

# Imran Aftab

## Creating Opportunities

At the age of sixteen, Imran Aftab was preparing himself to drop out of a well-regarded Jesuit school in Karachi. Although he worked as a tutor to supplement his family's income, his father had struggled to find work for seven long years. The political situation in Pakistan was unstable, jobs were scarce, and it looked as though Imran's school fees were becoming too hefty to manage.

Imran and his father went to meet with the Bishop to explain their situation. There, Bishop Lobo presented them with a blank white sheet of paper, and asked Mr. Aftab to write down whatever amount he could afford. "My dad had tears in his eyes," recalls Imran. "The Bishop said he could go home and instead wanted to deal with me directly. He agreed to let me study for free—an incredibly life-defining moment, considering it was one of the best schools in Pakistan. It was a kindness that came with no strings attached, but made all the difference. I could have been in the streets. Instead, I was able to take my SATs and get a scholarship, all thanks to that little act of kindness."

Today, Imran's commitment to achievement is driven by his desire to create opportunity for others to succeed, both here in the United States and back in his native Pakistan. He brings his scientific, engineering, business, and finance expertise to bear as the CEO of 10Pearls, a software development firm he founded in 2004. The business employs over 300 people in four offices—about 80 percent in Karachi, with the rest in Toronto, Dubai, and Herndon, Virginia.

With the help of his brother in Pakistan, Imran launched 10Pearls with a mere \$2,000 while still working full-time at AOL. In his capacity as Head of Global Sourcing there, he had spent years travelling to India, the Philippines, South Africa, and Brazil, witnessing first-hand the effect of well-paying work on poor communities. "When people have an opportunity to earn money, all they want

to do is spend it on their kids," Imran says. "People in America don't understand that, especially in the rest of the world, society is much more interconnected. There are joined family systems, and one dollar—or a single created opportunity—can go a long way."

Imran often observed that such job creation would be beneficial in Pakistan, and that the country was ripe for the blended-shore business model. After all, Pakistan is the third largest English speaking country in the world, with a strong technology education system and favorable IP laws. On top of all that, competition for the best talent is scarce. "India is super saturated," explains Imran. "Unless you have a substantial amount of money you want to spend, good luck hiring Tier 1 people. Why would I work for 10Pearls when I can go work for Google India? Bangalore has more start-ups than Washington, DC!"

Still, the job at AOL was comfortable, and these thoughts were initially theoretical. The idea of starting his own software business that sourced talent in Pakistan didn't really begin to take shape until a chance encounter forced Imran to articulate his purpose aloud. While flying with other AOL executives, a colleague asked a question about his background. "One of the executives said to me, 'Imran, are you from Pakistan? You seem normal. What's wrong with the others?' Oh boy! That started a 90-minute conversation which really refined and clarified for me the purpose of my existence," he recounts. Having achieved a great deal of success, Imran found that he felt called to give back. Just as the Bishop at the Jesuit school had given him a leg up, Imran set about creating opportunity for those still in Karachi.

Armed with inspiration, he didn't overthink his plan. He'd been inspired by a short video, called "Business Backwards," detailing a new strategy in which you work first and then



make detailed plans later. So Imran sent his brother, Zeeshan Aftab, \$2,000 in Karachi and asked him to join the venture and help execute on the vision. Their first employee served as a developer, designer, and QA while they got off the ground. Working in a small empty bedroom by the kitchen, this first employee always got hungry when Mrs. Aftab, Imran's mother, started cooking. Imran and his brother made a decision: free lunch would be provided for every 10Pearls employee in Pakistan. Twelve years later, they've never missed a meal.

Today, the 300 employees at 10Pearls work with clients large and small to help businesses compete in the digital age. From developing mobile applications, to redefining and automating business processes, to focusing on service and human-centered design, to assisting with secure cloud technology, the company is brought in on all things digital, and boasts end-to-end capabilities. Imran's blended team leverages the high availability of excellent, yet affordable technical talent in Pakistan, in conjunction with world-class expert contributors stateside who work shoulder-to-shoulder with clients. And because the work they do has a larger purpose, it's never work for the sake of work. "You need to understand how to use technology for the sake of business, instead of vice versa," he explains. "You don't want to pursue capabilities just because someone else is, and a 'me too' play does not get you anywhere. We're excited because we're thinkers—we love problem solving, and there's a level of satisfaction you get when you come up with the right solution for someone. That's the intrinsic motivation."

True to that ethos, 10Pearls is working with one major client, AARP, to develop digital products for caregivers. Because Western nations are dealing with an aging population, caregiving responsibilities, especially among young people, are becoming increasingly common. A full quarter of caregivers are millennials, and that market is crying out for modernization. "These people demand mobile technology and digital tools," says Imran. "Why should they be on hold with a healthcare provider, when they could just be texting them at their leisure? Why could they not go to an online marketplace to find out the best nutrition provider, or a replacement caregiver when they're on vacation? How can they schedule a ride for mom and make sure she got there safely? How can they emotionally connect with another

caregiver? In the past, all these interesting sorts of interactions have been done in person, on the phone, and in emails. Now, thanks to the digital revolution, there's all this great advancement. We're living in a world that's going to be virtual as well as physical, and we're going to see some amazing new opportunities as a result." Thanks to this vision and work ethic, AARP named 10Pearls their Supplier of the Year for 2016, a competitive award that honors companies that use technology to change lives for the better.

Imran's expansive ambitions are not despite his humble beginnings, but rather because of them. His childhood in Karachi was a kind of "rags to riches to rags" story, but even the "riches" were relatively modest. Before he entered Grade 2, Imran's father, an accountant by education, landed a good job working for the airlines in Singapore. For two years, the family's financial woes receded. Savings accumulated, and Imran enjoyed life in Singapore. "Grade 2 to Grade 4 were some of the best times of my life," Imran recalls. "But overnight, everything just flipped, and political strife destabilized the region." Imran, his parents, and his five siblings returned to Karachi, where they survived on the family's savings for a time. But money became tighter and tighter. Imran took on his tutoring work, while Mrs. Aftab made every dollar stretch. "We had a period where we would say, we won't eat meat these days. And mom would make paddies from these kidney beans that taste like meat. She was an amazing cook," Imran remembers. "We were managing, and we took out loans to get by. Everyone in the family knew they needed to contribute in some way."

Although Imran's father felt that the kids could quit school and go to work full time, his mother was insistent that they have the opportunity to get an education. "My mom said we would starve before they took us kids out of school," says Imran. "She never had access to the education and opportunity that could have changed her life dramatically, and she wanted a better life for us. She had an amazing spirit about her, and her commitment to education created the opportunity we needed to lay the foundation for success later on."

When he wasn't working, Imran played cricket and football, read fantasy novels, and devoted himself to his studies. He hoped to excel in school and ultimately land a scholarship to study in the U.S. The Jesuit school was filled with

competitive kids from wealthy families, and most of them aspired to do just that. But while many of the kids could count on financial support from their parents, Imran knew he would have to land a scholarship if he wanted to go at all. At age 17, he filled out the applications, submitted glowing letters of recommendation, and received some acceptances, but not enough scholarship money. He would still be expected to contribute \$7,000 to his tuition, and he didn't have a penny.

It was a crucial fork in the road for Imran. He considered attending the local university, and even passed the exam to attend one of the top computer science colleges. But instead, he made a gamble and decided to take a job teaching high school chemistry, offered by the very same Bishop who had changed his life several years earlier. For a year, Imran was an 18-year-old high school chemistry teacher by day, and a tutor by night. He saved every penny, and the following year, he re-applied to school and received an acceptance letter and full scholarship to Bard College in upstate New York. He had applied for and been accepted into their Distinguished Scientist program, awarded to only ten students each year. Imran had to cover \$4,000 in expenses, but with the money he'd saved—plus \$1,000 from his father, and a campus job—he was able to start his life in the U.S. as a student at a small, liberal arts school.

Imran immediately made his mark at Bard. "I was a superstar there," he remembers. "They called me a wizard. I was able to take math and physics classes as well. More importantly, I was able to take several courses in humanities that helped tremendously. Bard was in the middle of nowhere, so there really wasn't anything to do but study." The rarified college campus was a perfect learning environment, but upon graduation, he found that there were no jobs. Imran decided to apply for a Chemistry PhD program instead. He was accepted into three prominent programs, and ultimately went with UNC Chapel Hill. "Purdue is top notch, but they made the mistake of flying me out in the middle of winter," Imran laughs. "Chapel Hill was smart enough to fly me out in the middle of March Madness!"

But after some time in North Carolina, Imran began to have doubts about pursuing a career in chemistry. The lab work had become boring, and he didn't feel like his work was directly applicable to the real world. Most of all, Imran wanted to ensure that, when he came out of

school, he'd be able to do more to help his family back home in Karachi. So he began looking at courses at UNC's Kenan-Flagler Business School, and decided to try his hand at corporate finance. Right away, something clicked. After years of study in math and the hard sciences, finance courses were a breeze. Despite having completed two years of coursework and a Master's degree, Imran decided to leave his PhD program with what's known as an "ABD"—all but dissertation. In 1996, Imran gambled on himself again and got a job stuffing envelopes on Wall Street, biding his time for a big break.

In 1997, Imran landed an interview with Chase Manhattan Bank for a job with the chemicals industry group doing syndicated finance. The interview went well, in part because Imran had much in common with the interviewer. "The guy interviewing me had a PhD in Chemistry. What's the likelihood of that?" exclaims Imran. "It seemed as if it was all scripted, right? He saw himself in me, and he could see the next steps I was trying to take in relating sciences and finances." With that, he landed the job and worked for Chase until 1999.

Imran's Muslim faith has played an important role in the development of his career, and that was not the first or last life-changing event in which he sees a divine providence. His next move was motivated by a desire to be closer to family in Virginia, and although he was reluctant to leave banking at the time, in retrospect he feels fortunate that he did. He took a job with MicroStrategy, where he began his career in technology. The company was hiring young people, training them in a kind of tech boot camp, and using them as consultants. For five years, Imran developed his familiarity with the tech world and continued to expand his skill set.

Then, in 2003, AOL came knocking. It was shortly after their acquisition by Time Warner, and they were looking for data experts to work with them on an operational overhaul. Imran had spent some time in the business world by that point, but AOL exposed him to a whole new level of leadership and infrastructure. "AOL gave me exposure to deal making," Imran says. "Because it was such a big company, it gave me the opportunity to explore a wide range of functions. I learned how to manage relationships and the political aspects of things. I was able to manage people and manage budgets. I was also brought into the outsourcing group, where they had a risk-

reward model. I learned about outsourcing and how to incentivize lenders better. I travelled internationally to all these place, and I made amazing connections along the way.”

AOL solidified and expanded the skill set Imran needed to make the jump to executive of his own firm. Armed with his experiences in the sciences, in the financial world, in a business environment, and in the tech sector, Imran’s solo venture was poised from the outset to achieve the success and potential it is well on its way to fully realizing. But Imran is quick to share the credit with those around him, including his brother, Zeeshan Aftab, who has been an instrumental right-hand man and partner. Imran also carries with him his father’s humility and his mother’s willpower. And his wife, Salma Naseer, is both a rock that grounds him and a compass that guides him.

Imran felt a kinship with Salma right away. Like him, she started out in America with practically nothing, and like him, she is self-made. Her father brought the family from India when she was 17, but he died of a stroke before he could finish his exams at Veterinary school. The couple married in 2000. In 2004, a few days before the birth of their first son, Salma’s sister and brother-in-law died in an accident. Facing so much tragedy was difficult, but Salma channeled her emotional pain into her spiritual life, and constantly reminds Imran to value what is truly important. “She has a very different outlook on life,” Imran states admiringly. “Material things don’t affect her at all. She’s always focused on the spiritual side of life, which is very important to me because it’s easy to get lost in this material world. She insures that we focus on the bigger purpose of helping people for the sake of helping and creating opportunity; not because we want to get our names out there.”

To that end, the Aftabs have launched a 10Pearls charity initiative, the Empower Foundation. The foundation focuses on the needs of children and women, both in Virginia and in Karachi. Among Imran’s goals is the expansion of the foundation, along with growing the business.

Imran’s goal of creating opportunity for those in need is one he hopes new generations of entrepreneurs will take on as well. In advising young people entering the working world today,

he encourages young people to focus on the change they want to be in their lives and their societies. “Before you pick a career, figure out what problem you want to solve,” he says. “Rather than constantly working to make more money for yourself, work backwards and figure out what you need. Then figure out how you can use your skills to expand opportunity for those around you. It’s a different mindset, and one that allows you to chart the course of your life with care and intention. Otherwise you’re constantly chasing that next promotion or maintaining the status quo. Sixty years later, you retire, and what was it all for? When you orient yourself around making a difference, there’s always more to do.”

With an eye to the future, Imran is confident in the direction 10Pearls is headed, thanks in large part to his lifelong commitment to positive global change. “I don’t know if you’d call it fearless, but I’m not afraid,” he says. “I’m not afraid of losing at all. My wife and I always remember that we came into this world with nothing. We came to this country with nothing, and we’re going to go with nothing, so why not take risks and be bold? We’re not saying be reckless, but why not keep thinking and imagining? Why not keeping working and creating opportunity for the benefit of the environment, society, and the children of tomorrow?”

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