

QUETTA TEXTILE MILLS LIMITED

CORPORATE INFORMATION

BOARD OF DIRECTORS

| | |
|---------------------|--------------------------------------|
| Mr. Tariq Iqbal | Chief Executive & Executive Director |
| Mr. Tauqir Tariq | Executive Director |
| Mr. Asim Khalid | Executive Director |
| Mr. Omer Khalid | Executive Director |
| Mrs. Saima Asim | Non Executive Director |
| Mrs. Tabbasum Tariq | Non Executive Director |
| Mrs. Sadaf Khalid | Non Executive Director |
| Mr. Farhan Saleem | Non Executive Independent Director |

AUDIT COMMITTEE

| | |
|---------------------|------------|
| Mrs. Tabbasum Tariq | (Chairman) |
| Mrs. Sadaf Khalid | (Member) |
| Mr. Farhan Saleem | (Member) |

CHIEF FINANCIAL OFFICER

Mr. Omer Khalid

COMPANY SECRETARY

Mr. Muhammed Sohrab Ghani

AUDITORS

Mushtaq and Company
Chartered Accountants
407 / 4th Floor, Commerce Centre
Hasrat Mohani Road, Karachi

BANKERS

Allied Bank Limited
Al-Baraka Bank (Pakistan) Limited
Bank Alfalah Limited
Burj Bank Limited
Dubai Islamic Bank (Pakistan) Limited
Faysal Bank Limited
Habib Bank Limited
Habib Metropolitan Bank Limited
KASB Bank Limited
Meezan Bank Limited
National Bank of Pakistan
Soneri Bank Limited
Silk Bank Limited
Standard Chartered Bank (Pakistan) Limited
Summit Bank Limited
United Bank Limited

REGISTERED OFFICE

Nadir House (Ground Floor)
I. I. Chundrigar Road, Karachi

MILLS

P/3 & B/4, S.I.T.E., Kotri
49 K.M. Lahore Multan Road, Bhai Pheru

QUETTA TEXTILE MILLS LIMITED

CHIEF EXECUTIVE'S REVIEW

Dear Shareholders:

It is a pleasure to present the results of the company for the half year ended December 31, 2013.

Your company earned a profit before tax of Rs. 133.51 (M) as compared to the corresponding last year's half yearly profit of Rs. 99.13 (M). Turnover for the half year ended was Rs. 6.31 (B), as compared to corresponding last year's half yearly sales of Rs. 6.06 (B), showing an increase of 4.1% which is mainly due to increase in production efficiencies.

After November '2013, yarn prices dropped abruptly and kept declining till end-December '2014 due to slack in world-wide demand for cotton yarns. On the contrary, cotton prices have remained firm causing pressure on profitability. We expect yarn prices to remain stable in the coming quarters.

Textile industry in Pakistan still continues to suffer from acute gas/electricity shortages and severe lawlessness. These problems have continued to be the main hurdle in our business. This has adversely affected productions, and has increased productions costs due to usage of stand-by HFO-fired generators. However, our Grid Station is expected to come online by end-February or early-March '2014.

I would like to thank all the staff and workers of the company and the supporting financial institutions for their confidence and efforts.



TARIQ IQBAL

Chief Executive

Karachi: February 28, 2014

MUSHTAQ & CO.

CHARTERED ACCOUNTANTS

407, Commerce Centre, Hasrat Mohani Road, Karachi. Tel: 32638521-4 Fax: 32639843

Branch Office: 501-B, City Towers, Gulberg-II, Lahore. Tel: 35788637 Fax: 35788626

Email Address: mushtaq_vohra@hotmail.com

Member of



Illinois, USA

Auditor's Report to the Members on Review of Condensed Interim Financial Information

Introduction

We have reviewed the accompanying condensed interim balance sheet of **Quetta Textile Mills Limited** as at December 31, 2013, and the related condensed interim profit and loss account, condensed interim statement of comprehensive income, condensed interim cash flow statement and condensed interim statement of changes in equity together with the notes forming part thereof (here-in-after referred to as the "interim financial information") for the half year then ended. Management is responsible for the preparation and presentation of this interim financial information in accordance with approved accounting standards as applicable in Pakistan for interim financial reporting. Our responsibility is to express a conclusion on this interim financial information based on our review. The figures of the condensed interim profit and loss account and condensed interim statement of comprehensive income for the quarter ended December 31, 2013 and December 31, 2012 have not been reviewed, as we are required to review only the cumulative figures for the half year ended December 31, 2013.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of the persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial information for the half year ended December 31, 2013 is not prepared, in all material respects, in accordance with approved accounting standards as applicable in Pakistan for interim financial reporting.

KARACHI:

Date: February 28, 2014

MUSHTAQ & COMPANY

Chartered Accountants

Engagement Partner:

Mushtaq Ahmed Vohra

F.C.A

QUETTA TEXTILE MILLS LIMITED

Condensed Interim Balance Sheet (Un-audited)

As at December 31, 2013

| | Note | 31-Dec-13 Rupees | 30-Jun-13 Rupees |
|---|------|-----------------------|----------------------|
| ASSETS | | | |
| NON CURRENT ASSETS | | | |
| Property, plant and equipment | 5 | 5,000,260,133 | 5,056,794,377 |
| Long term deposits | | 33,413,278 | 40,480,940 |
| | | 5,033,673,411 | 5,097,275,317 |
| CURRENT ASSETS | | | |
| Stores, spare and loose tools | | 495,949,656 | 439,274,908 |
| Stock in trade | 6 | 3,757,702,091 | 3,139,023,151 |
| Trade debts | | 406,726,048 | 415,051,612 |
| Other financial assets | | 3,606,494 | 4,510,225 |
| Loans and advances | | 87,672,948 | 99,672,881 |
| Trade deposits and short term prepayments | | 16,899,981 | 15,319,625 |
| Income tax and sales tax refundable | | 292,089,919 | 251,361,945 |
| Cash and bank balances | | 31,667,438 | 37,974,217 |
| | | 5,092,314,575 | 4,402,188,564 |
| | | <u>10,125,987,986</u> | <u>9,499,463,880</u> |
| EQUITY AND LIABILITIES | | | |
| SHARE CAPITAL AND RESERVES | | | |
| Authorised capital | | | |
| 20,000,000 (June 30, 2013: 20,000,000) ordinary shares of Rs. 10 each | | 200,000,000 | 200,000,000 |
| 15,000,000 (June 30, 2013: 15,000,000) preference shares of Rs. 10 each | | 150,000,000 | 150,000,000 |
| | | 350,000,000 | 350,000,000 |
| Issued, subscribed and paid-up capital | | 130,000,000 | 130,000,000 |
| Reserves | | 2,356,519,315 | 2,294,932,948 |
| | | 2,486,519,315 | 2,424,932,948 |
| Surplus on revaluation of property, plant and equipment | | 698,156,560 | 706,438,811 |
| NON CURRENT LIABILITIES | | | |
| Long term finance | | 107,376,888 | 99,470,332 |
| Redeemable capital - Sukuk | | 801,989,095 | 879,146,550 |
| Loan from directors and others - subordinated | | 162,979,820 | 148,457,000 |
| Liabilities against assets subject to finance lease | | 22,554,958 | 36,699,118 |
| Deferred liabilities | | 506,694,988 | 502,191,333 |
| | | 1,601,595,749 | 1,665,964,333 |
| CURRENT LIABILITIES | | | |
| Trade and other payables | | 776,264,923 | 694,221,666 |
| Accrued interest / mark-up | | 200,150,956 | 156,721,629 |
| Short term borrowings | | 4,044,689,913 | 3,421,422,671 |
| Current portion of | | | |
| Long term finances | | 103,099,387 | 176,069,486 |
| Redeemable capital - Sukuk | | 188,275,862 | 191,034,485 |
| Liabilities against assets subject to finance lease | | 27,235,321 | 62,657,851 |
| | | 5,339,716,362 | 4,702,127,788 |
| CONTINGENCIES AND COMMITMENTS | | | |
| | 7 | | |
| | | <u>10,125,987,986</u> | <u>9,499,463,880</u> |

The annexed notes from 1 to 11 form an integral part of these condensed interim financial information.

QUETTA TEXTILE MILLS LIMITED

Condensed Interim Profit and Loss Account (Un-audited)
For the half year ended December 31, 2013

| | Half Year Ended | | Quarter Ended | |
|---|---------------------|---------------------|---------------------|---------------------|
| | 31-Dec-13 Rupees | 31-Dec-12 Rupees | 31-Dec-13 Rupees | 31-Dec-12 Rupees |
| Sales | 6,309,706,378 | 6,062,747,369 | 2,928,411,088 | 3,164,357,825 |
| Cost of sales | (5,607,792,519) | (5,369,498,943) | (2,610,292,725) | (2,790,356,773) |
| Gross profit | 701,913,859 | 693,248,426 | 318,118,363 | 374,001,052 |
| Distribution cost | (177,510,951) | (170,661,067) | (90,633,826) | (79,638,300) |
| Administrative expenses | (23,817,558) | (19,645,615) | (11,445,075) | (9,734,539) |
| Other operating expenses | (11,628,674) | (7,074,404) | (3,925,003) | (4,109,428) |
| Finance cost | (358,644,628) | (400,384,321) | (182,357,323) | (208,866,096) |
| | (571,601,811) | (597,765,407) | (288,361,227) | (302,348,363) |
| Profit from operations | 130,312,048 | 95,483,019 | 29,757,136 | 71,652,689 |
| Other income | 3,197,140 | 3,643,358 | 2,300,872 | 968,054 |
| Profit before taxation | 133,509,188 | 99,126,377 | 32,058,008 | 72,620,743 |
| Taxation | (65,164,745) | (56,244,027) | (14,964,571) | (33,535,680) |
| Profit after taxation | 68,344,443 | 42,882,350 | 17,093,437 | 39,085,063 |
| Earnings per share - basic and diluted | 5.26 | 3.30 | 1.31 | 3.01 |

The annexed notes from 1 to 11 form an integral part of these condensed interim financial information.

Karachi:

Dated: February 28, 2014


TARIQ IQBAL
Chief Executive


OMER KHALID
Director

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QUETTA TEXTILE MILLS LIMITED

Condensed Interim Statement of Comprehensive Income (Un-audited)

For the half year ended December 31, 2013

| | Half Year Ended | | Quarter Ended | |
|--|---------------------|---------------------|---------------------|---------------------|
| | 31-Dec-13 Rupees | 31-Dec-12 Rupees | 31-Dec-13 Rupees | 31-Dec-12 Rupees |
| Profit after taxation | 68,344,443 | 42,882,350 | 17,093,437 | 39,085,063 |
| Other comprehensive income for the period | - | - | - | - |
| Total comprehensive income for the period | 68,344,443 | 42,882,350 | 17,093,437 | 39,085,063 |

The annexed notes from 1 to 11 form an integral part of these condensed interim financial information.

Karachi:

Dated: February 28, 2014



TARIQ IQBAL
Chief Executive



OMER KHALID
Director

QUETTA TEXTILE MILLS LIMITED

Condensed Interim Cash Flow Statement (Un-audited)

For the half year ended December 31, 2013

| | 31-Dec-13 Rupees | 31-Dec-12 Rupees |
|--|----------------------|----------------------|
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Profit before taxation | 133,509,188 | 99,126,377 |
| Adjustments for: | | |
| Depreciation | 116,928,273 | 121,134,955 |
| Finance cost | 358,644,628 | 400,384,321 |
| Dividend income | (294,000) | (228,000) |
| Provision for gratuity | 18,723,907 | 26,772,332 |
| Provision for appreciation/diminution in the value of investment | (1,578,880) | (2,060,248) |
| Provision for workers profit participation fund | 7,170,203 | 5,217,178 |
| Gain on disposal of property, plant and equipment | - | (30,850) |
| | 499,594,131 | 551,189,688 |
| Profit before working capital changes | 633,103,319 | 650,316,065 |
| (Increase) / decrease in current assets | | |
| Stores, spare parts and loose tools | (56,674,748) | 12,968,320 |
| Stock in trade | (618,678,940) | (371,555,788) |
| Trade debts | 8,325,564 | (16,665,723) |
| Loans and advances | 11,999,933 | 47,817,834 |
| Trade deposits and short term prepayments and Sales tax | (43,488,349) | (35,029,561) |
| | (698,516,540) | (362,464,918) |
| (Decrease) / increase in current liabilities | | |
| Trade and other payables | 90,432,656 | 46,386,251 |
| Cash generated from operations | 25,019,435 | 334,237,398 |
| Finance cost paid | (315,215,301) | (397,600,659) |
| Workers Profit Participation Fund Paid | (14,532,295) | (8,712,400) |
| Taxes paid | (60,413,741) | (43,425,753) |
| Long term deposits | 7,067,662 | (5,001) |
| Staff retirement benefits - gratuity | (14,358,868) | (9,075,136) |
| | (397,452,543) | (458,818,949) |
| Net cash (used)/ generated from operating activities | (372,433,108) | (124,581,551) |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Proceeds from sale of property, plant and equipment | - | 890,000 |
| Dividend received | 294,000 | 228,000 |
| Fixed capital expenditure | (60,394,032) | (130,472,234) |
| Short Term Investment | 2,482,610 | 5,653,907 |
| Net cash used in investing activities | (57,617,422) | (123,700,327) |
| CASH FLOWS FROM FINANCING ACTIVITIES | | |
| Long term financing | (65,063,543) | (7,655,584) |
| Loan from Director and others - net | 14,522,820 | 18,771,000 |
| Liabilities against assets subject to finance lease | (49,566,690) | (53,607,358) |
| Redeemable Capital | (79,916,078) | (69,250,000) |
| Short term borrowings - net | 623,267,242 | 390,226,911 |
| Dividend paid | (19,500,000) | - |
| Net cash used in financing activities | 423,743,751 | 278,484,969 |
| Net increase / (decrease) in cash and cash equivalents | (6,306,779) | 30,203,091 |
| Cash and cash equivalents at the beginning of the period | 37,974,217 | 8,408,728 |
| Cash and cash equivalents at the end of the period | 31,667,438 | 38,611,819 |

The annexed notes from 1 to 11 form an integral part of these condensed interim financial information.

Karachi:
Dated: February 28, 2014


TARIQ IQBAL
Chief Executive


OMER KHALID
Director

QUETTA TEXTILE MILLS LIMITED

Condensed Interim Statement of Changes in Equity (Un-audited) For the half year ended December 31, 2013

| Particulars | Share capital | Reserves | | | | Sub total | Total |
|---|---------------|---------------|------------------|------------------|-----------------------|---------------|---------------|
| | | Share premium | Capital reserves | General reserves | Unappropriated profit | | |
| | Rupees | | | | | | |
| Balance as at July 01, 2012 | 130,000,000 | 651,750,000 | 1,200 | 115,000,000 | 1,341,938,731 | 2,108,689,931 | 2,238,689,931 |
| Total comprehensive income for the half year ended December 31, 2012 | - | - | - | - | 42,882,350 | 42,882,350 | 42,882,350 |
| Transfer from surplus on revaluation of property, plant and equipment on account of incremental depreciation | - | - | - | - | 13,612,618 | 13,612,618 | 13,612,618 |
| Balance as at December 31, 2012 | 130,000,000 | 651,750,000 | 1,200 | 115,000,000 | 1,398,433,699 | 2,165,184,899 | 2,295,184,899 |
| Profit for the remaining period | - | - | - | - | 116,391,606 | 116,391,606 | 116,391,606 |
| Transfer from surplus on revaluation of property, plant and equipment on account of incremental depreciation - remaining period | - | - | - | - | 13,356,443 | 13,356,443 | 13,356,443 |
| Balance as at June 30, 2013 | 130,000,000 | 651,750,000 | 1,200 | 115,000,000 | 1,528,181,748 | 2,294,932,948 | 2,424,932,948 |
| Total comprehensive income for the half year ended December 31, 2013 | - | - | - | - | 68,344,443 | 68,344,443 | 68,344,443 |
| Final dividend for the year ended June 30, 2013 PKR 1.5 per share | - | - | - | - | (19,500,000) | (19,500,000) | (19,500,000) |
| Transfer from surplus on revaluation of property, plant and equipment on account of incremental depreciation | - | - | - | - | 12,741,924 | 12,741,924 | 12,741,924 |
| Balance as at December 31, 2013 | 130,000,000 | 651,750,000 | 1,200 | 115,000,000 | 1,589,768,115 | 2,356,519,315 | 2,486,519,315 |

The annexed notes from 1 to 11 form an integral part of these condensed interim financial information.

Karachi:

Dated: February 28, 2014


TARIQ IQBAL
Chief Executive


OMER KHALID
Director

QUETTA TEXTILE MILLS LIMITED

NOTES TO THE CONDENSED INTERIM FINANCIAL INFORMATION (UN-AUDITED) FOR THE HALF YEAR ENDED DECEMBER 31, 2013

1 LEGAL STATUS AND NATURE OF BUSINESS

The Company was incorporated in Pakistan as a public limited Company in January 29, 1970 under the Companies Act, 1913 (Now the Companies Ordinance, 1984). The shares of the Company are listed on Karachi Stock Exchange. The main business of the company is manufacturing and sale of yarn and fabric. The registered office and factories of the company is situated at ground floor Nadir House I.I Chundrigar road Karachi and S.I.T.E Kotri at Sindh & Bhai Pheru at Punjab respectively.

2 BASIS OF PREPARATION

Statement of compliance

This condensed interim financial information is un-audited and has been prepared in accordance with the requirements of the International Accounting Standards (IAS) 34 Interim Financial Reporting as applicable in Pakistan. This condensed interim financial information does not include all of the information and disclosures required for annual financial statements, and should be read in conjunction with the financial statements of the Company as at and for the year ended 30th June, 2013.

This condensed interim financial information is being submitted to the shareholders as required by the Listing regulations of Karachi, Lahore and Islamabad Stock Exchanges and section 245 of the Companies Ordinance, 1984.

These condensed interim financial information comprise of condensed interim balance sheet, condensed profit and loss account, condensed interim statement of comprehensive income, condensed interim cash flow statement and condensed interim statement of changes in equity together with the notes for the half year ended December 31, 2012 which have been subjected to a review but not audited. These condensed interim financial information also include the condensed interim profit and loss account for the quarter ended December 31, 2013.

3 SIGNIFICANT ACCOUNTING POLICIES

3.1 The accounting policies and methods of computation which have been used in the preparation of this condensed interim financial information are the same as those applied in preparation of the financial statements for the preceding year ended 30 June, 2013 except for adoption of IAS-19, as more described in note 3.2 below.

3.2 Change in accounting policy for employee benefits - defined benefit plan

IAS 19 (revised) 'Employee benefits' amends the accounting for employment benefits which became effective to the Company from July 1, 2013. The changes introduced by the IAS 19 (revised) are as follows:

- (a) The standard requires past service cost to be recognised immediately in profit and loss account;
- (b) The standard replaces the interest cost on the defined benefit obligation and the expected return on plan assets with a net interest cost based on the net defined benefit assets or liability and the discount rate, measured at the beginning of the year;
- (c) There is a new term "remeasurement". This is made up of actuarial gains and losses, the differences between actual investment returns and return implied by the net interest cost; and
- (d) The amendment requires an entity to recognise remeasurements immediately in other comprehensive income. Actuarial gains or losses beyond corridor limits were previously amortised over the expected future services of the employees.

The management believes that the effects of these changes would not have any effect on this condensed interim financial information as the cumulative balance for unrecognised actuarial losses as at June 30, 2013 was Nil.

4 ACCOUNTING ESTIMATES, JUDGMENTS AND FINANCIAL RISK MANAGEMENT

The preparation of these condensed interim financial information in conformity with approved accounting standards requires management to make estimates, assumptions and use judgments that affect the application of policies and reported amounts of assets and liabilities and income and expenses. Estimates, assumptions and judgments are continually evaluated and are based on historical experience and other factors, including reasonable expectations of future events. Revisions to accounting estimates are recognized prospectively commencing from the period of revision.

Judgments and estimates made by management in the preparation of these condensed interim financial information are the same as those that were applied to the financial statements for the year ended June 30, 2013.

The company's financial risk management objectives and policies are consistent with those disclosed in the financial statements for the year ended June 30, 2013.

5 PROPERTY, PLANT AND EQUIPMENT

| | Note | (Un-audited) | (Audited) |
|----------------------------------|------|----------------------|----------------------|
| | | 31-Dec-13 | 30-Jun-13 |
| | | Rupees | |
| Operating assets | 5.1 | 4,898,441,559 | 4,978,445,907 |
| Capital work in progress-at cost | 5.2 | 101,818,574 | 78,348,470 |
| | | <u>5,000,260,133</u> | <u>5,056,794,377</u> |

5.1 The cost of acquisition and disposal to operating assets during the half year ended December 31, 2013 were as follows:

| | (Un-audited) | | (Audited) | |
|----------------------------|-------------------|----------|--------------------|------------------|
| | 31-Dec-13 | | 30-Jun-13 | |
| | Acquisition | Disposal | Acquisition | Disposal |
| | Cost | | Cost | |
| | Rupees | | Rupees | |
| Owned assets | | | | |
| Lease hold land | - | - | 1,702,382 | - |
| Building on leasehold land | 791,532 | - | 11,218,004 | - |
| Plant & machinery | 35,100,824 | - | 144,185,043 | - |
| Electrical fittings | 187,040 | - | 2,296,590 | - |
| Factory equipment | 140,000 | - | 642,040 | - |
| Office equipment | 435,900 | - | 687,053 | - |
| Furniture and fixture | 268,632 | - | 145,833 | - |
| Vehicles | - | - | 3,873,360 | 3,756,400 |
| Total | <u>36,923,928</u> | <u>-</u> | <u>164,750,305</u> | <u>3,756,400</u> |

5.2 Capital work in progress-at cost

| | (Un-audited) | (Audited) |
|---------------------------------------|--------------------|-------------------|
| | 31-Dec-13 | 30-Jun-13 |
| | Rupees | |
| Building - civil works | 11,255,493 | 11,002,965 |
| Building Grid station | 22,827,660 | 20,410,084 |
| Electrical installation -grid station | 67,735,421 | 46,935,421 |
| | <u>101,818,574</u> | <u>78,348,470</u> |

6 STOCK IN TRADE

The carrying value of pledged stock is Rs. 1,837,769,621 (June 30, 2013: Rs. 1,128,675,520).

7 CONTINGENCIES AND COMMITMENTS

There has been no significant change in the contingencies and commitments since the last audited financial statements except as disclosed in note 7.1 and 7.2 respectively.

| | (Un-audited) | (Audited) |
|--|--------------------|--------------------|
| | 31-Dec-13 | 30-Jun-13 |
| | -----Rupees----- | |
| 7.1 Contingencies | | |
| Bank Guarantee issued by bank on behalf of the company | <u>224,755,248</u> | <u>214,475,248</u> |
| 7.2 Commitments | | |
| Civil works | <u>110,000,000</u> | <u>101,000,000</u> |
| Confirmed letter of credit in respect of: | | |
| Raw material | 347,628,960 | 341,841,375 |
| Stores and spares | <u>27,482,972</u> | <u>23,086,331</u> |
| | <u>375,111,932</u> | <u>364,927,706</u> |

8 TRANSACTIONS WITH RELATED PARTIES

| | (Un-audited) | (Un-audited) | |
|---------------------------------------|--------------------------|--------------|------------|
| | 31-Dec-13 | 31-Dec-12 | |
| | -----Rupees----- | | |
| Transactions with related parties | Relationship | | |
| Loan received/(repaid) - net | Key management personnel | 14,522,820 | 18,770,000 |
| Salaries and other employees benefits | Key management personnel | 2,000,796 | 1,940,117 |

9 COMPARATIVE FIGURES

In order to comply with the requirements of International Accounting Standard 34 "Interim Financial Reporting", balance sheet has been compared with the balances of annual financial statements while profit & loss accounts has been compared with corresponding figures of last half year and quarter.

10 DATE OF AUTHORIZATION FOR ISSUE

These condensed interim financial information have been authorized for issue on February 28, 2013 by the board of directors of the company.

11 GENERAL

Figures have been rounded off to the nearest rupees.

Karachi:
Dated: February 28, 2014


TARIQ IQBAL
Chief Executive


OMER KHALID
Director