



Quarterly Report

(Un-Audited)

1st Quarter Ended 30, September

2024

FIRST FIDELITY LEASING MODARABA

Managed by:
Fidelity Capital Management (Private) Limited

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CORPORATE INFORMATION

Board of Directors

Fidelity Capital Management (Private) Limited.

Chairman	Siyyid Tahir Nawazish
Chief Executive	Mr. Wasim-ul-Haq Osmani
Directors	Mr. Muhammad Farooq Abid Tung Ms. Nasira Taskeen

Company Secretary / CFO

Mr. Ijaz Fazal
hi_ij@hotmail.com
ijazfazal@gmail.com

Auditors of Modaraba

CROWE HUSSAIN CHAUDHURY & CO.
Chartered Accountants

Audit Committee

Chairman	Mr. Muhammad Farooq Abid Tung
Members	Siyyid Tahir Nawazish Ms. Nasira Taskeen
Secretary	Mr. Muhammad Ilyas Shafiq

Credit Committee

Chairman	Siyyid Tahir Nawazish
Members	Mr. Wasim-ul-Haq Osmani Mr. Muhammad Younas Chaudhry

Human Resource & Remuneration Committee

Chairman	Ms. Nasira Taskeen
Members	Mr. Muhammad Farooq Abid Tung Siyyid Tahir Nawazish
Secretary	Mr. Muhammad Younas Chaudhry

Legal Advisor

Salim & Baig (Advocates)

Bankers

MCB Bank Limited
Meezan Bank Limited

Registered Office

93, B-1 Canal Park, Gulberg -II, Lahore.
Tel: 0 4 2 – 3 5 7 1 3 4 6 1 – 6 4
Fax: 0 4 2 – 3 5 7 5 9 1 2 2
Email: info@fidelitymodaraba.com
Website: www.fidelitymodaraba.com

Registrars

Corptec Associates (Private) Limited
503-E, Johar Town Lahore.
Tel: 0 4 2 – 3 5 1 7 0 3 3 6 - 7
Fax: 0 4 2 – 3 5 1 7 0 3 3 8
Email: corptecassociates@gmail.com

DIRECTORS' REPORT



Directors of Fidelity Capital Management (Pvt.) Limited, the management company of First Fidelity Leasing Modaraba are pleased to present un-audited condensed financial statements of the Modaraba for the first quarter ended September 30, 2024.

The Modaraba during the quarter ended September 30, 2024 earned a profit of Rs. 1.490 million, as compared to loss of Rs. 0.216 million earned in the corresponding quarter ended September 30, 2023. The operation of the Modaraba for the quarter were in marginal profit. On the outset the conversion of Modaraba operations into profitability necessarily depends on the recovery of its major investment in the corporate tower and its deployment into new revenue generating avenues.

As referred to in note 14.2.1 to the financial statements for the year ended June 30, 2024 the Modaraba's major portfolio at present is stuck in the corporate tower being constructed by Enplan (Pvt) Limited. On persistent failure of sponsors' commitment, two legal cases were filed against Enplan and its Sponsors. In the first case against recovery of Murabaha finance of Rs 35.0 million the Modaraba Tribunal on February 03, 2022 decreed the case in favor of the Modaraba for an amount of Rs 43.772 million as principal and contracted markup, along with cost of funds from June 1, 2014 till the date of realization. M/s Enplan preferred an appeal before the Honorable Lahore High Court which is pending in the court.

In the second case the Honorable Lahore High Court had closed the right of Enplan to argue the case on October 5, 2021, and the right of sponsors/guarantors to argue the case was also closed on April 27, 2022. However, on September 5, 2022 Enplan had submitted a miscellaneous application in the Lahore High Court for restoration of their right to defend. The case is fixed for hearing on January 27, 2024. The Enplan miscellaneous application prima-facie is time barred. If Enplan miscellaneous application is rejected the decision favoring Modaraba for recovery of Rs 204.0 million along with cost of funds till recovery is likely to be announced sooner.

The Modaraba is likely to recover the decretal amounts from auction of the mortgaged land and building. The valuation is good enough to suffice our decretal amounts. The recovery of decretal amount means we would not only be recovering our principal amounts but also receiving additional substantial amounts in the form of profit and cost of funds.

The accounts can also be accessed at www.fidelitymodaraba.com.

The Board wish to place on record its thanks to the certificate holders, regulatory authorities and financial institutions for their valuable support, guidance and cooperation extended to the Modaraba and look forward to their continued patronage in future. The dedication and hard work put in by the officers and staff of the Modaraba is also acknowledged.

For and on behalf of the Board of Directors

Wasim ul Haq Osmani
(Chief Executive Officer)

November 28, 2024
Lahore



ڈائریکٹرز رپورٹ

بورڈ آف ڈائریکٹرز فیدیلیٹی کیپٹل مینجمنٹ (پرائیویٹ) لمیٹڈ جو کہ فرسٹ فیدیلیٹی لیزنگ مضاربہ کے 30 ستمبر 2024 کو ختم ہونے والی سہ ماہی مدت کے غیر احتساب شدہ مالی حسابات پیش کرتے ہیں۔

مضاربہ کو زیر غور سہ ماہی مدت کے دوران 1.490 ملین کا منافع ہوا جب کہ گزشتہ سال اس مدت کے دوران 0.207 ملین کا خسارہ ہوا تھا۔ سہ ماہی کے لیے مضاربہ کا آپریشن معمولی منافع میں تھا۔ مستقبل میں مضاربہ آپریشن کو منافع میں تبدیل کرنا کارپوریٹ ٹاور میں اس کی بڑی سرمایہ کاری کی بحالی اور آمدنی پیدا کرنے کے نئے راستوں میں اس کی تعیناتی پر منحصر ہے۔

جیسا کہ نوٹ 14.2.1 میں 30 جون 2024 کو ختم ہونے والے سال کے مالیاتی گوشوارہ کا حوالہ دیا گیا ہے۔ مضاربہ کا بڑا پورٹ فولیو اس وقت این پلان کے زیر تعمیر کارپٹ ٹاور میں چھنسا ہوا ہے۔ سپانسر کے عظیم کی مسلسل ناکامی پر این پلان اور اس کے سپانسر کے خلاف دو قانونی مقدمات درج کیے گئے ہیں۔ مضاربہ فنانس کی 35.0 ملین روپے کی ریکوری کے خلاف پہلے کیس میں مضاربہ ٹریبیونل نے 3 فروری 2022 کو مضاربہ کے حق میں 43.772 ملین روپے بطور پرنسپل اور کنٹریبیٹ مارک اپ کے ساتھ 1 جون سے فنڈز کی لاگت کا فیصلہ سنایا۔ 2014 کی وصولی کی تاریخ تک این پلان نے معزز لاہور ہائیکورٹ کے سامنے ایک اپیل کو ترجیح دی ہے۔ جہاں ساعت تھی اگلی تاریخ 27 جنوری 2025 مقرر کی گئی ہے۔ 204 ملین روپے کی ریکوری کے خلاف دوسرے کیس میں معزز لاہور ہائیکورٹ نے این پلان اور اس کے سپانسر ا ضمانت دینے والوں کے دلائل کا حق بند کر دیا تھا۔ تاہم 5 ستمبر 2022 کو این پلان نے اپنے دفاع کے حق کی بحالی کے لیے لاہور ہائیکورٹ میں متفرق درخواست داخل کروائی تھی۔ کیس 16 نومبر 2022 کو ساعت کے لیے مقرر کیا گیا ہے۔ این پلان کی متفرق درخواست کا ابتدائی طور پر وقت گزر چکا ہے۔ اگر این پلان کی متفرق درخواست مسترد کر دی جاتی ہے تو مضاربہ کے حق میں فیصلہ 204 ملین روپے کی وصولی کے ساتھ فنڈز کی لاگت میں اضافی رقم وصول ہونے کا جملہ امکان ہے۔

مضاربہ کی جانب سے رہن کی گئی زمین اور عمارت کی نیلامی سے اچھی رقم وصول کرنے کا امکان ہے۔ ڈیجیٹل رقم کی وصولی کا مطلب ہے کہ ہم نہ صرف اپنی اصل رقم کی وصولی کر رہے ہوں گے بلکہ منافع اور فنڈز کی لاگت کی صورت میں اضافی کافی رقم بھی وصول کر رہے ہوں گے۔ حسابات مضاربہ کی ویب سائٹ پر ملاحظہ کیے جاسکتے ہیں۔

www.fidelitymodaraba.com

بورڈ اس موقع پر اپنے معزز سٹیفیکٹ ہولڈرز کا بھگوان اداروں کا ان کی مسلسل حمایت، رہنمائی اور تعاون کے لیے شکریہ ادا کرنا چاہتا ہے اور اس کے ساتھ ساتھ انتظامیہ اور عملے کا ان کی پر عزم اور دل سے کی جانے والی خدمات کا خصوصی شکریہ ادا کرتا ہے۔

ادارے بورڈ آف ڈائریکٹرز۔

وسیم الحق عثمانی

چیف ایگزیکٹو آفیسر

لاہور

28 نومبر، 2024

STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2024



	Unaudited 30 September 2024 Rupees	Audited 30 June 2024 Rupees
ASSETS		
CURRENT ASSETS		
Cash and bank balances	69,214	2,066,023
Short term finances under murabahah investments - secured	62,341,250	72,341,250
Ijarah rentals receivable	5,924,786	10,321,840
Profit receivable - Secured	1,899	-
Unearned murabaha profit receivable	-	-
Advances, deposits, prepayments and other receivables	299,337	-
Advance income tax	1,065,207	1,059,785
Current portion of non-current assets	120,365	-
	69,822,058	85,788,898
NON-CURRENT ASSETS		
Long term advances and deposits	200,400	12,500
Long term investment	3,510,000	3,510,000
Long term Investments Under Murhabaha arrangement	-	-
Assets leased out under Ijarah contracts	36,660,304	19,190,531
Property and equipments	224,095,928	224,095,928
	264,466,632	246,808,959
	334,288,690	332,597,857
TOTAL ASSETS		
LIABILITIES		
CURRENT LIABILITIES		
Accrued and other liabilities	7,558,569	7,217,199
Unclaimed Profit Distribution	16,863,739	16,863,739
Deferred Murabaha Income	-	-
		141,020
Current portion of non-current liabilities	2,368,000	3,888,957
	26,790,308	28,110,915
NON-CURRENT LIABILITIES		
Security deposits under Ijarah contracts	3,402,457	1,881,500
Employees retirement benefits	531,979	531,979
	3,934,436	2,413,479
	30,724,744	30,524,394
	303,563,946	302,073,463
TOTAL LIABILITIES		
NET ASSETS		
FINANCED BY		
Authorised Certificate capital		
62,500,000 (2021:62,500,000) modaraba certificates of Rs. 10 each	625,000,000	625,000,000
Issued, subscribed and Paid up capital		
26,413,804 (2022:26,413,804) modaraba certificates of Rs. 10 each	264,138,040	264,138,040
Statutory Reserves	94,620,283	94,620,283
Accumulated Loss	(55,194,377)	(56,684,860)
	303,563,946	302,073,463
TOTAL EQUITY AND RESERVES		
CONTINGENCIES AND COMMITMENTS		
	-	-


Chief Executive
Fidelity Capital Management
(Private) Limited


Director
Fidelity Capital Management
(Private) Limited


Director
Fidelity Capital Management
(Private) Limited


CFO/Company Secretary



STATEMENT OF PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 30 SEPTEMBER 2024

	<u>Unaudited</u> 30 September 2024 Rupees	<u>Unaudited</u> 30 September 2023 Rupees
INCOME		
Income from Ijarah financing	3,114,246	2,350,349
Profit on murabahah financing	1,154,673	1,518,124
Net other income	30,234	9,649
	<u>4,299,153</u>	<u>3,878,122</u>
EXPENSES		
Amortization of assets leased out under ijarah contracts	1,430,227	1,582,667
Administrative and general expenses	1,377,682	2,511,034
Financial charges	761	1,386
	<u>2,808,670</u>	<u>4,095,087</u>
PROFIT BEFORE PROVISIONS AND TAXATION	<u>1,490,483</u>	<u>(216,965)</u>
	1,490,483	(216,965)
PROFIT BEFORE TAXATION	<u>1,490,483</u>	<u>(216,965)</u>
PROFIT AFTER TAXATION	<u>1,490,483</u>	<u>(216,965)</u>
PROFIT PER CERTIFICATE - BASIC AND DILUTED	<u>0.056</u>	<u>(0.01)</u>


Chief Executive
Fidelity Capital Management
(Private) Limited


Director
Fidelity Capital Management
(Private) Limited


Director
Fidelity Capital Management
(Private) Limited


CFO/Company Secretary

STATEMENT OF COMPREHENSIVE INCOME
FOR THE QUARTER ENDED 30 SEPTEMBER 2024



	Unaudited 30 September 2024 Rupees	Unaudited 30 September 2023 Rupees
PROFIT	1,490,483	(216,965)
TOTAL COMPREHENSIVE INCOME FOR THE QUARTER	<u>1,490,483</u>	<u>(216,965)</u>

Chief Executive
 Fidelity Capital Management
 (Private) Limited

Director
 Fidelity Capital Management
 (Private) Limited

Director
 Fidelity Capital Management
 (Private) Limited

CFO/Company Secretary



CASH FLOW STATEMENT FOR THE QUARTER ENDED 30 SEPTEMBER 2024

	Unaudited 30 September 2024	Unaudited 30 September 2023
	Rupees	Rupees
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit / Loss before taxation	1,490,483	(216,965)
Adjustment for non cash charges and other items:		
Depreciation	1,430,227	1,582,667
Financial charges	761	1,386
Profit on murabahah finances	(1,899)	(153,605)
Return on bank deposits	(27,395)	(6,662)
	1,401,694	1,423,786
(Increase) / decrease in operating assets		
Murabahah finances	10,000,000	-
Ijarah rentals receivable	4,397,054	(1,149,475)
Fixed assets acquired	-	-
Advances, deposits, prepayments and other receivables	(341,436)	(189,288)
	14,055,618	(1,338,763)
(Increase)/decrease in operating liabilities		
Creditors, accrued and other liabilities	(341,370)	(97,537)
	(341,370)	(97,537)
	16,606,425	(229,479)
Cash generated from / (used in) operations		
Financial charges paid	(761)	(1,386)
Profit received on murabahah finances	(1,154,673)	1,518,124
Profit on bank deposits	27,395	6,662
Income tax	(5,422)	(8,831)
	(1,133,461)	1,514,569
CASH FLOWS FROM INVESTING ACTIVITIES		
Security deposits against ijarah assets	-	-
Proceeds from disposal of ijarah assets	(17,469,773)	(1,216,893)
Proceeds from sale of investment properties	-	-
Net cash from / (used in) investing activities	(17,469,773)	(1,216,893)
CASH FLOWS FROM FINANCING ACTIVITIES		
Profit distribution	-	28,839
Net cash used in financing activities	-	28,839
Net increase / (decrease) in cash and cash equivalents	(1,996,809)	97,036
Cash and cash equivalents at the beginning of the year	2,066,023	177,089
Cash and cash equivalents at the end of the quarter	69,214	274,125


Chief Executive
Fidelity Capital Management
(Private) Limited

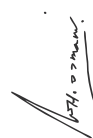

Director
Fidelity Capital Management
(Private) Limited


Director
Fidelity Capital Management
(Private) Limited


CFO/Company Secretary

STATEMENT OF CHANGES IN EQUITY
FOR THE QUARTER ENDED 30 SEPTEMBER 2024

	CAPITAL RESERVES			REVENUE RESERVE		TOTAL
	CERTIFICATE CAPITAL	STATUTORY	FAIR VALUE SUB TOTAL	UNAPPROPRIATED PROFIT / (ACCUMULATED LOSS)		
	Rupees	Rupees	Rupees	Rupees	Rupees	Rupees
Balance as at 30 June 2023	264,138,040	94,620,283	-	94,620,283	(33,935,116)	324,823,207
(Loss)/Profit after taxation for the year					(22,749,744)	(22,749,744)
Transfer to statutory reserve					-	
Balance as at 30 June 2024	264,138,040	94,620,283	-	94,620,283	(56,684,860)	302,073,463
Profit for the quarter					1,490,483	1,490,483
Balance as at 30 September 2024	264,138,040	94,620,283	-	94,620,283	(55,194,377)	303,563,946


Chief Executive
Fidelity Capital Management
(Private) Limited


Director
Fidelity Capital Management
(Private) Limited


Director
Fidelity Capital Management
(Private) Limited


CFO/Company Secretary





NOTES TO THE FINANCIAL STATEMENT FOR THE QUARTER ENDED 30 SEPTEMBER 2024

1 LEGAL STATUS AND NATURE OF BUSINESS

First Fidelity Leasing Modaraba (“the Modaraba”) was formed under the Modaraba Companies and Modaraba (Floatation and Control) Ordinance, 1980 and Rules framed there under and is managed by Fidelity Capital Management (Private) Limited. The registered office of the Modaraba is situated at 93, B-1 Canal Park, Gulberg-II, Lahore. The Modaraba commenced its business operations from 5 December 1991. The Modaraba is listed on all the stock exchanges in Pakistan.

The Modaraba is a perpetual, multipurpose and multidimensional modaraba and is primarily engaged in the business of ijarah (leasing), musharika and morabaha financing, equity investment, brokerage and other related business. The Modaraba is a corporate member of the Islamabad Stock Exchange (Guarantee) Limited and National Commodity Exchange Limited.

2 BASIS OF PREPARATION

This condensed interim financial information is un-audited and is being submitted to certificate holders. This condensed interim financial information has been prepared in accordance with the International Accounting Standard (IAS 34) “Interim Financial Reporting” as applicable in Pakistan and notified by the Securities and Exchange Commission of Pakistan (SECP). This condensed interim financial information should be read in conjunction with the audited annual published financial statements of the Modaraba for the year ended 30 June 2024.

This condensed interim financial information is being submitted to the certificate holders as required under Rule 10 of Modaraba Companies and Modaraba Rules 1981.

3 ACCOUNTING POLICIES

The accounting policies and methods of computations adopted for the preparation of this condensed interim financial information are the same as applied in the preparation of the preceding audited annual published financial statements of the Modaraba for the year ended 30 June 2024.

	<u>Unaudited</u>	<u>Audited</u>
	30 September 2024	30 June 2024
	Rupees	Rupees
4 SHORT TERM FINANCES UNDER MURABAHAH ARRANGEMENTS-SECURED		
Considered Good	30,700,000	40,700,000
Considered doubtful	230,497,231	230,497,231
	<u>261,197,231</u>	<u>271,197,231</u>
Deffered\Unearned murabahah income	-	-
	<u>261,197,231</u>	<u>271,197,231</u>
Accumulated Impairment	(198,855,981)	(198,855,981)
	<u>62,341,250</u>	<u>72,341,250</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE QUARTER ENDED 30 SEPTEMBER 2024



- 4.1** The Modaraba has sold goods to Murabaha customers with appropriate profit margins under the Murabaha arrangements whereby payment is deferred over the time period agreed with customers. These finances are secured against mortgage of properties, demand promissory notes and personal guarantees. Profit margin on murabaha investments ranges from 13% to 22% (2023: 13% to 22%) per annum.
- 4.2** This represents receivables from 10 (2023: 10) customers under murabaha arrangements. Legal proceedings against these customers are in process in different courts of law. This includes receivable of Rs. 192.75 million (2022:192.75 million) in respect of classified facilities of First Hajveri Modaraba.
- 4.3** This also includes receivable of Rs. 35 million (2023: Rs. 35 million) which was given to Enplan (Private) Limited against Murabahah facility for the construction material under the terms of settlement agreement dated April 01, 2011. It is secured against equitable as well as registered mortgage over land and building thereon measuring 4 kanals and 1 marla. It carried profit at 12.98% per annum.

	Unaudited 30 September 2024 Rupees	Audited 30 June 2024 Rupees
5 IJARAH RENTALS RECEIVABLE - SECURED		
Considered good	5,924,786	10,321,840
Considered doubtful	43,118,132	44,130,236
Less: Provision for doubtful ijarah rentals receivable	43,118,132	44,130,236
	-	-
	<u>5,924,786</u>	<u>10,321,840</u>
5.1 Provision for doubtful ijarah rentals receivable		
Opening balance	44,130,236	40,561,895
Add: Provision charged / (reversed) during the year	(1,012,104)	3,568,341
Closing balance	<u>43,118,132</u>	<u>44,130,236</u>
	Unaudited	Audited
	30 September	30 June
	2024	2024
	Rupees	Rupees
6 ADVANCES, DEPOSITS, PREPAYMENTS AND OTHER RECEIVABLES		
Prepayments	-	-
Receivable from clients - Secured	-	-
Receivable from Hajveri Modaraba Management Company (Private) Limited	6.2	-
Other receivables	-	-
	299,338	-
	<u>299,338</u>	<u>-</u>
6.1 Receivable from clients - Secured		
Considered good	6.1.1	16,869,630
Considered doubtful	-	(16,869,630)
	-	-
Accumulated Impairment	-	16,869,630
	<u>-</u>	<u>16,869,630</u>



NOTES TO THE FINANCIAL STATEMENT FOR THE QUARTER ENDED 30 SEPTEMBER 2024

6.1.1 These represent receivables from brokerage clients. These are secured against lien on respective listed shares of the clients in CDC system.

6.2 This represents amount withdrawn by Hajveri Modaraba Management Company (Private) Limited (the previous management Company) of First Hajveri Modaraba (the Modaraba) from time to time during previous years out of the modaraba's fund. Such amounts were drawn on account of remuneration for services in violation of the section 18 of the Modaraba Companies and Modaraba (Flotation and control) Ordinance, 1980. During the process of amalgamation with the previous management company, 2,053,200 certificates of erstwhile First Hajveri Modaraba were acquired by the Management Company against the above receivables. Such certificates were then converted into 578,041 certificates of this Modaraba. The Management Company intends to apply the sales proceeds of these certificates to settle the receivable and an application for the said arrangement was not entertained by Civil Court Lahore for want of jurisdiction. An application to this effect is now pending with Lahore High Court.

	2024 Rupees	2024 Rupees
7 CREDITORS, ACCRUED AND OTHER LIABILITIES		
Due to customers	499,679	148,395
Advance Ijarah rentals and security deposits	-	-
Management Company's remuneration payable	-	-
Accrued liabilities	938,126	5,260,580
Provision for worker's welfare fund	177,149	177,149
Others	5,943,615	1,631,075
	<u>7,558,569</u>	<u>7,217,199</u>

8 TRANSACTIONS WITH RELATED PARTIES

The related parties and associated undertakings comprise of associated companies, Modaraba Management Company, directors and key management personnel and retirement benefits. Transactions with related parties and associated undertakings other than remuneration and benefits to key management personnel under the term of employment, staff retirement benefits and others are as follows:

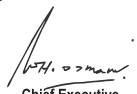
	2024 Rupees	2024 Rupees
Balances with related parties		
Payable to provident fund trust	174,850	198,516
Ijarah rentals receivable	-	80,638
Ijarah rentals suspended	-	-

9 CORRESPONDING FIGURES

Corresponding figures have been rearranged and reclassified, wherever necessary, for the purpose of comparison. However, no significant reclassification has been made.

10 GENERAL

- The financial statements of the Modaraba were approved by the directors of Modaraba Management Company and authorized for issue on November 28, 2024.
- Figures have been rounded off to the nearest rupee.


Chief Executive
Fidelity Capital Management
(Private) Limited


Director
Fidelity Capital Management
(Private) Limited


Director
Fidelity Capital Management
(Private) Limited


CFO/Company Secretary



www.jamapunji.pk

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