

United Brands Limited

Corporate Briefing Session

November 21, 2025

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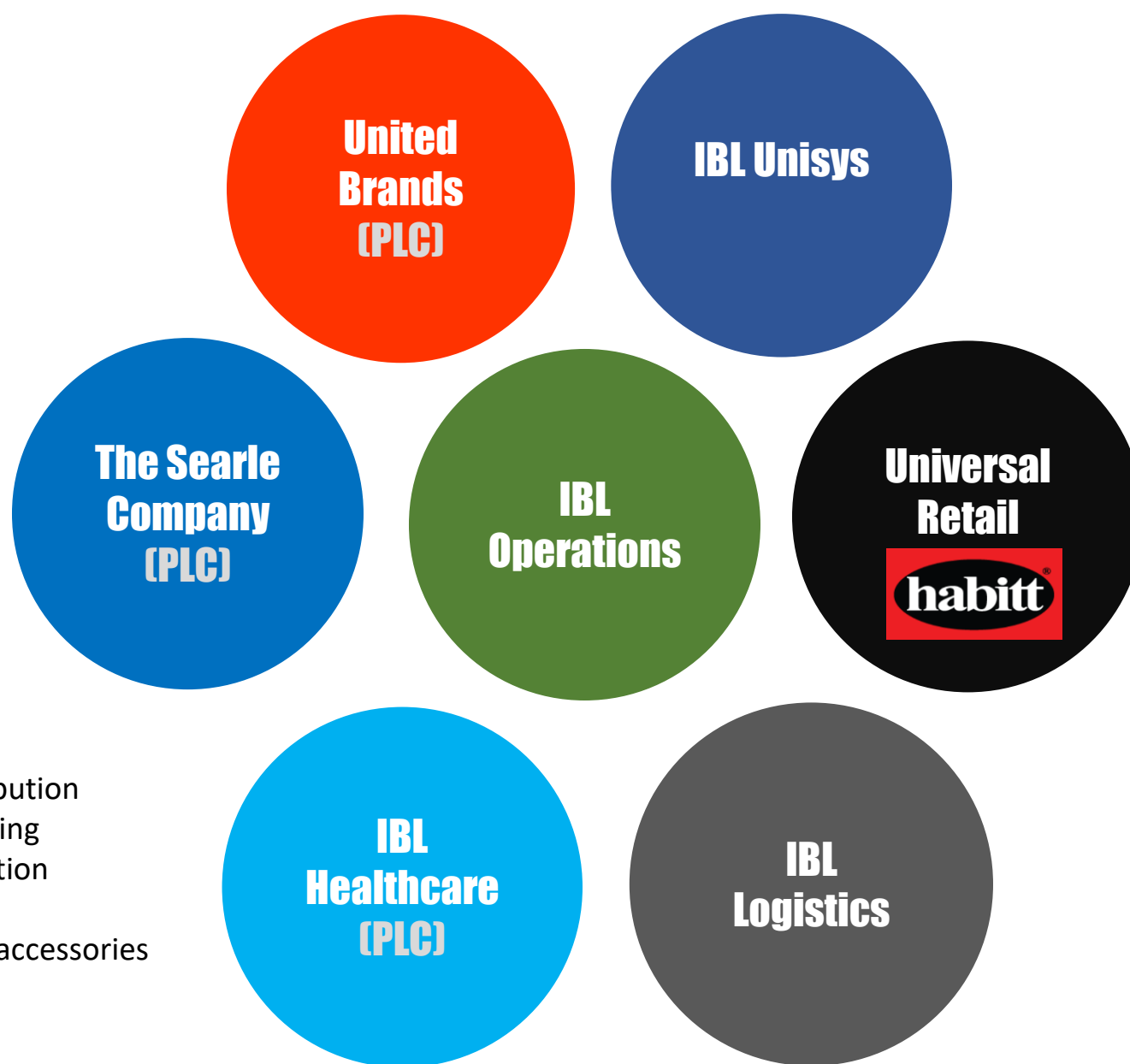


Questions & Answers



Business Partners

THE GROUP



IBL OPERATION: FMCG, Pharmaceuticals marketing & distribution

SEARLE: Pharmaceuticals & consumer products manufacturing

UNITED BRANDS: FMCG, food products marketing & distribution

IBL HEALTHCARE: Nutritionals, medical & hospital products

UNIVERSAL RETAIL: Retail home & commercial furnishings & accessories

IBL UNISYS: Technology system integrator

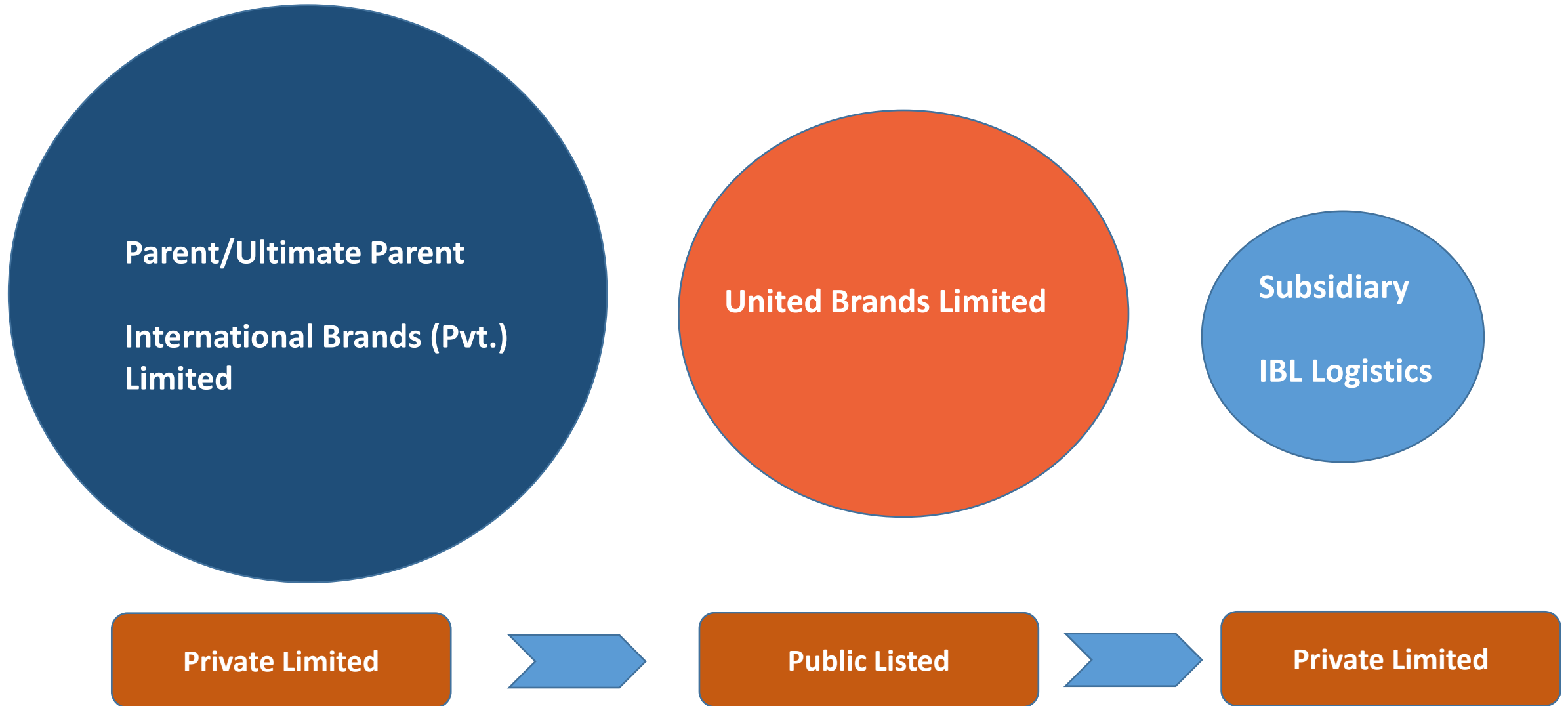
IBL Logistics : Transportation, distribution & warehousing

THE IBL GROUP

OUR FAMILY AND THEIR AFFILIATES



CORPORATE STRUCTURE



INDUSTRY

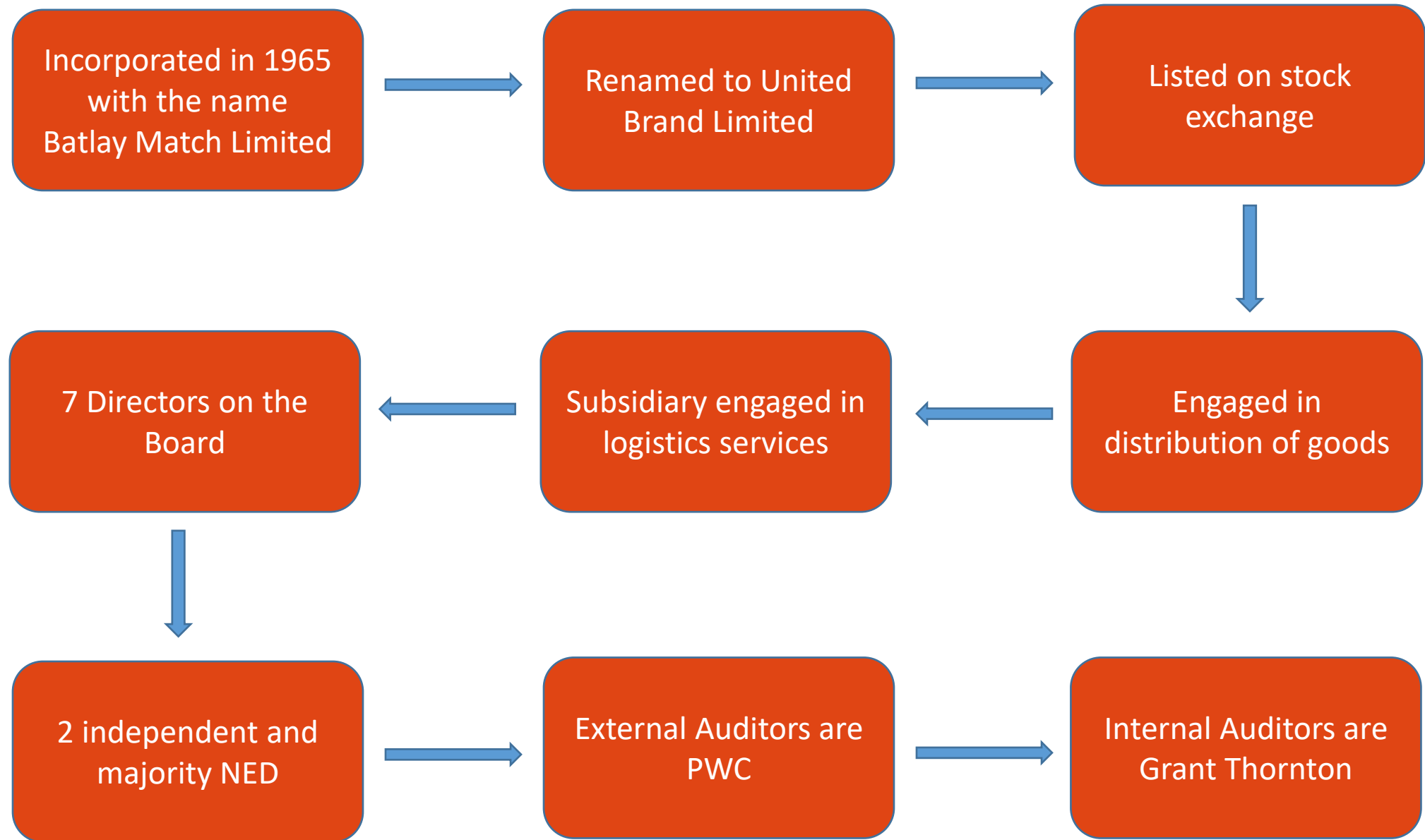
INDUSTRY



- Pakistan's FMCG market is projected to reach US\$16 billion by 2025.
- The industry is expected to grow at **9%** on average.
- Major players like **Unilever and Nestle** remain heavily invested in Pakistan, with **Turkish and Chinese** investors are also increasing their presence.
- E-commerce is playing a growing role. Online FMCG in Pakistan is expanding rapidly, supported by rising digital adoption.
- Government initiatives to attract foreign investment, coupled with improving economic indicators are likely to impact the local industry.
- Skilled labor, quality inputs and sustainable political environment shall assist in further expansion of this sector.
- Curtailment of imports and focus on local production and exports are indicators of boost for this industry.

THE COMPANY





BUSINESS ACTIVITIES

Import & Clearance

Handling imports and clearance of goods shipped from across the world. Managing customs clearances and shipping agents



Primary & Secondary Transportation

Managing primary, secondary and customized transportation Services for internal and External customers



Warehousing

Warehouses across the country to store the products and efficient supplies to meet the customers' needs.



Sales and Distribution

Highly motivated and experienced sales organization to power your goods onto the retailer's shelf.



Value Addition Services

Energetic and innovative marketing team to develop and execute marketing and trade marketing activities. From developing media content to digital and product development and research.



Customer Services

Dedicated team to settle real time customer queries.



Holds the largest distribution infrastructure in Pakistan

United Brands &
IBL Logistics
Operating under
the IBL Umbrella

100 Branches and RD Network

Nationwide
Reach





BUSINESS PARTNERS

OUR BUSINESS PARTNERS



Exciting Natural Flavours

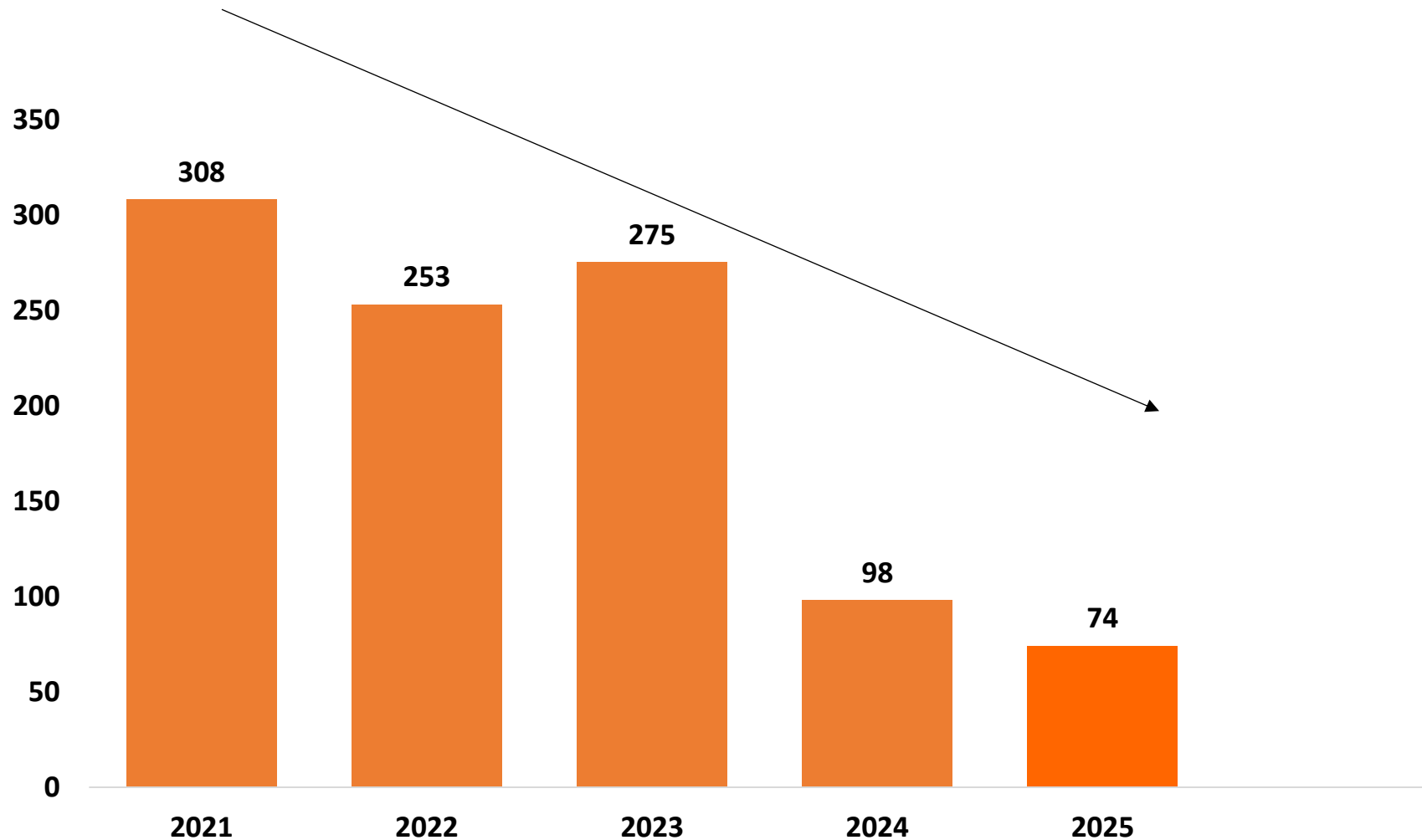


FINANCIAL ANALYSIS

FINANCIAL PERFORMANCE

Rs.'000'	2021	2022	2023	2024	2025
Revenue	3,283,188	3,265,824	2,526,888	2,434,877	2,660,444
Gross profit	526,257	536,460	346,850	382,043	412,768
Total expenses	(297,421)	(389,292)	(324,672)	(328,344)	(335,289)
Other expenses	(52,319)	(25,894)	(25,693)	(6,628)	(48,225)
Operating profit/(loss)	176,517	121,274	(3,515)	47,071	29,254
Finance costs	(47,121)	(42,212)	(59,353)	(39,690)	(20,427)
Profit/(loss) after tax	61,840	21,756	(101,263)	(45,919)	(6,412)

Borrowings – 2021 to 2025 - PKR 'Million'



Borrowings are Shariah compliant. In past years, borrowings have been reduced, which were on higher side due to finance margin against imports.

FINANCIAL INFORMATION

Rs.'000'	2021	2022	2023	2024	2025
Shareholders' Equity	108,830	130,586	29,323	(16,596)	(23,008)
Liabilities	1,343,183	1,470,852	1,392,100	1,678,559	1,436,884
Non-Current Assets	17,720	15,580	19,695	27,265	35,591
Current Assets	1,434,293	1,585,858	1,401,728	1,634,698	1,378,285

FUTURE OUTLOOK

FUTURE OUTLOOK

Focus on enhancing operational efficiency of existing business lines by providing comprehensive service to end customer. Efforts are underway to transform the business by involving related business line of group company. With the overarching goal of becoming profitable, the Company is also considering to onboard new principals after conducting viability analysis.

THANK YOU