



UNILEVER PAKISTAN FOODS LIMITED

**CONDENSED INTERIM FINANCIAL STATEMENTS
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2020**



UNILEVER PAKISTAN FOODS LIMITED

COMPANY INFORMATION

BOARD OF DIRECTORS

Mr. Kamran Y. Mirza

Independent Director
& Chairman of the Board

Mr. Amir R. Paracha

Executive Director & Chief Executive Officer

Mr. Aly Yusuf

Executive Director & Chief Financial Officer

Ms. Farheen Salman Amir

Executive Director

Mr. Zulfikar Monnoo

Non-Executive Director

Mr. Muhammad Adil Monnoo

Non-Executive Director

Mr. Kamal Monnoo

Non-Executive Director

Mr. Sarfaraz Ahmed Rehman

Independent Director

Mr. Khalid Mansoor

Independent Director

Mr. Ali Tariq

Non-Executive Director

Company Secretary

Mr. Aman Ghanchi

Audit Committee

Mr. Khalid Mansoor

Chairman & Member

Mr. Zulfikar Monnoo

Member

Mr. Muhammad Adil Monnoo

Member

Mr. Sarfaraz Ahmed Rehman

Member

Mr. Kamran Y. Mirza

Member

Mr. Moiz Idris Rajput

Secretary & Head of Internal Audit

Human Resource & Remuneration Committee

Mr. Kamran Y. Mirza

Chairman & Member

Mr. Zulfikar Monnoo

Member

Mr. Kamal Monnoo

Member

Mr. Sarfaraz Ahmed Rehman

Member

Mr. Amir R. Paracha

Member

Ms. Kanize Fathema Zuberi

Secretary & Head of HR

Auditors

Messrs KPMG Taseer Hadi & Co.

Chartered Accountants

Sheikh Sultan Trust Building No. 2

Beaumont Road, Karachi - 75530

Pakistan

Registered Office

Avari Plaza

Fatima Jinnah Road

Karachi - 75530

Share Registration Office

CDC Share Register Service Limited

CDC House. 99-B. Block "B" S.M.C.H.S.

Main Shahra-e-Faisal Karachi - 74400

Website Address

www.unilever.pk

UNILEVER PAKISTAN FOODS LIMITED

Directors' Review

The directors are pleased to present the financial information for the nine months ended September 30, 2020.

Sales grew by 18.7% on the back of strong brand equity, wider reach and effective spending on advertisement and promotion matched by timely pricing. Gross Margin increased by 1.99% to 42.5% due to better cost absorption and savings initiatives. Earnings per share (EPS) increased by 61.1% versus the same period last year.

Financial Highlights

	Nine Months ended September 30,		
	2020	2019	Increase
	← Rs '000 →		
Net Sales	11,340,691	9,555,297	18.68%
Profit before Taxation	2,712,024	1,827,318	48.42%
Profit after Taxation	2,494,042	1,548,138	61.10%
Earnings per Share (Rs.)	391.53	243.04	61.10%

Future Outlook

Covid-19 has posed enhanced difficulties on an international scale vis-a-vis growth and accompanying socio-economic adversities. Pakistan has been no exception while at the same time also having to grapple with its own specific cum long-standing economic challenges. Despite such a testing economic and operating environment, your company expects to deliver competitive results in the foreseeable future, as the management remains committed to deal with the situation through an access to Unilever's global expertise, a sound consumer understanding, our on-going innovation endeavours, and by consistently offering an exemplary customer service. The launch of the new "Cheesy Chatt Patta" noodle variant further enhances our noodles portfolio and is a manifestation of the company's continuous endeavours towards innovation. We are confident that our dedicated and focused efforts will help us in providing enhanced value to help meet our consumers' daily needs and in delivering sustained profitable growth benefitting all stakeholders.

Thanking you all.

On behalf of the Board

Amir R. Paracha
Chief Executive Officer

Kamran Y. Mirza
Chairman

Karachi
October 27, 2020

UNILEVER PAKISTAN FOODS LIMITED

CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION AS AT SEPTEMBER 30, 2020 (UNAUDITED)

	Note	Unaudited September 30, 2020 ← (Rupees in thousand) →	Audited December 31, 2019
ASSETS			
Non-current assets			
Property, plant and equipment	4	3,693,206	3,654,460
Right-of-use assets		17,363	18,594
Intangible assets		81,637	81,637
Long term deposit and prepayment		2,980	2,980
Long term loans and advances		3,686	5,157
		<u>3,798,872</u>	<u>3,762,828</u>
Current assets			
Stores and spares		165,254	140,520
Stock in trade		1,216,102	902,351
Trade debts		570,444	868,282
Loans and advances		29,713	13,854
Trade deposits and short term prepayments		49,868	14,408
Other receivables		20,140	32,050
Sales tax refundable		276,404	203,749
Taxation - net		569,873	426,235
Cash and bank balances		2,077,725	724,556
		<u>4,975,523</u>	<u>3,326,005</u>
Total assets		<u><u>8,774,395</u></u>	<u><u>7,088,833</u></u>
EQUITY AND LIABILITIES			
Share capital and reserves			
Share capital		63,699	63,699
Reserves		2,103,750	2,240,498
		<u>2,167,449</u>	<u>2,304,197</u>
LIABILITIES			
Non-current liabilities			
Staff retirement benefits		29,803	24,141
Deferred taxation		350,276	280,539
		<u>380,079</u>	<u>304,680</u>
Current liabilities			
Trade and other payables		5,540,277	4,263,527
Unpaid dividend		588,775	27,348
Unclaimed dividend		22,752	21,504
Provisions	5	59,961	67,251
Accrued interest / mark up		450	34,717
Current portion of lease liabilities		14,652	30,392
Short term borrowings		-	35,217
		<u>6,226,867</u>	<u>4,479,956</u>
Total liabilities		<u><u>6,606,946</u></u>	<u><u>4,784,636</u></u>
Total equity and liabilities		<u><u>8,774,395</u></u>	<u><u>7,088,833</u></u>
Contingency and commitments	6		

The annexed notes 1 to 13 form an integral part of these condensed interim financial statements.

Chief Executive

Director

Director & Chief Financial Officer

UNILEVER PAKISTAN FOODS LIMITED

CONDENSED INTERIM STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2020 (UNAUDITED)

		Three months period ended		Nine months period ended	
	Note	September 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019
		(Rupees in thousand)			
Sales - net	7	3,670,652	3,020,073	11,340,691	9,555,297
Cost of sales		(2,108,843)	(1,862,603)	(6,525,151)	(5,687,989)
Gross profit		1,561,809	1,157,470	4,815,540	3,867,308
Distribution cost		(622,708)	(563,198)	(1,753,366)	(1,827,045)
Administrative expenses		(135,564)	(97,708)	(288,499)	(283,587)
Other operating expenses		(66,265)	(38,395)	(201,704)	(117,747)
Other income		69,262	38,308	158,744	295,101
		806,534	496,477	2,730,715	1,934,030
Finance cost		(3,343)	(51,318)	(18,691)	(106,712)
Profit before taxation		803,191	445,159	2,712,024	1,827,318
Taxation					
- current		(37,121)	214,705	(148,160)	(166,890)
- deferred		1,655	(64,860)	(69,822)	(112,290)
		(35,466)	149,845	(217,982)	(279,180)
Profit after taxation		767,725	595,004	2,494,042	1,548,138
Other comprehensive income		-	-	-	-
Total comprehensive income		767,725	595,004	2,494,042	1,548,138
		(Rupees)			
Earnings per share - basic and diluted		120.52	93.41	391.53	243.04

The annexed notes 1 to 13 form an integral part of these condensed interim financial statements.

Chief Executive

Director

Director & Chief Financial Officer

UNILEVER PAKISTAN FOODS LIMITED

CONDENSED INTERIM STATEMENT OF CASH FLOWS

FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2020 (UNAUDITED)

	Note	September 30, 2020	September 30, 2019
		← (Rupees in thousand) →	
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		2,712,024	1,827,318
Adjustment for:			
Depreciation		211,344	146,917
Depreciation on right-of-use asset		18,822	19,528
Capital work in progress Written off		2,086	-
Finance cost		9,916	97,404
Provision for staff retirement benefits		6,277	5,186
Return on savings accounts		(73,242)	(1,240)
		<u>175,203</u>	<u>267,795</u>
		2,887,227	2,095,113
Effect on cash flow due to working capital changes			
Decrease / (increase) in current assets			
Stores and spares		(24,734)	(51,040)
Stock in trade		(313,751)	(1,385)
Trade debts		297,838	(579,522)
Loans and advances		(15,859)	(1,627)
Trade deposits and short term prepayments		(35,460)	3,216
Other receivables		11,910	567
Sales tax refundable		(72,655)	(149,321)
		<u>(152,711)</u>	<u>(779,112)</u>
Increase / (decrease) in current liabilities			
Trade and other payables		1,276,750	1,162,100
Provisions		(7,290)	7,779
		<u>1,269,460</u>	<u>1,169,879</u>
Cash generated from operations		4,003,976	2,485,880
Mark-up paid		(44,184)	(61,979)
Income tax paid		(291,881)	(268,826)
Increase in long term loans and advances		1,471	4,359
Staff retirement benefits - contributions paid		(615)	(907)
Net cash generated from operating activities		<u>3,668,767</u>	<u>2,158,527</u>
CASH FLOWS USED IN INVESTING ACTIVITIES			
Purchase of property, plant and equipment		(252,176)	(875,798)
Return received on savings accounts		73,242	1,240
Net cash used in investing activities		<u>(178,934)</u>	<u>(874,558)</u>
CASH FLOWS (USED IN) / FROM FINANCING ACTIVITIES			
Lease liability payments		(33,331)	(33,865)
Proceeds from Short term borrowing		-	700,000
Dividend paid*		(2,068,116)	(1,144,104)
Net cash (used in) / generated from financing activities		<u>(2,101,447)</u>	<u>(477,969)</u>
Net (decrease) / increase in cash and cash equivalents		<u>1,388,386</u>	<u>806,000</u>
Cash and cash equivalents at beginning of the period		<u>689,339</u>	<u>175,822</u>
Cash and cash equivalents at end of the period	8	<u><u>2,077,725</u></u>	<u><u>981,822</u></u>

* This includes dividend paid to Holding Company during the period amounting to Rs. 1,455 million (September 30, 2019: Rs. 771 million)

The annexed notes 1 to 13 form an integral part of these condensed interim financial statements.

Chief Executive

Director

Director & Chief Financial Officer

UNILEVER PAKISTAN FOODS LIMITED

CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2020 (UNAUDITED)

	Share Capital Issued, subscribed and paid-up capital	Reserves				Sub Total	Total
		Capital	Special	General	Revenue Unappropriated profit		
		Share premium					
← (Rupees in thousand) →							
Balance as at December 31, 2019 (audited)	63,699	1,296,499	628	138	943,233	2,240,498	2,304,197
<i>Transactions with owners of the Company - Distribution</i>							
Final dividend for the year ended December 31, 2019 @ Rs. 142 per share	-	-	-	-	(904,533)	(904,533)	(904,533)
First Interim dividend for the year ending December 31, 2020 @ Rs. 130 per share	-	-	-	-	(828,094)	(828,094)	(828,094)
Second Interim dividend for the year ending December 31, 2020 @ Rs. 141 per share	-	-	-	-	(898,163)	(898,163)	(898,163)
<i>Total Comprehensive income for the period ended September 30, 2020</i>							
Profit for the period	-	-	-	-	2,494,042	2,494,042	2,494,042
Other Comprehensive Income	-	-	-	-	-	-	-
					2,494,042	2,494,042	2,494,042
Balance as at September 30, 2020 (unaudited)	<u>63,699</u>	<u>1,296,499</u>	<u>628</u>	<u>138</u>	<u>806,485</u>	<u>2,103,750</u>	<u>2,167,449</u>
Balance as at December 31, 2018 (audited, restated)	63,699	1,296,499	628	138	531,599	1,828,864	1,892,563
<i>Transactions with owners of the Company - Distribution</i>							
Final dividend for the year ended December 31, 2018 @ Rs. 76 per share	-	-	-	-	(484,113)	(484,113)	(484,113)
First Interim dividend for the year ending December 31, 2019 @ Rs. 88 per share	-	-	-	-	(560,553)	(560,553)	(560,553)
Second Interim dividend for the year ending December 31, 2019 @ Rs. 88 per share	-	-	-	-	(401,304)	(401,304)	(401,304)
<i>Total Comprehensive income for the period ended September 30, 2019</i>							
Profit for the period	-	-	-	-	1,548,138	1,548,138	1,548,138
Other Comprehensive Income	-	-	-	-	-	-	-
	-	-	-	-	1,548,138	1,548,138	1,548,138
Balance as at September 30, 2019 (unaudited)	<u>63,699</u>	<u>1,296,499</u>	<u>628</u>	<u>138</u>	<u>633,768</u>	<u>1,931,033</u>	<u>1,994,732</u>

The annexed notes 1 to 13 form an integral part of these condensed interim financial statements.

Chief Executive

Director

Director & Chief Financial Officer

UNILEVER PAKISTAN FOODS LIMITED

NOTES TO AND FORMING PART OF THE CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2020 (UNAUDITED)

1.1 BASIS OF PREPARATION

These condensed interim financial statements of Unilever Pakistan Foods Limited ("the Company") for the nine months ended September 30, 2020 have been prepared in accordance with the accounting and reporting standards as applicable in Pakistan for interim financial reporting. The accounting and reporting standards as applicable in Pakistan for interim financial reporting comprise of International Accounting Standard (IAS) 34, Interim Financial Reporting, issued by the International Accounting Standards Board (IASB) as notified under the Companies Act, 2017; and provisions of and directives issued under the Companies Act, 2017. Where the provisions of and directives issued under the Companies Act, 2017 differ with the requirements of IAS 34, the provisions of and directives issued under the Companies Act, 2017 have been followed.

These financial statements have been prepared under the historical cost convention except as disclosed elsewhere.

These condensed interim financial statements are presented in Pakistani Rupees which is the functional currency of the Company and figures are rounded off to the nearest thousand of Rupees.

- 1.2** A novel strain of coronavirus (COVID-19) that first surfaced in China was classified as a pandemic by the World Health Organization on March 11, 2020, impacting countries globally. Measures taken to contain the spread of the virus, including travel bans, quarantines, social distancing, and closure of non-essential services and factories have triggered significant disruptions to businesses worldwide, resulting in an economic slowdown. Life in Pakistan is getting largely back to normal, or perhaps, adapting to the new normal, and the last vestiges of partial lockdown restrictions are being lifted. Offices, restaurants, schools and universities have reopened with strict SOPs in place including social distancing, wearing face masks and sanitization protocols. Based on management's assessment, COVID-19 does not have a significant impact on the Company considering demand from its customers, availability of imports and measures taken by Government to support the industry in which the Company operates.

2. ACCOUNTING POLICIES

The accounting policies and the methods of computation adopted in the preparation of these condensed interim financial statements are the same as those applied in the preparation of the financial statements for the year ended December 31, 2019.

3 ACCOUNTING ESTIMATES, JUDGEMENTS AND FINANCIAL RISK MANAGEMENT

The preparation of these condensed interim financial statements in conformity with approved accounting standards requires management to make estimates, assumptions and use judgements that affect the application of policies and reported amounts of assets and liabilities, income and expenses.

Estimates, assumptions and judgements are continually evaluated and are based on historical experience and other factors, including reasonable expectations of future events. Revisions to accounting estimates are recognised prospectively commencing from the period of revision.

Judgements and estimates made by the management in the preparation of these condensed interim financial statements are the same as those that were applied to financial statements as at and for the year ended December 31, 2019.

The Company's financial risk management objectives and policies are consistent with those disclosed in the financial statements as at and for the year ended December 31, 2019.

4. PROPERTY, PLANT AND EQUIPMENT

	Unaudited September 30, 2020	Audited December 31, 2019
	← (Rupees in thousand) →	
Operating assets - at net book value	3,419,012	3,198,712
Capital work in progress - at cost	274,194	455,748
	<u>3,693,206</u>	<u>3,654,460</u>

4.1 Additions of operating fixed assets during the period are as follows:

	Additions (at cost)	
	Unaudited	
	September 30, 2020	September 30, 2019
	← (Rupees in thousand) →	
Building on freehold land	128,434	414,561
Plant and machinery	256,519	1,057,525
Electrical, mechanical and office equipment	40,758	5,208
Furniture and fixtures	6,375	20,603
	<u>432,086</u>	<u>1,497,897</u>

5. PROVISIONS

		Unaudited September 30, 2020	Audited December 31, 2019
		← (Rupees in thousand) →	
Sindh Infrastructure Cess	5.1	59,961	51,428
Restructuring	5.2	-	15,823
		<u>59,961</u>	<u>67,251</u>

5.1 The change represents provision made during the period.

5.2 The change includes reversal amounting to Rs. 12.8 million and payment of 3 million.

6. CONTINGENCY AND COMMITMENTS

6.1 Contingency

There were no contingencies as on September 30, 2020.

6.2 Commitments

The commitments for capital expenditure outstanding as at September 30, 2020 amounted to Rs. 173.3 million (December 31, 2019: Rs. 207.5 million).

7. SALES - net

Unaudited	
September 30, 2020	September 30, 2019
← (Rupees in thousand) →	

The Company analyses its net revenue by the following product groups:

Products used by end consumers	10,229,025	7,949,792
Products used by entities	1,111,666	1,605,505
	<u>11,340,691</u>	<u>9,555,297</u>

8. CASH AND CASH EQUIVALENTS

Cash and bank balances	2,077,725	1,614,911
Short term borrowings	-	(633,089)
	<u>2,077,725</u>	<u>981,822</u>

9. RELATED PARTY TRANSACTIONS

Related party transactions during the period other than those disclosed elsewhere in these financial statements are as follows:

Relationship with the company	Nature of transactions	Unaudited September 30, 2020	Unaudited September 30, 2019
← (Rupees in thousand) →			
i) Holding company	Royalty	2,801	2,561
ii) Associated companies	Royalty and technology fee	491,265	386,292
	Purchase of goods & Property, Plant & Equipment	1,315,159	1,442,587
	Sale of goods	41,810	25,682
	Fee for receiving of services from related parties	713,476	640,957
	Fee for providing of services to related parties	48,602	62,438
	Contribution to:		
	- Defined Contribution plan	11,921	14,945
	Settlement on behalf of:		
	- Defined Contribution plan	6,635	56,899
iii) Key management personnel	Salaries and other short-term employee benefits	11,877	21,005

Aggregate amount charged for fee to seven (September 30, 2020: seven) non-executive directors during the period amounting to Rs. 3.2 million (September 30, 2019: Rs. 2.9 million).

10. FINANCIAL RISK MANAGEMENT

The Company's activities are exposed to a variety of financial risk namely credit risk, foreign exchange risk, interest rate risk and liquidity risk. The Company is not exposed to any price risk as it does not hold any investment exposed to price risk. The Company has established adequate procedures to manage these risks.

These condensed interim financial statements do not include the financial risk management information and disclosures required in the annual financial statements; they should be read in conjunction with Company's annual financial statements as at December 31, 2019. There have been no changes in the risk management policies since the year end.

	Carrying amount		Carrying amount	
	Financial	Financial	Financial	Financial
	Assets	Liabilities	Assets	Liabilities
	Unaudited		Audited	
	September 30, 2020		December 31, 2019	
	(Rupees in thousand)			
FINANCIAL ASSETS				
Loans	6,462	-	9,276	-
Trade debts	570,444	-	868,282	-
Long term deposits	2,980	-	2,980	-
Trade deposits	29,201	-	394	-
Other receivables	20,140	-	32,050	-
Cash and bank balances	2,077,725	-	724,556	-
	<u>2,706,952</u>	<u>-</u>	<u>1,637,538</u>	<u>-</u>
FINANCIAL LIABILITIES				
<i>Derivative financial liability- measured at fair value</i>				
Forward foreign exchange contract	-	-	-	16,868
<i>Other financial liabilities- not measured at fair value</i>				
Trade and other payables	-	5,179,581	-	4,042,955
Unpaid dividend	-	588,775	-	27,348
Unclaimed dividend	-	22,752	-	21,504
Short term borrowings	-	-	-	35,217
Accrued interest / mark up	-	450	-	34,717
Lease liability	-	14,652	-	30,392
	<u>-</u>	<u>5,806,210</u>	<u>-</u>	<u>4,209,001</u>

11. INTERIM DIVIDEND

The Board of Directors in its meeting held on October 27, 2020 declared a third interim cash dividend for the year ending December 31, 2020 of 120.52 per share (third interim dividend for the year ended December 31, 2019: Rs. 93.00 per share) amounting to 767.71 million (third interim dividend for the year ended December 31, 2019: Rs. 592.40 million).

12. CORRESPONDING FIGURES

Corresponding figures have been re-arranged and reclassified, wherever necessary for purpose of comparison and better presentation. The reclassification is mainly in cost of sales and finance cost and does not have a material effect on these interim condensed financial statements.

13. DATE OF AUTHORISATION FOR ISSUE

These condensed interim financial statements were authorised for issue on October 27, 2020 by the Board of Directors of the Company.

یونی لیور پاکستان فوڈز لمیٹڈ

ڈائریکٹر ان کارجز

ڈائریکٹر کمپنی کی نو ماہی رپورٹ اور مالیاتی گوشوارے برائے ۳۰ ستمبر ۲۰۲۰ء پیش کر رہے ہیں۔

بروقت قیمتوں کے مطابق مماثل برانڈ کی ایکویٹی، وسیع پیمانے پر رسائی اور اشتہار اور فروغ پر موثر اخراجات کی بدولت فروخت میں ۷.۸ فیصد کا اضافہ ہوا۔ بچت اور دیگر اقدامات کی وجہ سے مجموعی مارجن میں ۹۹ء فیصد اضافے سے ۲۵ء ۲۲ فیصد تک اضافہ ہوا۔ گزشتہ سال اسی مدت کے مقابلہ میں فی حصص آمدنی (EPS) میں ۱۱ء فیصد کا اضافہ ہوا ہے۔

مالیاتی کارکردگی کا خلاصہ

	۳۰ ستمبر کو ختم شدہ نو ماہی نتائج	
اضافہ %	2019	2020
	روپے ہزار میں	
18.68%	9,555,297	11,340,691
48.42%	1,827,318	2,712,024
61.10%	1,548,138	2,494,042
61.10%	243.04	391.53

فروخت
ٹیکس سے قبل منافع
ٹیکس کے بعد منافع
فی حصص آمدنی (روپے)

مستقبل پر نظر

کوویڈ-۱۹ نے بین الاقوامی سطح پر معاشرتی و اقتصادی مشکلات میں اضافہ کیا ہے۔ پاکستان بھی اس سے مستثنیٰ نہیں رہا ہے جبکہ بیک وقت اسے اپنے مخصوص سہارے دیرینہ معاشی چیلنجوں سے بھی مقابلہ کرنا پڑا ہے۔ اس طرح کے ماحول کے باوجود، آپ کی کمپنی متوقع مستقبل میں مسابقتی نتائج کی فراہمی کی توقع رکھتی ہے، کیونکہ انتظامیہ یونی لیور کی عالمی مہارت تک رسائی، صارفین کی سمجھ ہم جدت طرازی کی کوششوں کے ذریعے صورتحال سے نمٹنے کے لئے پرعزم ہے اور مستقل طور پر مثالی کسٹمر سروس پیش کرتے رہیں گے۔ نئے "جیسی چیٹ پٹہ" نوڈل ویرینٹ کا متعارف کروانہ سے ہمارے نوڈلس پورٹ فولیو کو مزید تقویت ملی ہے اور یہ کمپنی کی جدت کی طرف مسلسل کوششوں کا مظہر ہے۔ ہمیں یقین ہے کہ ہماری سرشار اور متمرکز کوششیں ہمارے صارفین کی روزمرہ کی ضروریات کو پورا کرنے میں مدد دی ہے اور تمام اسٹیک ہولڈرز کو مستحکم منافع میں اضافے کرنے میں مدد فراہم کریں گے۔

منجانب بورڈ

کامران مرزا
چئیرمین

عامر پراچہ
چیف ایگزیکٹو آفیسر
کراچی

27 اکتوبر 2020