

**BANNU WOOLLEN**

**MILLS LIMITED**

بنوں وولن ملز لمیٹڈ



# **Bannu Woollen Mills Limited**

## **Corporate Briefing Session For the Year Ended**

**June 30, 2025**

**TO BE MARKET LEADERS IN WOOLLEN/BLENDED FABRICS, BLANKETS & SHAWLS**



**Date : 13 November, 2025  
Presented by : Mr. Azmat Khan**

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# COMPANY BRIEF (June 30, 2025)

Bannu Woollen Mills Limited (the Company) was incorporated in Pakistan as a Public Company in the year 1960 under the Companies Act, 1913 (now the Companies Act, 2017) and its shares are quoted on Pakistan Stock Exchange Ltd. The Company is principally engaged in manufacture and sale of woollen yarn, cloth and blankets. Bibojee Group took-up the Company in 1964

**Registered office:** Mills Premises,  
D. I. Khan Road, Bannu

**Retail outlet:** Raja Bazar,  
Rawalpindi

**Fixed Assets:** Rs. 1.550 Billion

**Staff Strength:** 501 (Avg. 494)

**Customers base:** Dealership Network & Retail Outlets (11  
Dealers, 1 Retail outlet & 1 Fair Price Shop)

Online store: [bannuonline.com](http://bannuonline.com)

# BOARD MEMBERS

<u>Name of Directors</u>	<u>Status</u>
Lt. Gen. Ali Kuli Khan Khattak (Retd)	Non-Executive
Mrs. Shahnaz Sajjad Ahmad – CEO	Executive
Mr. Ahmad Kuli Khan Khattak – Chairman	Non-Executive
Dr. Shaheen Kuli Khan Khattak	Non-Executive
Brig Agha Arshad Raza (Retd)	Independent
Syed Zubair Ahmad Shah	Non-Executive
Mr. Abdul Rehman Qureshi	Independent

# BOARD COMMITTEES AND KEY MANAGEMENT PERSONNEL

## BOARD COMMITTEES ALONGWITH MEMBERS

### BOARD AUDIT COMMITTEE

1. Mr. Abdul Rehman Qureshi- Chairman
2. Brig (R) Agha Arshad Raza - Member
3. Syed Zubair Ahmed Shah- Member

### HUMAN RESOURCE & REMUNERATION COMMITTEE

1. Mr. Abdul Rehman Qureshi- Chairman
2. Lt. Gen. Ali Kuli Khan Khattak (Retd.) - Member
3. Mr. Ahmad Kuli Khan Khattak-Chairman BOD
4. Mrs. Shahnaz Sajjad Ahmad- Member
5. Syed Zubair Ahmed Shah- Member
6. Brig Agha Arshad Raza (Retd.) - Member

### Chairman

Mr. Ahmad Kuli Khan Khattak-Chairman BOD

### C.E.O

Mrs. Shahnaz Sajjad Ahmad

### C.O.O

Mr. Khalid Kuli Khan Khattak

### STATUTORY OFFICERS

1. Mr. Azmat Khan- Asstt. COO/Company Secretary
2. Mr. Kaleem Aslam,- CFO
3. Mr. Sajid Nawaz- HIA

# ASSOCIATED COMPANIES

## BiboJee Group of Companies

- Janana De Malucho Textile Mills Limited.
- Rahman Cotton Mills Limited.
- The Universal Insurance Co. Limited.
- BiboJee Services (Pvt.) Limited.
- Gammon Pakistan Limited.
- Ghandhara Tyre & Rubber Company Limited.  
( formally known as The General Tyre and Rubber Company Ltd. )
- Ghandhara Automobiles Ltd. ( formally known as Ghandhara Nissan Ltd.)
- Ghandhara Industries Limited.

# OVERALL BUSINESS ENVIRONMENT - FY 2025

## Business Overview

- **Economic challenges:**
- Economy remains under pressure-reliant on IMF support  
High energy costs
- Restrictive financing costs
- Climate and reform risks.
- **Economy Recovery in FY 2025**
- GDP Growth 2.68% (2.4%)
- Inflation eased 3.2% (12.6%)
- Policy rate cut to 11%
- PKR remained stable 284/US\$

In this challenging environment, the Company is endeavoring to

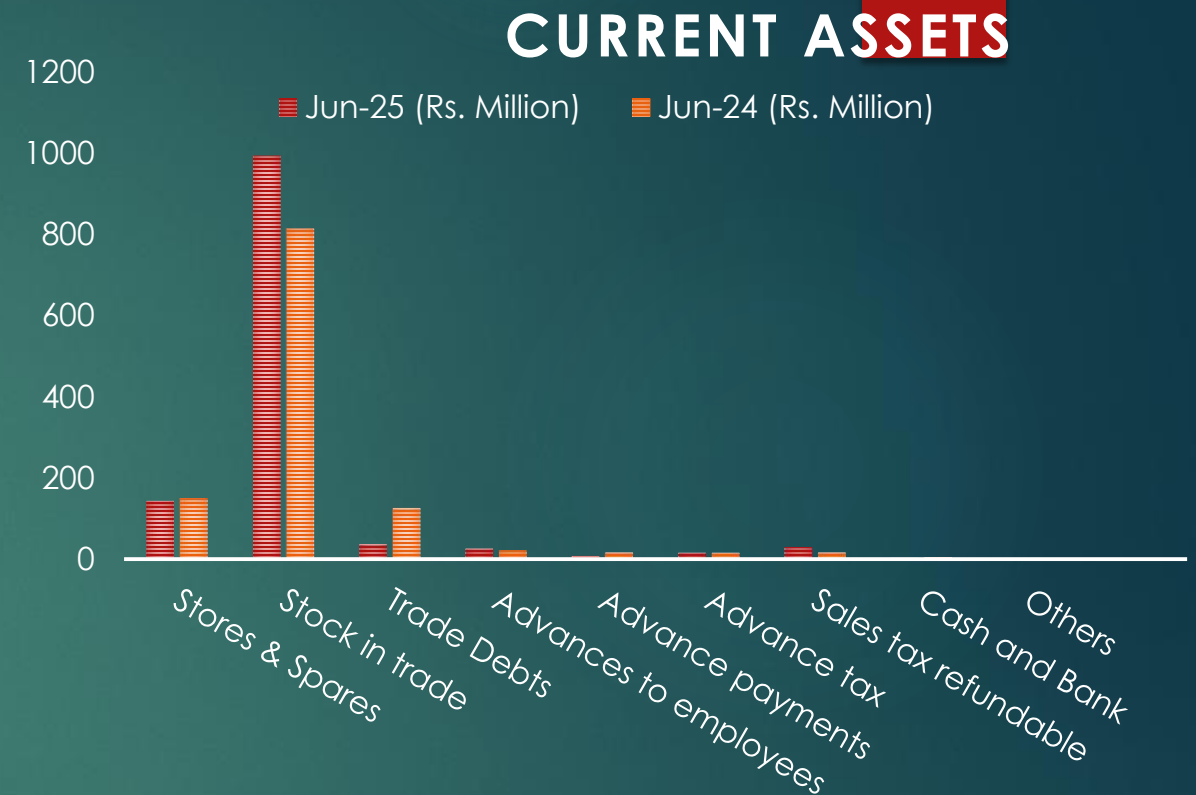
- Operational efficiency and low costs
- Anticipated rise in revenues (mainly volumetric)
- Value to its shareholders.
- Response to the changing dynamics in the market.
- Innovation for long term growth



# Total Assets (Rs. Million)

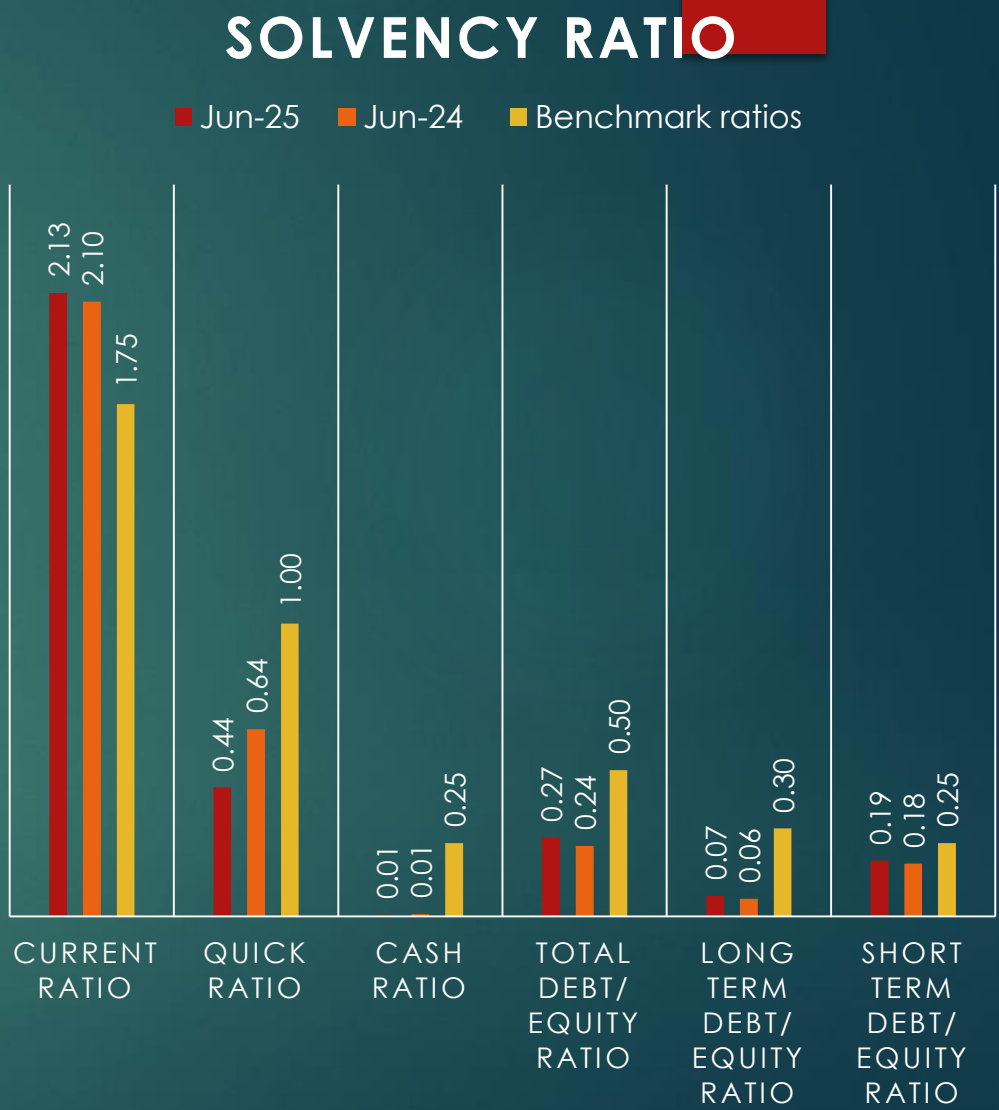
Current Assets	Jun. 30, 2025	Jun. 30, 2024	%age Change
Stores & spares	143.49	150.81	4.85%
Stock in trade	995.10	815.12	22.08%
Trade Debts	36.71	126.13	70.89%
Advances to employees	25.54	22.12	15.46%
Advance payments	7.28	16.21	55.09%
Advance tax	15.15	15.38	1.50%
Sales tax refundable	29.84	16.11	85.23%
Cash and Bank	3.24	4.31	24.82%
Others	1.79	2.01	10.94%

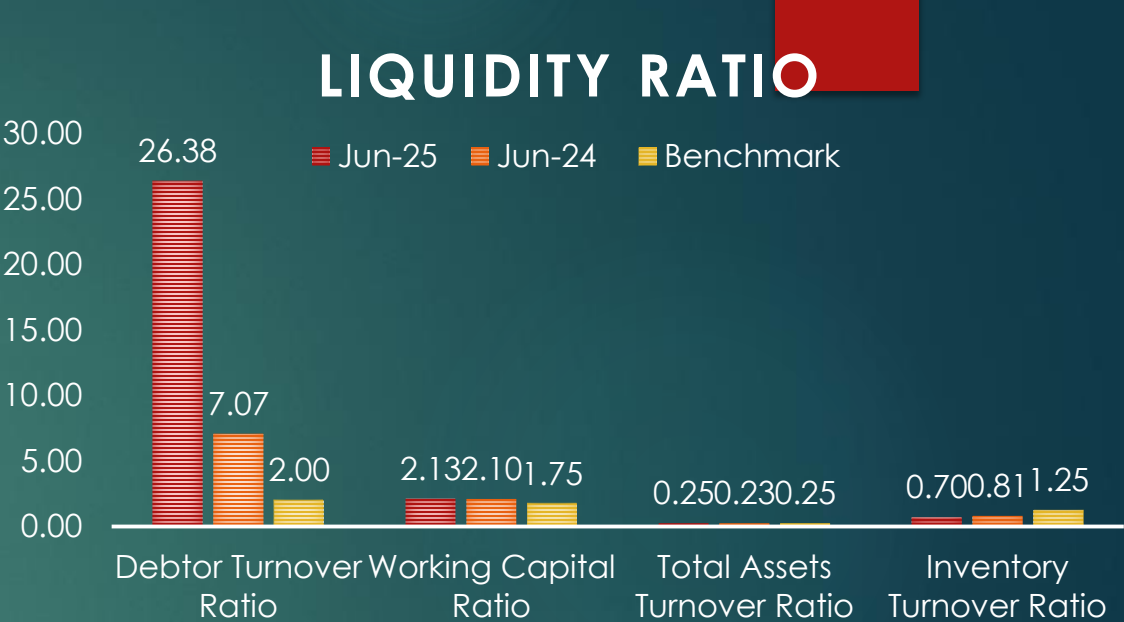
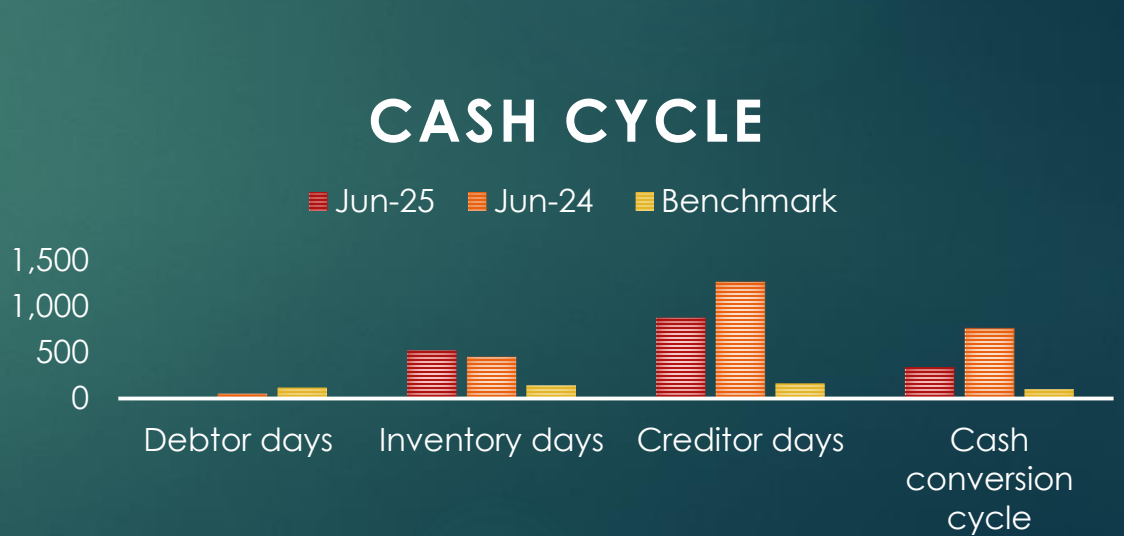
Non Current Assets			
PPE	1,549.90	1,569.22	1.23%
Intangible Assets	0.04	0.10	60.00%
Investments	1,039.23	1,149.95	9.63%
Security Deposits	3.79	3.79	0.00%



# Solvency Ratios

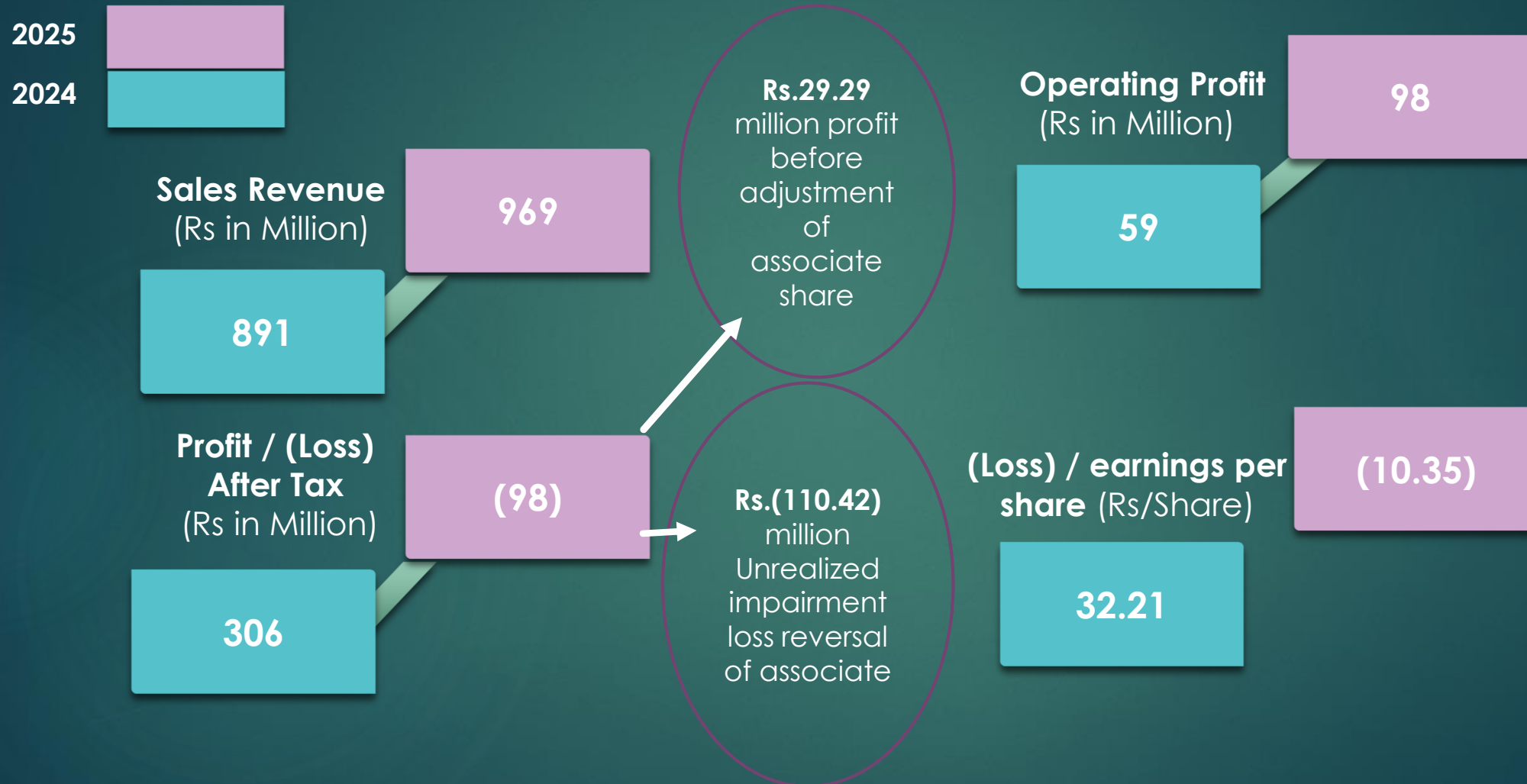
Ratio	Jun. 30, 2025	Jun. 30, 2024	Benchmark ratios
Current Ratio	2.13	2.10	1.75
Quick Ratio	0.44	0.64	1.00
Cash Ratio	0.005	0.008	0.25
Total Debt/ Equity Ratio	0.27	0.24	0.50
Long term Debt/ Equity Ratio	0.07	0.06	0.30
Short term Debt/ Equity Ratio	0.19	0.18	0.25



Liquidity Ratios				
Ratio	Jun. 30, 2025	Jun. 30, 2024	Benchmark ratios	<div>LIQUIDITY RATIO</div> 
Debtor Turnover Ratio	26.38	7.07	2.00	
Working Capital Ratio	2.13	2.10	1.75	
Total Assets Turnover Ratio	0.25	0.23	0.25	
Inventory Turnover Ratio	0.70	0.81	1.25	
Debtor days	14	52	120	
Inventory days	521	452	145	
Creditor days	877	1,267	165	
Cash conversion cycle	342	763	100	<div>CASH CYCLE</div> 


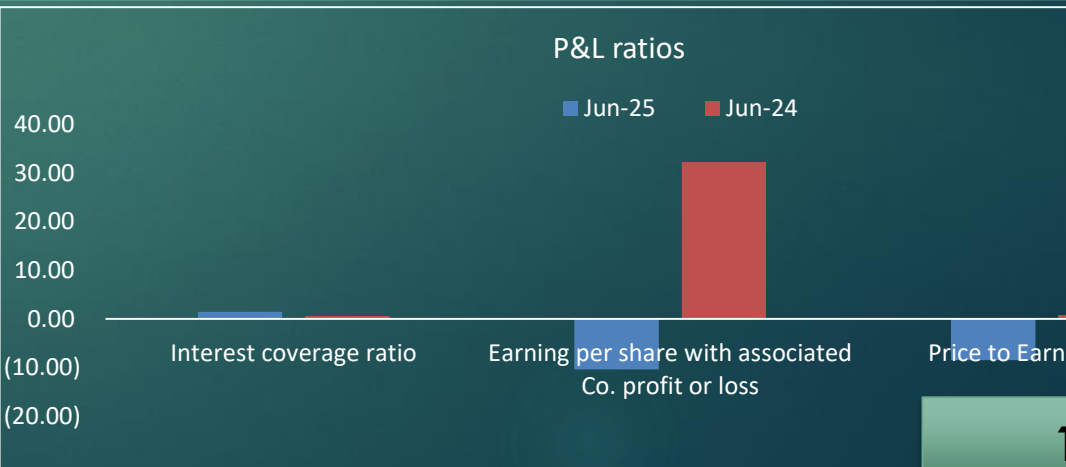
Total Liabilities (Rs. Million)						
Current Liabilities	Jun. 30, 2025	Jun. 30, 2024	%age Change	Current Liabilities		
Trade & Other payables	184.67	106.88	72.78%	<div> <div>Jun-25 (Rs. Million)</div> <div>Jun-24 (Rs. Million)</div> </div>		
Unpaid Dividend	3.45	3.45	0.00%			
Unclaimed Dividend	4.75	4.75	0.00%			
Accrued Markup	11.38	22.59	49.62%			
Short term finances	367.54	396.80	7.37%			
Current portion of lease liabilities	6.65	8.62	22.85%			
Taxation	12.84	11.88	8.08%			
Non current liabilities				Non-Current Liabilities		
Lease Liabilities	4.74	4.10	15.61%	<div> <div>Jun-25 (Rs. Million)</div> <div>Jun-24 (Rs. Million)</div> </div>		
Staff retirement benefits	163.16	146.58	11.31%			
Deferred taxation	57.46	52.57	9.30%			
				12		

# Financial details – 2025 Vs. 2024





# Profit & Loss Ratios

Ratio	Jun. 30, 2025	Jun. 30, 2024	P&L %ages	
Gross Profit %age	28.11%	26.03%		
Operating Profit %age	10.08%	6.57%		
Net Profit %age	(10.16)%	34.36%		
Effective tax rate %age	(20.88)%	1.77%		
Interest coverage ratio	1.43	0.63		
Profit/Loss per share	(10.35)	32.21		
Price to Earnings ratio	(8.45)	0.83		
			14	

Production Data and Finished Goods			
Year Ended Jun. 30,		2025	2024
Production Data			
Production (finished)	Meters	837,053	983,791
Cost of Sales as Percentage of Revenue	%	71.89	73.97
Capacity utilization : Spinning / Weaving	%	43%/83%	65%/60%
Total Manufacturing Costs Per Unit Produced Minus Materials	Rupees	530.92	469.16
Closing stock position			
All Shirting Cloth	Meters	637,439	771,277
Blankets and Shawls	Numbers	49,752	56,019
			15

# Key Variances

	Jun. 30,	Jun. 30,	Variance
Variance of P&L over the corresponding period is mainly due to the following:	2025	2024	
	Rupees in thousand		
Raw materials including WIP adjustment	247,123	305,712	(58,589)
Salaries and wages	338,720	282,161	56,559
Power and fuel	83,156	103,325	(20,170)
Repair and maintenance	51,035	40,164	10,871
	247,123	305,712	(58,589)

# Current challenges / Future prospects

We are facing  
following current  
challenges /  
circumstances

Macroeconomic  
conditions  
with policy  
stability and  
inflation

Profit margins  
under pressure  
due rising costs.

Recent floods  
in Pakistan.

Future prospects

Management  
expects sales  
growth and  
improved  
profitability.

Liquidity position  
strengthen.

Innovation  
sustainability  
and  
Shareholder  
s value.



# Questions and Answers Session



**THANK YOU**

