



Pre-feasibility Study

PICK AND DROP SERVICE

November 2020

“The figures and financial projections are approximate due to fluctuations in exchange rates, energy costs, and fuel prices etc. Users are advised to focus on understanding essential elements such as production processes and capacities, space, machinery, human resources, and raw material etc. requirements. Project investment, operating costs, and revenues can change daily. For accurate financial calculations, utilize financial calculators on SMEDA’s website and consult financial experts to stay current with market conditions.”

Small and Medium Enterprises Development Authority
Ministry of Industries and Production
Government of Pakistan

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1 DISCLAIMER

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2 EXECUTIVE SUMMARY

This feasibility study analyzes the market dynamics and financials of **Pick and Drop service**, which is proposed for bigger cities across the country. Ideally, **Karachi, Rawalpindi-Islamabad, Faisalabad, Lahore and Peshawar** could be some of the good locations to start this business.

The proposed business is to start a pick and drop service to target the students and working classes who travel on daily basis to their work places and schools. The potential markets include the middleclass and upper-middle class population who need better substitute for substandard public transport or an alternative where the public transport is totally unavailable.

The capital cost involves buying two mini vans and setting up a small office to manage and deal customers. Each van will cater to one of the two target segments of customers. The total project cost is about **Rs. 2,301,886**; which includes working capital of **Rs. 68,386**; capital cost of **Rs. 2,233,500** to buy two mini vans, which also includes cost of **Rs. 33,500** to set-up small office with furniture and equipment.

The project has a healthy revenue stream and hence has a high **IRR of 41%**. **Payback period** is calculated to be **3.73 years** and **NPV** is estimated at **Rs. 3,739,875**.

Some of the most significant considerations for the success of business are following:

- Good marketing to reach out to people who are seeking such services. For example, marketing through pamphlets, word of mouth, magazine ads, social media, display of contact number on vehicles etc.
- Be consistently punctual and to build a relationship of trust with the customers.
- Drivers with smooth driving skills, professional and courteous attitude.
- Getting feedback from the customers to further improve the service.

Equally important factors:

- In cases of some unforeseen vehicle breakdown, there must be prior arrangement deal with someone with a van to provide emergency service.
- Proper maintenance of vehicles to avoid failures and breakdowns.

3 INTRODUCTION TO SMEDA

The Small and Medium Enterprises Development Authority (SMEDA) was established in October 1998 with an objective to provide fresh impetus to the economy through development of Small and Medium Enterprises (SMEs).

With a mission "to assist in employment generation and value addition to the national income, through development of the SME sector, by helping increase the number, scale and competitiveness of SMEs", SMEDA has carried out 'sectoral research' to identify policy, access to finance, business development services, strategic initiatives and institutional collaboration and networking initiatives.

Preparation and dissemination of prefeasibility studies in key areas of investment has been a successful hallmark of SME facilitation by SMEDA.

Concurrent to the prefeasibility studies, a broad spectrum of business development services is also offered to the SMEs by SMEDA. These services include identification of experts and consultants and delivery of need based capacity building programs of different types in addition to business guidance through help desk services.

4 PURPOSE OF THE DOCUMENT

The objective of the pre-feasibility study is primarily to facilitate potential entrepreneurs in project identification for investment. The project pre-feasibility may form the basis of an important investment decision and in order to serve this objective, the document/study covers various aspects of project concept development, start-up, and production, marketing, finance and business management.

The purpose of this document is to facilitate potential investors in **Pick and Drop Service** by providing them with a general understanding of the business with the intention of supporting potential investors in crucial investment decisions.

The need to come up with pre-feasibility reports for undocumented or minimally documented sectors attains greater imminence as the research that precedes such reports reveal certain thumb rules; best practices developed by existing enterprises by trial and error, and certain industrial norms that become a guiding source regarding various aspects of business set-up and it's successful management.

Apart from carefully studying the whole document one must consider critical aspects provided later on, which form basis of any Investment Decision.

5 BRIEF DESCRIPTION OF PROJECT & PRODUCT

There is scarcity of proper mass transit in major cities of Pakistan. Also, the people who have to travel to commercial centres for jobs in city on daily basis from residential areas have to face difficulties due to poor public transport system. This situation, apparently being problematic, gives a feasible business opportunity to the private pick and drop service providers. A primary research was carried out to investigate the different aspects of the business. It was found that the biggest consumers for the service are students and the working class people, especially women who go to offices on daily basis. With increasing urbanization, the pressure on the public transport is increasing. A vast majority of people do not have personal transport. Public transport is either unavailable on their route or is too inconvenient. Thus a lot of people, especially women, prefer pick and drop service instead of using public transport. Therefore, a number of people have adopted this business for its sure returns with relatively small investment. Besides the main revenue from regular customers, the vehicles are used on weekends and at night, for picnics and different events to generate additional revenues.

Some of the related details of the proposed business are following:

- **Technology:** The technology infrastructure of the business includes the vans. The feasible moderate start requires two mini vans. Each van can cater to one of the two segments. Mini vans with CNG kits will cost around Rs.1,100,000 each. Each van will have a seating capacity of 7 adults or 10 kids.
- **Location:** The service is suitable for populations not residing in top posh areas in cities, as most of such people use their own vehicles. Whereas, relatively middle-income population residing in cities like Karachi, Lahore, Rawalpindi-Islamabad, Peshawar and Faisalabad is an ideal target market for this business and thus aforementioned locations are suitable locations to start this business.
- **Target Market:** The main customers would be office-going people and students. The office-going people can be catered through one van and in one shift only. For students, however, the van will take two shifts. Because of the difference in timings of many schools, a single van will serve different school-going kids in each of the two shifts. Additionally the van will take another shift for coaching centres in the evening. Moreover during the night or weekends, the vans could be used for providing pick and drop service for wedding events, picnics etc.
- **Employment Generation:** The proposed project will initially provide direct employment to two people - two drivers for vans. It is assumed that the owner will be driving one of the vans himself. Financial analysis shows the service shall be profitable from the very first year of operation. Therefore, from fifth year onwards more people will be employed for driving the additional vans purchased each year.

5.1 Service Process Flow

A route is fixed with stops to pick people from each place at specific times. The flow will be from one area to other area depending upon the number of customers from each area. A plan for the route to be followed and time could be made depending upon the customers.

5.2 Operational Capacities

The business with two vans will have the capacity to serve around 37 passengers on a typical workday at the start. The office van will give service to 7 passengers and the school van will take two shifts of school kids in the morning and a shift for tuitions in the evening. Assuming 10 kids in van in each shift.

As the business will grow, with the addition of one more van into the fleet from fifth year each year onward, the operational capacity will be increased.

6 CRITICAL FACTORS

The main critical success factors that contribute towards the successful execution of business are following:

- Good marketing to be known among people who are seeking such service. For example, marketing through pamphlets, word of mouth, magazine ads, social media, display of contact number on vehicles etc.
- To be punctual and to build a relationship of trust with the customers is important.
- Drivers with smooth driving skills and professional and courteous attitude.
- Listening to customer's feedback to improve the service further.
- In cases of some unforeseen vehicle breakdown, there must be some prior arrangement deal with someone with a van to provide the service undisrupted.
- Proper maintenance of vehicles to avoid failures and breakdowns.

7 GEOGRAPHICAL POTENTIAL FOR INVESTMENT

The service is well suited for populations not residing in top posh areas in cities, as most of such people use their own vehicles. Whereas, relatively middle-income population residing in cities like Karachi, Lahore, Rawalpindi-Islamabad, Peshawar and Faisalabad make use of pick and drop service and thus these are suitable locations to start such business.

8 POTENTIAL TARGET CUSTOMERS

The target market for this service would be divided into following categories:

Students: The first category is the college/school-going students. Many students have to take public transport, which is not convenient and may require the students to walk for a certain distance to get to their destinations. Thus, especially the female students prefer to avail a pick and drop service. Some female students even hire a rickshaw. Therefore, if they can get a proper pick and drop service with a sufficient number of students inside it, a sense of security is raised as well.

Office Employees: The second segment is the office-going people. They are also potential target customers, where demand for pick and drop services is generally high. The office-going people are generally charged at higher rate and thus serve as premium customers in the business.

Other Activities: Additionally, in the free time, at night and during weekends, vehicles could be used for providing services to people who want pick and drop services for wedding events, picnics, etc.

9 PROJECT COST SUMMARY

A detailed financial model has been developed to analyze the commercial viability of this project. Various costs and revenue related assumptions along with results of the analysis are outlined in this section.

9.1 Project Economics

All the figures in this financial model have been calculated for estimated sales of **Rs.1,443,000** in the year one. The revenue stream is expected to increase by 10% each year in subsequent years.

The following table shows internal rate of return, payback period and net present value of the proposed venture:

Table 9.1: Project Economics

Description	Details
Internal Rate of Return (IRR)	41%
Payback Period (years)	3.73
Net Present Value (NPV)	Rs. 3,739,875

9.2 Project Financing

Following table provides details of the equity required and variables related to bank loan for the initial investment of project cost.

Table 9.2: Project Financing

Description	Details
Total Equity (100%)	Rs. 2,301,886

9.3 Project Cost

Following fixed and working capital requirements have been identified for operations of the proposed business:

Table 9.3: Project Cost

Item	Cost (Rs.)
Furniture and Equipment	33,500
Vehicles	2,200,000
Total Capital Investment	2,233,500
Working Capital	68,386
Total	2,301,886

9.4 Space Requirement

The requirement for the proposed pick and drop service is not space intensive. A small front office will be required:

Table 9.4: Space Requirement

Description	Total Cost (Rs.)
Management Office	7,000

The small shop with a monthly rent of Rs. 7,000 will serve as management/sales office to deal customers.

9.5 Furniture and Fixtures Requirement

Details of the furniture, fixture and equipment required for the project are given below:

Table 9.5: Furniture & Fixture

Description	Cost/Unit (Rs.)	Units	Total Cost (Rs.)
Table	15,000	01	15,000
Chairs	4,000	02	8,000
Fans	4,000	01	4,000
Lights and fixtures	1,500	02	6,500
Total Cost for Furniture			30,000

9.6 Office Equipment Requirement

The only equipment requirement for the business is a telephone line at office to contact and manage customers.

Table 9.6: Office Equipment Requirement

Description	Quantity	Total Cost (Rs.)
Telephone	01	3,500

9.7 Human Resource Requirement

In order to run operations of pick and drop service smoothly, details of number of employees and monthly salary are recommended as under:

Table 9.7: Human Resource Requirement

Description	No.	Salary per month per person (Rs.)	Total salary per month (Rs.)
Driver	01	17,500	17,500
Owner / Manager / Driver	01	20,000	20,000
Total Salary	02		37,500

The salaries will be increased at 10% annually. Moreover, in the fifth year and onwards, additional drivers will be employed for new vans.

9.8 Utilities and other costs

Utilities for the business include electricity, telephone and fuel for vans. Rs. 1,500 will electricity bill per month and Rs. 1,500 will be telephone bill per month.

9.9 Fuel Cost:

The most significant cost in business operations is the cost of fuel for vans. Due to seasonal shortage of CNG it is assumed that vans will consume CNG on alternative days. With a mix fuel prices, petrol equal to Rs. 13.13/km and CNG Rs. 9.33/km, the average fuel cost comes to be around Rs. 11.23 per km. The combined cost of fuel for both vans in first year is projected to be Rs. 382,690. A year over year price increase of 10% is projected in oil prices.

An essential cost is the maintenance cost of vans. The spending ensures uninterrupted service which is about Rs.6,000 per month. In addition to this, promotional expenses are assumed to be 2% of net sales every year.

9.10 Revenue Generation

Based on full capacity utilization, **Rs. 1,443,000** will be earned in first year. The revenue will increase at 10% yearly because of the increased charges.

Table 9.10: Revenue Generation – Year 1

Description	Charges per person per month (Rs.)	Number of passengers in van	Shifts	Revenue per month (Rs.)	Working months in year	Yearly revenue (Rs.)
Office van	8,000	6	1	48,000	12	576,000
School van	2,500	9	3	67,500	10	675,000
Other activities	N/A	N/A	N/A	24,000	12	288,000
Total						1,539,000

10 USEFUL WEB LINKS

Small & Medium Enterprises Development Authority (SMEDA)	www.smeda.org.pk
Government of Pakistan	www.pakistan.gov.pk
Ministry of Industries & Production	www.moip.gov.pk
Ministry of Education, Training & Standards in Higher Education	http://moptt.gov.pk
Government of Punjab	www.punjab.gov.pk
Government of Sindh	www.sindh.gov.pk
Government of Khyber Pakhtunkhwa	www.khyberpakhtunkhwa.gov.pk
Government of Balochistan	www.balochistan.gov.pk
Government of Gilgit Baltistan	www.gilgitbaltistan.gov.pk
Government of Azad Jamu Kashmir	www.ajk.gov.pk
Trade Development Authority of Pakistan (TDAP)	www.tdap.gov.pk
Security Commission of Pakistan (SECP)	www.secp.gov.pk
Federation of Pakistan Chambers of Commerce and Industry (FPCCI)	www.fpcci.com.pk
State Bank of Pakistan (SBP)	www.sbp.org.pk
Punjab Small Industries Corporation	www.psic.gop.pk
Sindh Small Industries Corporation	www.ssic.gos.pk
Pakistan Horticulture Development and Export Company (PHDEC)	www.phdec.org.pk
Punjab Vocational Training Council (PVTC)	www.pvtc.gop.pk
Technical Education and Vocational Training Authority (TEVTA)	www.tevta.org
Pakistan Readymade Garment Technical Training Institute	www.prgmea.org/prgtti/
Livestock & Dairy Development Department, Government of Punjab.	www.livestockpunjab.gov.pk
Punjab Industrial Estates (PIE)	www.pie.com.pk
Faisalabad Industrial Estate Development and Management Company (FIEDMC)	www.fiedmc.com.pk

11 ANNEXURES

11.1 Income Statement

PICK AND DROP SERVICES										
Projected Income Statement (Rs.)	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Revenue	1,539,000	1,872,750	2,069,100	2,276,010	3,698,317	5,507,944	7,504,332	9,996,919	12,745,779	16,128,362
Net Sales	1,539,000	1,872,750	2,069,100	2,276,010	3,698,317	5,507,944	7,504,332	9,996,919	12,745,779	16,128,362
Fuel Cost	382,690	420,959	463,055	509,360	840,445	1,232,652	1,694,897	2,237,264	2,871,155	3,609,452
Salaries	450,000	495,000	544,500	598,950	966,306	1,401,144	1,913,286	2,513,845	3,215,383	4,032,091
Cost of Sales	832,690	915,959	1,007,555	1,108,310	1,806,751	2,633,796	3,608,183	4,751,109	6,086,538	7,641,543
Gross Profit	706,310	956,791	1,061,545	1,167,700	1,891,566	2,874,148	3,896,150	5,245,810	6,659,241	8,486,820
Gross Profit Margin	46%	51%	51%	51%	51%	52%	52%	52%	52%	53%
General Administrative & Selling Expenses										
Utilities (Electricity and Phone Bill)	36,000	39,600	43,560	47,916	52,708	57,978	63,776	70,154	77,169	84,886
Rent Expense	84,000	92,400	101,640	111,804	122,984	135,283	148,811	163,692	180,061	198,068
Promotional Expense	30,780	37,455	41,382	45,520	73,966	110,159	150,087	199,938	254,916	322,567
Maintenance Expense	144,000	158,400	174,240	191,664	316,246	463,827	637,762	841,846	1,080,369	1,358,178
Major Overhaul					440,000					
Depreciation Expense	226,700	226,700	226,700	226,700	226,700	381,626	540,020	696,538	900,141	1,120,031
Subtotal	521,480	554,555	587,522	623,604	1,232,604	1,148,873	1,540,456	1,972,169	2,492,656	3,083,730
Operating Income	184,830	402,236	474,023	544,095	658,962	1,725,275	2,355,694	3,273,641	4,166,585	5,403,090
Financial Charges (18% Per Annum)	0	0	0	0	0	0	0	0	0	0
Earnings Before Taxes	184,830	402,236	474,023	544,095	658,962	1,725,275	2,355,694	3,273,641	4,166,585	5,403,090
Tax	0	0	0	0	2,948	82,528	173,354	330,387	503,317	750,618
Net Profit	184,830	402,236	474,023	544,095	656,014	1,642,748	2,182,340	2,943,254	3,663,268	4,652,472
Net Profit Margin	12%	21%	23%	24%	18%	30%	29%	29%	29%	29%
Monthly Profit After Tax	15,403	33,520	39,502	45,341	54,668	136,896	181,862	245,271	305,272	387,706

11.2 Balance Sheet

PICK AND DROP SERVICES											
Projected Balance Sheet (Rs.)	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Assets											
<i>Current Assets</i>											
Cash & Bank Balance	68,386	479,916	1,108,852	1,809,575	2,580,371	1,846,824	2,125,636	2,962,789	4,566,558	6,931,062	10,328,747
Total Current Assets	68,386	479,916	1,108,852	1,809,575	2,580,371	1,846,824	2,125,636	2,962,789	4,566,558	6,931,062	10,328,747
<i>Fixed Assets</i>											
Suzuki Bolan Vehicles	2,200,000	1,980,000	1,760,000	1,540,000	1,320,000	2,716,261	4,080,197	5,425,384	6,764,868	8,063,633	9,318,419
Furniture and Equipment	33,500	26,800	20,100	13,400	6,700	-	-	-	-	-	-
Total Fixed Assets	2,233,500	2,006,800	1,780,100	1,553,400	1,326,700	2,716,261	4,080,197	5,425,384	6,764,868	8,063,633	9,318,419
Total Assets	2,301,886	2,486,716	2,888,952	3,362,975	3,907,071	4,563,085	6,205,832	8,388,173	11,331,427	14,994,695	19,647,167
Owner's Equity	2,301,886	2,486,716	2,888,952	3,362,975	3,907,071	4,563,085	6,205,832	8,388,173	11,331,427	14,994,695	19,647,167
Long Term Liability	-	-	-	-	-	0	0	0	0	0	0
Total Equity & Liabilities	2,301,886	2,486,716	2,888,952	3,362,975	3,907,071	4,563,085	6,205,832	8,388,173	11,331,427	14,994,695	19,647,167

11.3 Cash Flow Statement

PACKING AND MOVING											
Projected Statement of Cash Flows (Rs.)	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Cash Flow From Operating Activities											
Net Profit	0	184,830	402,236	474,023	544,095	656,014	1,642,748	2,182,340	2,943,254	3,663,268	4,652,472
Add: Depreciation Expense	0	226,700	226,700	226,700	226,700	226,700	381,626	540,020	696,538	900,141	1,120,031
Net Cash Flow From Operations	0	411,530	628,936	700,723	770,795	882,714	2,024,374	2,722,360	3,639,793	4,563,409	5,772,503
Cash Flow From Financing Activities											
Receipt of Long Term Debt	0	0	0	0			0	0	0	0	0
Repayment of Long Term Debt	0	0	0	0	0	0					
Owner's Equity	2,301,886	0	0	0	0		0	0	0	0	0
Net Cash Flow From Financing Activities	2,301,886	0	0	0	0	0	0	0	0	0	0
Cash Flow From Investing Activities											
Office Furniture and Fixtures	-33,500	0	0	0	0	0	0	0	0	0	0
Office Vehicles	-2,200,000	0	0	0	0	-1,616,261	-1,745,562	-1,885,207	-2,036,023	-2,198,905	-2,374,817
Net Cash Flow From Investing Activities	-2,233,500	0	0	0	0	-1,616,261	-1,745,562	-1,885,207	-2,036,023	-2,198,905	-2,374,817
NET CASH FLOW	68,386	411,530	628,936	700,723	770,795	-733,547	278,812	837,153	1,603,769	2,364,504	3,397,685
Cash at the Beginning of the Period	0	68,386	479,916	1,108,852	1,809,575	2,580,371	1,846,824	2,125,636	2,962,789	4,566,558	6,931,062
Cash at the End of the Period	68,386	479,916	1,108,852	1,809,575	2,580,371	1,846,824	2,125,636	2,962,789	4,566,558	6,931,062	10,328,747

12 KEY ASSUMPTIONS

12.1 Operating Cost Assumptions

Description	Details
Maintenance cost per vehicle	Rs. 6,000 per month
Maintenance increase year over year	10%
Depreciation on vans	10%

12.2 Production Cost Assumptions

Description	Details
Petrol cost per liter	Rs. 105
Mileage per liter petrol	08 km
CNG cost per kg	Rs. 140
Mileage per kg of CNG	15 km
Distance traveled per day for office	50 km
Distance traveled per day for school and coaching	20 km
Distance traveled per day for other activities	40 km

12.3 Revenue Assumptions

Description	Details
Number of office-going passengers in van	07
Shifts per day for office	01
Number of school and coaching students in van	10
Shifts per day for school and coaching students	03

Total working months for office	12
Total working months for school and coaching	10
Total working days in a month	22

12.4 Financial Assumptions

Description	Details
Equity	100 %

Small and Medium Enterprises Development Authority

HEAD OFFICE

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