Creating uniform procedures to ensure consistency and efficiency in operations.
6	Team Building: Developing cohesive groups with defined roles to achieve organizational goals.
7	Delegation: Assigning responsibility and authority to others while retaining accountability.
8	Performance Management: Systematic monitoring and evaluation of employee performance aligned with goals.
9	Risk Management: Identifying and mitigating potential financial, operational, human, or strategic risks.
10	Artificial Intelligence (AI): Technology that simulates human intelligence for decision-making, automation, and analysis.
11	Customer Personalization: Using data to tailor products, services, or communications to individual preferences.

12	Operational Efficiency: Optimizing processes to reduce waste, time, and costs while maintaining quality.
13	Growth Resilience: The ability of a business to withstand operational, financial, or market challenges while continuing to expand.
14	Ethical Risk Management: The practice of identifying and addressing business risks in a way that aligns with moral and Islamic principles, ensuring fairness, trust, and accountability.

About HQHB & TR

We are a department formed by the 52nd Dai-al-Mutlaq Syedna Mohammed Burhanuddin RA as a part of the chain of events that took place on the auspicious occasion of His Golden Jubilee to commemorate 50 years tenure as the leader of the Dawoodi Bohra Community. We educate mumineen about Qardan Hasana and doing Business compliant with Fiqh-e-Fatemi and its benefits in the world and, thereafter, fostering economic and social growth. To summarize, AL-TIJAARAT-AL-RAABEHAH & IDAARAH HASANAAT AL-QARD AL-HASAN AL-BURHANIYAH are non-commercial, religious departments.



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