

Milestones

Newsletter October-December 2017

and
Marketing
Events

JS Bank and Careem create 1,000 Entrepreneurs!

Mahvash & Jahangir
Siddiqui Foundation
Juried Art Prize at the
**Karachi
Biennale 2017**

Launch of **'ECIB Bot**

Winner of the **Best Green
Office Coordinator
Award**



JS Bank
Health Week

JS CarAamad
Crossed 200 cars
by CRBG in a Single Month

E-Commerce Gateway for
**Pakistan's First
Direct Debit
Servicing Solution**

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1st Zameen.com Lead Converted

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JS Bank and Careem create 1,000 Entrepreneurs!



JS Bank and Careem celebrated the 1,000 Entrepreneurs landmark at a ceremony held at the Governor house. It was attended by Honorable Governor Sindh - Muhammad Zubair, Deputy CEO JS Bank - Basir Shamsie, Group Head CRBG - Kamran Jafar, Co-Founder Careem - Mudassir Sheikha and MD Careem Pakistan - Junaid Iqbal along with other prominent personalities.

JS Bank and Careem have notched up a remarkable achievement by creating over one thousand entrepreneurs in the short span of 6 months. Under the scheme of Prime Minister Youth Business Loan (PMYBL), Careem & JS Bank have successfully managed to turn 1,000 Careem Captains into entrepreneurs through PMYBL loans disbursed through JS Bank.

Basir Shamsie, Deputy CEO JS Bank, said, **“JS Bank launched this scheme in an effort to provide a fair opportunity to run their own business and be entrepreneurs. We strongly believe**

that public-private partnerships, backed by technology solutions, create a strong shared economy that helps spread the benefits of entrepreneurship to all its people. In order to further strengthen our proposition for the deserving Captains of Careem, JS Bank has also collaborated with the Mahvash & Jahangir Siddiqui Foundation to provide them with an additional equity support.”

Regarding this achievement Junaid Iqbal, MD Careem Pakistan said, **“Pakistan needs entrepreneurs and creating 1,000 new jobs is just one of the contributions Careem is making to Pakistan’s economy. We strive to ensure our Captains are able to start their journey towards financial sustainability and our goal is to continue to ensure opportunities for the maximum number of people. We are very proud of the scheme and how far we have come in such a short amount of time.”**

Mudassir Sheikha, Co-Founder Careem stated that, it’s a pleasure to have collaborated with JS Bank for this great initiative. He shared the history and vision of Careem along with appreciating the collaboration mechanism developed by JS Bank to provide a viable solution to promote entrepreneurship in Pakistan.

Speaking at the occasion, the Honorable Governor Sindh, Muhammad Zubair, praised the efforts made by Careem in helping bring a revolution in the transportation industry. He specially praised the efforts of Mr. Mudassir Sheikha, Co-founder of Careem Networks, for his vision and his team’s seamless execution.

Careem Captains clearing a performance criterion are eligible to apply for loans through JS Bank to purchase their own vehicles and drive independently for Careem. The program has proved to be immensely popular with Careem Captains and has already contributed over Rs. 1 Billion in the automotive industry through purchase of cars.

Prime Minister Youth Business Loan (PMYBL) is a program initiated by the Government of Pakistan, aimed at socio-economic development of the country’s youth. Under this agreement, JS Bank is offering subsidized loans at a 6% mark-up rate, in an effort to facilitate entrepreneurship in Pakistan.



JS Raabta Current Account reaches PKR 300 Million

JS Raabta Current Account is a modern current account backed by a powerful postpaid package designed by Telenor, offering a host of value added features. With the launch of the product in March 2017, offering a Free Telecommunication package & Banking benefits, JS Raabta gained popularity amongst the masses! The product kicked off with a substantial number of new customers in the first month and gradually picked up the momentum over the period, post its launch. With the new customers brought onboard the product portfolio, the Bank

has tapped into a unexplored territory, providing the consumers with unprecedented benefits & unmatched services! By December 2017, the total volume generated in the product reached **PKR 300 Million!**

We attribute this achievement to the dedicated team brought onboard to JS Bank's sales force bandwagon! In 2018, we expect the portfolio to expand further, and look forward to crossing the next milestone of PKR 500 Million!

JS Raabta
Current Account



Powered by  telenor **4G**

JS Bank reaches PKR 10 Billion in Deposits through JS Platinum Business Account

Catering specifically to the needs of the businessmen of Pakistan, JS Platinum Business Account was launched in December 2014. The product offers a host of benefits, providing its customers with an ultimate banking experience. The launch of the product saw the onboarding of a total of 228 customers captured during the first month. Three years into the life of the product, today JS Platinum Business Account stands at a

tremendous 21,000 customers for the product, and a volume of **PKR 10 Billion** in deposits!

The success of all newly launched products lies in the hands of the sales force, their loyalty and ownership. The team embraces every newly launched product and ensures its voice reaches out into the markets!

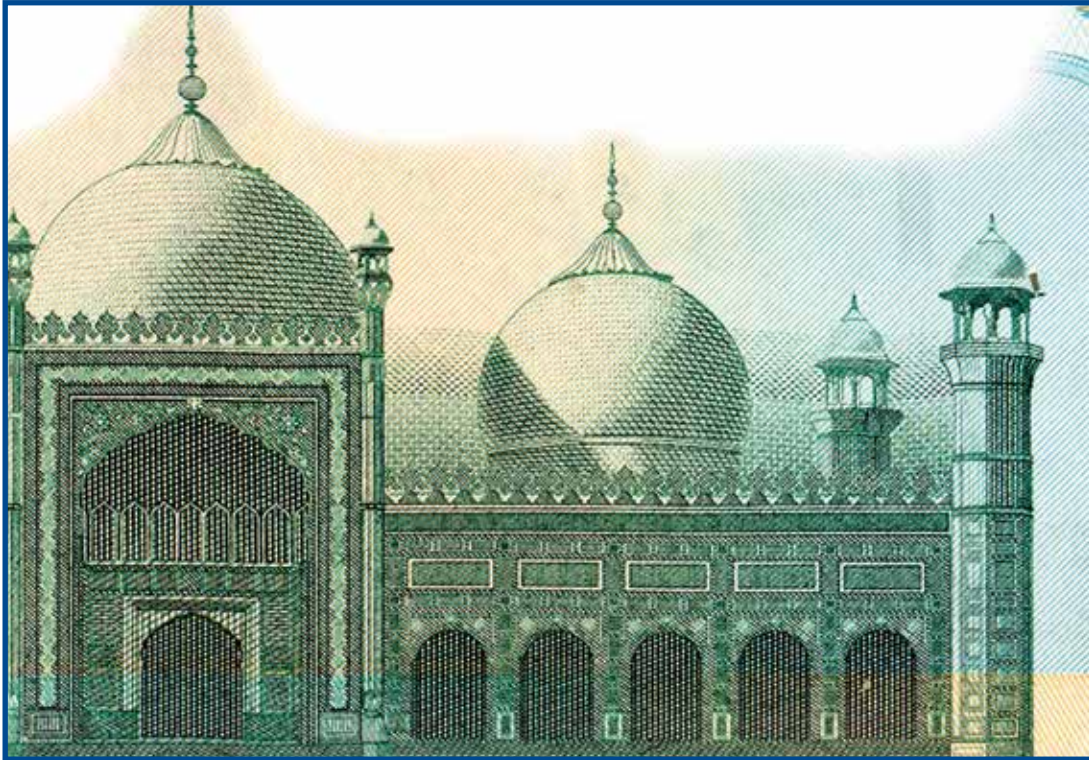
JS PLATINUM



Business Account



JS Islamic Active Allocation Fund Achieves Great Success - Plan II



After the first tranche, the closing of the JS Islamic Active Allocation Plan-II has been a tremendous one! JS Islamic Active Allocation Fund - Plan II was the second Mutual Fund campaign offered by JS Bank Limited. Launched in November 2017 in collaboration with JS Investments Limited, JS Bank enabled its customers to opt for a Sharia compliant Mutual Fund investment opportunity to better cater to their investment needs. In the first campaign of JS Islamic Active Allocation Fund, JS Bank closed at a total of **PKR 71 million**.

Together with all strength and might, the Bank booked a total business of above PKR

550 Million in Plan-II. From BCOT to Employee Banking & Cash Management, Corporate to Retail Banking, and BDU, there was not a single segment that did not put in their hundred percent in meeting the defined targets and in taking the product to success. Together, the team has proved that with dedication, zeal and commitment, the defined targets can not only be met but even exceeded! When the team puts its mind to do something, it creates an industry-wide storm!

The product would not have reached the triple digits without the contribution of the various segments. We look forward to a similar performance in the future products as well. The sales team has already started gearing up for the next plan to surpass and go beyond their limitations!



JS Bank in Collaboration with PMYBL Financed More Than 1,000 Businesses

Prime Minister's Youth Business Loan (PMYBL) project started very small with only a handful of stand alone business loans. However, through strategic partnerships like Careem and Nestlé amongst others, PMYBL has grown to cross **PKR 1 Billion** in financing with more than a thousand businesses established across Pakistan. JSBL continues to impact the lives of individuals as well as of entire families, changing for the better, allowing the entrepreneurs to not only become independent but also have a steady flow of income.



Prime Minister's
Youth Business Loan

Careem



JS CarAamad - Crossed 200 Cars by CRBG in a Single Month



JS CarAamad - Auto Financing was launched in 2016 with a promise to offer financing solutions to Consumers at the lowest mark-up and down payment. CRBG's strong focus during the FY-2017 led towards the highest monthly disbursement, crossing **200** cars in October 2017. CRBG aims to establish a new record of **500** cars in a single month.

PKR 1 Billion Disbursed by CRBG's Team in JS GharApna

Through a collective effort of 50 branches, CRBG has crossed **PKR 1 Billion** milestone in JS GharApna in 2017. We would like to recognize the efforts of the top 3 branches for their significant contribution:

- 1st Ranking:** Boat Basin, Karachi
- 2nd Ranking:** Bank Road, Rawalpindi
- 3rd Ranking:** Liaquat Road, Faisalabad

 **JS GharApna**
khawabon ka
Aashiyana



Initiatives

A photograph of a paved road winding through a snowy forest. The road is flanked by snow-covered evergreen trees. The sky is blue with some light clouds. The word "Initiatives" is overlaid in the top left corner.

Launch of Collaboration between JS Bank & Nestlé under PMYBL

To further increase the scope of Prime Minister's Youth Business Loan (PMYBL), after the success with PMYBL Careem, JS Bank launched a partnership with Nestlé. The alliance aims to facilitate potential & existing young dairy farmers to establish businesses for providing Milk services in Pakistan. Personalized PMYBL Loan facility would be offered to farmers, also known as vendors, supplying milk to Nestlé's milk collection centers.

Congratulations to the entire front-end & support team!



Signing ceremony between JS Bank & Nestlé Pakistan under the Prime Minister's Youth Business Loan. Attended by Kamran Jafar (Group Head, Corporate Retail Banking Group, JS Bank) and Shahzad Mazhar (Head of Financial Services, Nestlé Pakistan) along with senior members from both the organizations.

Dealership Induction Program Launched for Autos



JS CarAamad
autofinancing

JS CarAamad announced the dealership induction program, a fantastic opportunity for branches to authorize nearby car dealers. Dealers would be able to earn handsome commission on every lead financed through JS CarAamad. This program will not only help the branches grab new potential customers but will act as a bridge between the customer, dealer and the Bank. CRBG has successfully taken onboard 14 dealers nationwide and looks forward to crossing 200 dealers by 1st Quarter 2018.

Introduction of 'eCIB BOT'

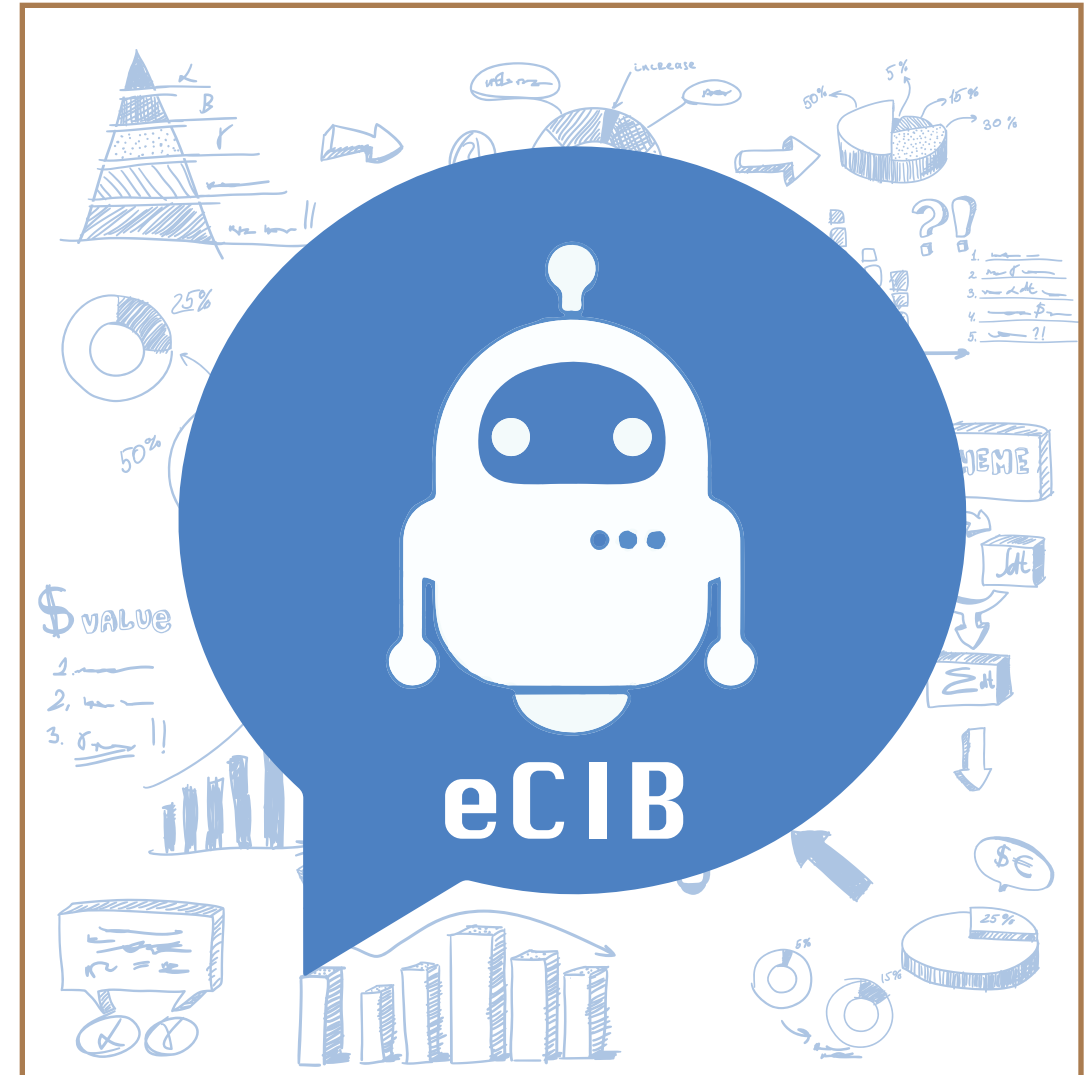
The Digital Banking Team and CAD launched fully digitalized eCIB report generation process, the digital system 'eCIB BOT' will be handled through an automated email mechanism.

The registered users will simply email eCIB request with Consumer CNIC or Corporate Borrower Code and the system will in return send the required eCIB report to the email initiator within 1 minute.

Following benefits shall be achieved through this digitization:

- eCIB report request will be processed automatically, without any human intervention, hence no manual dependency.
- Reduced TAT since the eCIB request will be processed in 1 Minute on FIFO method.
- Only registered users will have access to eCIB system. This will result in more control over eCIB requests and protect confidentiality of data.

With this milestone CAD has started its journey towards becoming Digital CAD and to completely transform to a paperless environment. It is also important to note that this entire process was automated in-house in just 2 months with zero external cost and is a great example of inter departmental cooperation.



Instant Wallet Opening through FonePay App Initiated

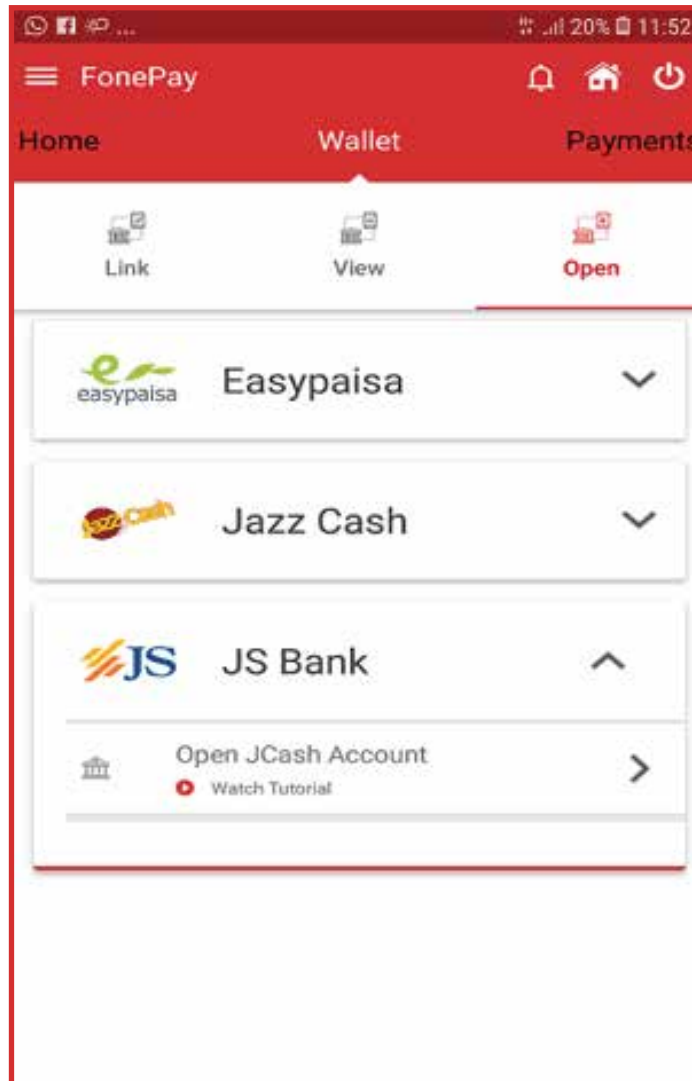
FonePay is the technology platform owned by Inov8 which provides digital payment experience to customers by scanning a QR code. FonePay Mobile App which is available for both Android and iOS users is the easiest way to scan and pay for retail purchase.

JS Wallet Account Opening in FonePay App:

FonePay Mobile App enables customers to link their core banking account or Mobile Wallet account which can be further used for making digital payments via scanning QR code.

JS Bank is the first and only bank to integrate real time Wallet Registration at FonePay App which will enable customers to open Level 1, using software based biometric system and Level 0 account for non-biometric accounts. This is ideally a 30 second seamless account opening activity which will give customers instant access to financial services.

Customers can deposit funds in their Wallet Accounts by visiting JCash agents or push funds through IBFT in their JS Wallet Accounts. Customer's mobile number will be registered as JS Wallet Account Number i.e. 03XX-XXXXXXX.



Promotion of QR Acquiring Business

Digital Banking Team has signed up with FonePay and Mastercard for merchant acquisition and has already registered **2,500** as QR merchants. The target is to scale up the registration process of QR code and register 30,000 merchants by first quarter of 2018.

This will enhance customer experience while using cashless transactions, will increase merchant acquisition as compared to POS machines and plastic cards and highlight brand image of JS Bank in defining cashless customer journey.



SBP's Green Banking Initiative



giz Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ) GmbH



IFC

**International
Finance Corporation**
WORLD BANK GROUP

The Green Banking Guidelines were finalized by the State Bank of Pakistan (SBP) in October 2017, in collaboration with International Finance Corporation (IFC) and GIZ (German Aid Agency). The new guidelines aim to reduce the vulnerability of banks/DFIs as a result of

environmental hazards and finance projects that are environmentally friendly, proficient and socially responsible. JS Bank intends to apply the same approach in their risk, credit and governance process.

Globally Successful Pakistanis Calendar

JS Bank's 2018 calendar theme was 'Globally Successful Pakistanis' which features prominent Pakistanis who have made a name for themselves globally. The list comprises of the Dean of LUMS, Dr. Adil Najam, Founder of Careem, Mudassir Sheika and the co-founder of

Malala Fund, Shiza Shahid, amongst other notable personalities. The calendar aims to glorify the business and entrepreneurial endeavors of these individuals and also expresses nationalistic spirit!



JS Bank in Collaboration with IBP Launch Branch and Operations Manager Certification Program

To guarantee that the learning process surpasses the industry practice, is a vital step for any academy after its inception. To reinforce this, JS Bank in collaboration with the Institute of Bankers, Pakistan (IBP) launched the Branch and Operations Managers' Certification Programs (BMCP & OMCP).

JS Bank and PIM Set Up Learning Academy

JS Bank has collaborated with Pakistan Institute of Management in setting up the JS Learning Academy. This partnership has been undertaken in order to prepare young graduates with the required skills, judgment, and know-how to being effective and responsible employees. As part of various courses, JS Bank trainees are taught all the facets of the business, from sales to customer service, to human resources and operations. Furthermore, the trainees get the chance to interact with senior management of the bank, which also gives them an opportunity to build a relationship with whom they will be working along.

Management Trainee Program Successfully Launched by Learning & OD



The first successful launch of Management Trainee Program, by Learning and OD took place in 2017, where 26 Management Trainees were hired from the leading business schools in the country. This program will further assist JS Bank in organizing the Future Leadership Pipeline and enable the hiring of enthusiastic and motivated candidates.

Universal Teller Trainee Program

Learning & OD also launched the Universal Teller Program in 2017 for Branch Operations. The batch for South Region is inducted and will be placed within the start of Year 2018, while hiring for the North and Central Regions will be completed by the first quarter of 2018.



Winner of the Best Green Office Coordinator Award



Sponsored by JS Bank, WWF Pakistan held its Green Office Network Meeting, 'To Turn the Tide' in Lahore. The agenda of the meeting was to convert sustainability strategies for decreasing plastic waste into effective development plans. Prominent public and corporate sector leaders attended the conference, along with academics and industry specialists from all over Pakistan. Well known environmental lawyer, Mr. Rafay Alam,

Scientific Officer at the Centre for Climate Research and Development COMSATS, Hassaan Sipra and CEO of WWF Pakistan, Mr. Hammad Naqi Khan, were also present at the meeting. An award ceremony applauding offices with the best performance in reducing carbon footprint concluded the event, which resulted in JS Bank as the winner of the Best Green Office Coordinator.



Yawar Herekar, Head of Economics & Sustainability JS Bank, receiving the Best Green Office Coordinator's award at the WWF Green Office Network Meeting, held in Lahore. JS Bank was recognized by WWF for its various green initiatives.

Partnerships and Alliances



JS Bank has Successfully Received 1,000 Leads with their Collaboration with PAK Wheels



Pakwheels.com has forwarded over 1,000 leads to JSBL branches, and branches are very actively working on successful conversions. JS bank has successfully disbursed 1st Pakwheels.com lead and is looking forward to breaking 100 lead converted by 1st Quarter 2018. JSBL is proud to have an alliance with Pakwheels.com, the #1 Automotive web-portal in Pakistan.

1st Zameen.com Lead Converted

MM Alam Road – Lahore branch became the 1st Branch to convert Zameen.com lead. With over 2,000 leads forwarded to branches, big numbers in shape of logins and disbursements are pouring in, with excitement growing at all branches across Pakistan. JSBL is the official partner of Zameen.com, Pakistan's biggest real estate web-portal.



JS Bank Health Week

The alliances team at JS Bank dedicated themselves towards novel initiatives. In a joint venture with 17 renowned names in medical and health sector, in all three sectors, the alliances team launched a tactical discount campaign for all Debit and Credit card users. Health Week included discounts at Chughtai and Excel labs as nationwide

partners, along with Sind Lab, Park Lane Hospital, Fatima and Citi Labs, to name a few. Campaign dates were initially launched from 25th October to 2nd November and later after observing a great response from merchants and customers, campaign date was extended till 5th November 2017.

up to **50%** Discount
on all JS Bank Cards.



Celebrate **Health Week**

A step towards a Healthier Life!



JS Bank & Jazz Cash to Integrate E-Commerce Gateway for Pakistan's First Direct Debit Solution

JS Bank has entered into an agreement with Jazz Cash, where the customers of the latter will have access to Direct Debit functionality. This will bring convenience to JS Bank customers by allowing them to use their JS Bank account for purchasing online goods and services. From Jazz Cash Payment gateway, consumers will be redirected to JS Bank Internet Banking interface, to finish the transaction. This eliminates the need to submit your Credit/Debit card details and authorizing the transactions.

On this occasion, Group Head Corporate Retail Banking Group JS Bank, Kamran Jafar said,

“This partnership with Jazz Cash underlines our promise to digitize consumer experiences.” He further added, **“We need forward looking partners like Jazz Cash to optimize cash related solutions and revolutionize consumer behavior, resulting in future efficiency.”**

VP Digital and Mobile Financial Services – Jazz, Aniq Afzal Sandhu, added,

“To make convenient and simple payments, Direct Debit is the solution, as it caters to various online utility payments. Our customers’ financial services are our top most priority and we continue to strive hard



Signing ceremony between JS Bank & Jazz Cash was attended by Kamran Jafar (Head of Corporate Retail Banking Group, JS Bank) & Ms. Aniq Afzal Sandhu (VP Digital & Mobile Financial Services, Jazz) along with senior members from both the organizations.

in providing them with top class services.”

Payments supported through Jazz Cash Mobile Account, Jazz Cash Voucher and Credit/Debit cards, are the state of the art Payment gateway in Pakistan.

Jazz Cash has over 70,000 retail outlets across Pakistan

and offers a comprehensive portfolio of Branchless Banking services.

JS Bank & Wemsol Promote E-Commerce via Keenu NetConnect

To promote e-commerce, JS Bank and Wemsol Pvt. Ltd. have signed an agreement to digitize payments and provide its customers with an unmatched digital experience.

The strategic alliance is in continuation of coalitions to strategize about the future of payments and how it will evolve to become cashless.

At the event, Group head CRBG JS Bank, Kamran Jafar said,

"This association with Wemsol will establish a framework of virtual payments for e-commerce to thrive in Pakistan, which we firmly believe to be the eventual fate of the payment industry".

Imran Soomro, Chief Information Officer JS Bank, additionally stated,

"In this day and age, consumers are very adaptive of technology that brings convenience

and our alliance with Wemsol will offer such unmatched seamless solutions to our clients."

CEO of Wemsol Pvt Ltd., Syed Ejaz Hassan, said,

"Basic payment and delivery options, through inventive e-commerce solutions can alter a consumer's overall shopping experience, which makes it easier for a basic retailer to advance into digital space."



Signing ceremony between JS Bank & Wemsol Pvt Ltd was attended by Kamran Jafar (Head of Corporate Retail Banking Group, JS Bank), Imran Soomro (Chief Information Officer, JS Bank) and Syed Ejaz Hassan (CEO, Wemsol Pvt Ltd)

Cyber Monday Deal with **daraz.pk**

During the Black Friday frenzy that all banks focused on, JS Bank stood exclusively tall with introducing Cyber Monday deals at Daraz.pk. An additional discount of 15% was offered on all products. All our cardholders responded with enthusiasm to avail this exclusive, one day discount campaign. This encouraged JS Bank to set new and innovative benchmarks for all our upcoming endeavors.



Mega Discount at Crescent

In November 2017, JS Bank launched a month long campaign as a pre-sale exclusive offer for all JS Bank Debit and Credit cardholders and received an outstanding response on social media, as well as other channels.



Corporate Social Responsibility

A photograph of a stone path winding through a lush garden. The path is made of irregular, light-colored stones and is flanked by dense green foliage and tall grasses. In the background, several large trees with dark trunks and vibrant green leaves stand against a bright, slightly hazy sky. Yellow flowers are scattered among the greenery on the right side of the path.

Mahvash & Jahangir Siddiqui Foundation Juried Art Prize at the Karachi Biennale 2017

Ali Kazim, a fine arts teacher at the National College of Arts Lahore, was the recipient of the Mahvash & Jahangir Siddiqui Foundation Juried Art Prize at the Karachi Biennale 2017. The event kicked off by showcasing a creative display of various art forms such as, performance and digital. Ali Kazim's creative installation of a three-dimensional art piece made of human hair, stood out amongst the rest at KB17. His creative inspiration stems from the complexity of the human anatomy, both in its physiognomy and thematic aspects.

The jury comprised of Ingo Arand, an international cultural journalist, Savita Apte, a global art historian and South Asian art critic and Khurram Asim, a local contemporary art

collector, who collectively nominated Ali Kazim for the award.

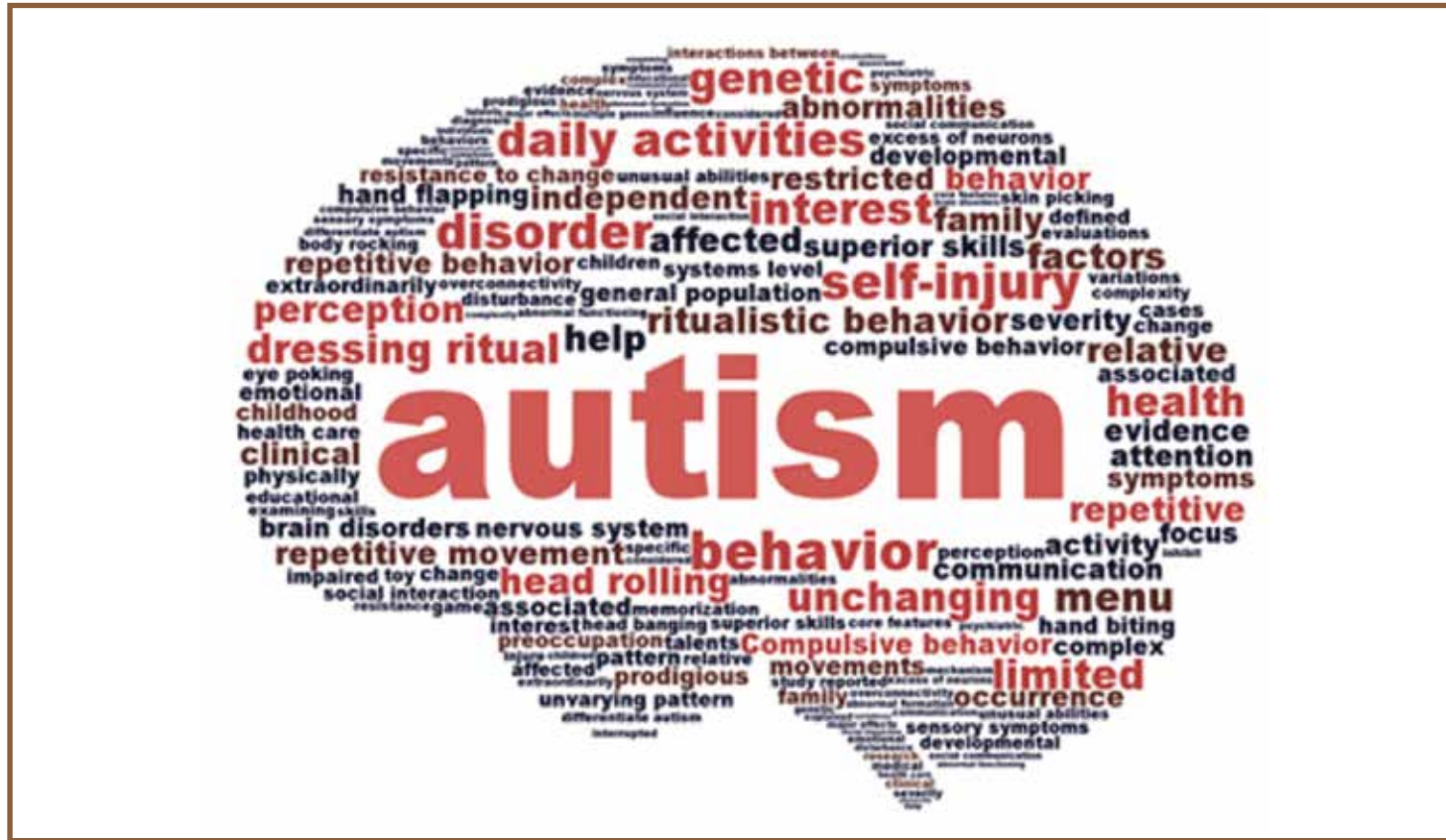
Between 18th to 20th October, across 12 venues, the KB17 Jury surveyed over 140 art displays. Creativity, originality, innovative use of material and imagination were the three pillars based on which the jury made their judgment.

Being the main sponsor of KB17, enabled JS Group to enact their vision of placing Karachi on the global art front, by ensuring world class potential of Pakistani artists.



Ali Kazim receiving the "Mahvash & Jahangir Siddiqui Juried Art Prize" from Mahvash Jahangir Siddiqui, Chairperson Mahvash & Jahangir Siddiqui Foundation, at the opening ceremony of Karachi Biennale 2017.

Autism Awareness Campaign in Sindh



To mark the opening of Autism Spectrum Welfare Trust Office and to launch Autism Awareness Campaign in Sindh, a seminar was held at the Jahangir Siddiqui Auditorium at IBA Campus, Karachi.

Ms. Rukhsana Shah, Chairperson of the Trust, opened the seminar with a welcome address. She highlighted the lack of awareness in regards to autism and learning disabilities amongst medical professionals, teachers and parents in Pakistan, while acknowledging the efforts of

the Government of Sindh in this field. She valued Mahvash & Jahangir Siddiqui Foundation's efforts in sponsoring such an event in Lahore previously.

Mahvash Jahangir Siddiqui, Chairperson MJSF, in her inaugural speech, summarized the work done by the Foundation, all over Pakistan. Her dialogue was followed by a speech by the Chief Guest, Dr. Zulfiqar Shallwani, Secretary to the Government of Sindh for Special Education. He further lauded Sindh Government's

efforts not only in the field of autism but for all disabilities in general.

Dr. Shallwani also said that it was in Karachi at the Special Education Centre, that the first Autism Centre was launched. Additionally, in different areas of Sindh, a Centre for Down's syndrome and Neuro Development Disorders will be set up. Involvement from medical colleges and DHQ hospitals would ensure sustainability and growth of the Centre.

The seminar reached its end with an address by Dr. Irum Rizwan, a pioneer in the field of Autism in Karachi, who also runs the Autism Unit at Dow University of Health Sciences. Her address was followed by a presentation on ADHA by Dr. Salma Khalil, a dialogue on Learning Disabilities by Ms. Sanam Hafeez and an overview of trainings for ASD management by Ms. Asma Ahmad.

200 teachers of special and conventional schools, doctors, parents, professionals and prominent members of the society were present at the seminar.

Articles



To Find Meaning in Your Work, Change How You Think About It

A wonderful New York Times article from 2007 recounted the 20th annual “Operator’s Challenge” — aka the “Sludge Olympics” — a competition for New York sewage treatment workers. The participants compete to show skill in their work, and often do so with great passion. Emily Lloyd, the commissioner of the New York City Department of Environmental Protection, said of the work the competitors do, **“It’s tough work. It’s frequently unpleasant work. And they’re terrific at it.”** And as you read the article, you note the pride the competitors have in their work and the purpose they find in doing it well. One man, George Mossos, noting how anonymous their work can be, is quoted saying, **“It’s enough to serve the public.”**

Why is it that some people can be extraordinarily well-paid and work in pampered settings but feel empty, while others can work in the sewers of New York City and feel fulfilled? Part of the answer is purpose.

As I noted recently in a recent article, for most people, purpose is built not found. Working with a sense of purpose day-in and day-out is an act of will that takes thoughtfulness and practice. Having observed friends and colleagues working with and without purpose for years, I’d offer the following advice on how to consciously endow your work with purpose regardless of your profession.

Connect work to service. When I was in graduate school, I once heard Bill George tell a story about how he’d highlight both patients and employees at the Medtronic annual meeting when he was CEO. He’d invite a person whose life had been

saved by a defibrillator, for example, to speak to his assembled colleagues and tell them how their work had saved his life. He’d highlight someone in the Medtronic quality control department and explain how her dedication and rigor were saving thousands of lives. He’d connect his colleagues directly to the people they served.

While everyone may not handle situations of life and death at work, we each do serve someone in what we do. Teachers can see every day the young lives they are shaping — and visualize the lasting impact they may have on the young lives they touch. Corporate accountants can connect themselves mentally to the larger work of their organizations and take pride and purpose in the customers they help. Who do you serve? Connecting our day-to-day jobs — consciously and concretely — to those we’re ultimately serving makes completing that work more purposeful.

Craft your work — and make work a craft. Yale Professor, Amy Wrzesniewski, once did an in-depth study of hospital custodial staff to determine what helped certain members of the custodial team excel. Her results (recounted by David Zax) were fascinating. Wrzesniewski uncovered a practice among the happiest and most effective custodians, she termed, **“job crafting.”** These custodial workers, focused intensely on serving patients, would **“[create] the work they wanted to do out of the work they’d been assigned — work they found meaningful and worthwhile.”** One would rearrange artwork in rooms to stimulate comatose patients’ brains; others devoted time to learning about the chemicals they used for

cleaning rooms and figuring out which were least likely to irritate patients’ conditions. They were pursuing excellence in service to others and would adapt their jobs to suit that purpose. They enhanced their assigned work to be meaningful to themselves and to those they serve. Wrzesniewski and her colleagues have even begun to think more deeply about exercises that can help anyone focus on crafting their work into something that gives them purpose while still getting the core of their job done.

In another sense of the term, this crafting was also a demonstration of treating work as craft — focusing on the skill needed to complete one’s work and dedicating oneself to perfecting those skills. This atmosphere of constant improvement in service of craft — so ably demonstrated by the sewage treatment workers of New York — in itself seems to fill professional pursuits with greater purpose.

Invest in positive relationships. Who we work with is as important as what we do. Psychologist Martin Seligman (among others) has written extensively on the importance of relationships to happiness and fulfillment (it’s a core element of his “PERMA” model for flourishing); and the now famous Harvard Grant Study found that happiness and even financial success are tied to the warmth of one’s relationships, with the study’s chief architect famously concluding, “Happiness is love. Full stop.”

While relationships necessarily (and appropriately) look different within the workplace than outside of it, they still matter. We’d all be served by identifying more ways to

develop positive collegial relationships at work. Identify a newer or younger employee you’d like to empower, and offer to help them navigate your firm. Take the lead in scheduling an event that will allow you and your colleagues to know one another more fully. Simply take the time to reflect on a new colleague each day, trying to understand him or her and why you’re grateful to have the opportunity to work with them. Whatever your approach, efforts to enhance the positive relationships you have with others at work — often investing in serving them — can give work greater meaning.

Remember why you work. Most of us don’t have the luxury of working solely for fun. We may enjoy our jobs, but we also work to earn money and pay bills. For most of us, work in and of itself is a meaningful act of service. Parents often work hard to invest in their children; and those without kids often help support aging parents or other relatives. Those without families often use their resources to support organizations they love in the community or their friends in times of need. It’s rare to find someone working with only their personal needs in mind.

Who are you working for? Identify that person or group of people. When the hours are difficult or the tasks are unglamorous, remember that your work is an act of service for those you care about in your personal life. Keeping this front of mind will help you tie more purpose into your work, even when accomplishing the most tedious of tasks.

Purpose isn’t magic — it’s something we must consciously pursue and create. With the right approach, almost any job can be meaningful.

15 Surprising Things Productive People Do Differently

I recently interviewed over 200 ultra-productive people including seven billionaires, 13 Olympians, 20 straight-A students and over 200 successful entrepreneurs. I asked a simple, open-ended question, **“What is your number one secret to productivity?”** After analyzing all of their responses, I coded their answers into 15 unique ideas.

Secret # 1: They focus on minutes, not hours.

Average performers default to hours and half-hour blocks on their calendar. Highly successful people know there are 1,440 minutes in every day and there is nothing more valuable than time. Money can be lost and made again, but time spent can never be reclaimed. As legendary Olympic gymnast Shannon Miller told me, **“To this day, I keep a schedule that is almost minute by minute.”** You must master your minutes to master your life.

Secret # 2: They focus only on one thing.

Ultra productive people know their Most Important Task (MIT) and work on it for one to two hours each morning, without interruptions. Tom Ziglar, CEO of Ziglar Inc., shared, **“Invest the first part of your day working on your number one priority that will help build your business.”** What task will have the biggest impact on

reaching your goal? What accomplishment will get you promoted at work?

Secret # 3: They don't use to-do lists.

Throw away your to-do list; instead schedule everything on your calendar. It turns out only 41% of items on to-do lists are ever actually done. And all those undone items lead to stress and insomnia because of the Zeigarnik effect. Highly productive people put everything on their calendar and then work and live from that calendar. **“Use a calendar and schedule your entire day into 15-minute blocks. It sounds like a pain, but this will set you up in the 95th percentile...”**, advises the co-founder of The Art of Charm, Jordan Harbinger.

Secret # 4: They beat procrastination with time travel.

Your future self can't be trusted. That's because we are “time inconsistent.” We buy veggies today because we think we'll eat healthy salads all week; then we throw out green rotting mush in the future. I bought P90x because I think I'm going to start exercising vigorously and yet the box sits unopened one year later. What can you do now to make sure your future self does the right thing? Anticipate how you will self-sabotage in the future, and come up with a solution to defeat your future self.

Secret # 5: They make it home for dinner.

I first learned this from Intel's Andy Grove, **“There is always more to be done, more that should be done, always more than can be done.”** Highly successful people know what they value in life. Yes, work, but also what else they value. There is no right answer, but for many, values include: family time, exercise, giving back. They consciously allocate their 1,440 minutes a day to each area they value (i.e., they put it on their calendar) and then they stick to the schedule.



*Richard Branson, chairman and founder of Virgin Group Ltd.
(Photographer: Simon Dawson/Bloomberg)*

Secret # 6: They use a notebook.

Richard Branson has said on more than one occasion that he wouldn't have been able to build Virgin without a simple notebook,

which he takes with him wherever he goes. In one interview, Greek shipping magnate Aristotle Onassis said, **“Always carry a notebook. Write everything down... That is a million dollar lesson they don't teach you in business school!”** Ultra-productive people free their mind by writing everything down.

Secret # 7: They process email only a few times a day.

Ultra-productive people don't “check” email throughout the day. They don't respond to each vibration or ding to see who has intruded their inbox. Instead, like everything else, they schedule time to process their email quickly and efficiently. For some that's only once a day, for me, it's morning, noon and night.

Secret # 8: They avoid meetings at all costs.

When I asked Mark Cuban to give me his best productivity advice, he quickly responded, **“Never take meetings unless someone is writing a check.”** Meetings are notorious time killers. They start late, have the wrong people in them, meander in their topics and run long. You should get out of meetings whenever you can, hold fewer of them yourself, and if you do run a meeting, keep it short.

15 Surprising Things Productive People Do Differently



Warren Buffett (Photo by Paul Morigi/Getty Images for Fortune/Time Inc)

Secret # 9: They say “no” to almost everything.

Billionaire Warren Buffett once said, “**The difference between successful people and very successful people is that very successful people say 'no' to almost everything.**” And James Altucher colorfully gave me this tip, “**If something is not a “hell, YEAH! Then it’s a “no!”**”

Remember, you only have 1,440 minutes in every day. Don't give them away easily.

Secret # 10: They follow the 80/20 rule.

Known as the Pareto Principle, in most cases 80% of outcomes come from only 20% of activities. Ultra-productive people know which activities drive the greatest results, and focus on those and ignore the rest.

Secret # 11: They delegate almost everything.

Ultra-productive people don't ask, “**How can I do this task?**” Instead they ask, “**How can this task get done?**” They take the “I” out of it as much as possible. Ultra-productive people don't have control issues and they are not micro-managers. In many cases good enough is, well, good enough.

Secret # 12: They theme days of the week.

Highly successful people often theme days of the week to focus on major areas. For decades I've used “Mondays for Meetings” and make sure I'm doing one-on-one check-ins with each direct report. My Friday afternoons are themed around financials and general administrative items that I want to clean up before the new week starts. I've previously written about Jack Dorsey's work themes, which enable him to run two companies at once. Batch your work to maximize your efficiency and effectiveness.

Secret # 13: They touch things only once.

How many times have you opened a piece of regular mail—a bill perhaps—and then put it down only to deal with it again later? How often do you read an email, and then close it and leave it in your inbox to deal with later? Highly successful people try to “touch it

once.” If it takes less than five or ten minutes—whatever it is—they'll deal with it right then and there. It reduces stress since it won't be in the back of their mind, and is more efficient since they won't have to re-read or evaluate the item again in the future.

Secret # 14: They practice a consistent morning routine.

My single greatest surprise while interviewing over 200 highly successful people was how many of them wanted to share their morning ritual with me. Hal Elrod, author of *The Miracle Morning*, told me, “**While most people focus on ‘doing’ more to achieve more, *The Miracle Morning* is about focusing on ‘becoming’ more so that you can start doing less, to achieve more.**” While I heard about a wide variety of habits, most people I interviewed nurtured their body in the morning with water, a healthy breakfast and light exercise. They nurtured their mind with meditation or prayer, inspirational reading, and journaling.

Secret #15: Energy is everything.

You can't make more minutes in the day, but you can increase your energy which will increase your attention, focus, decision making, and overall productivity. Highly successful people don't skip meals, sleep or

breaks in the pursuit of more, more, more. Instead, they view food as fuel, sleep as recovery, and pulse and pause with “work sprints.”

Tying It All Together

You might not be an entrepreneur, Olympian, or millionaire—or even want to be—but their secrets just might help you to get more done in less time, and help you to stop feeling so overworked and overwhelmed.