Corporate Briefing Session (CBS)
Saudi Pak Consultancy Company Limited
FY 25-26



Presented By :

Niaz Ahmed Khan-CEO

&

Muhammad Zahoor-CFO

19-Nov-26

SPCCL H.O KARACHI

SAUDI PAK
CONSULTANCY

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- Profile of the Company
- Strategic / Operational Developments
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- Question & Answer Session

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Company Profile



Incorporation and Listing: Saudi Pak Consultancy Company Limited formerly known as Saudi Pak Leasing Company Limited was incorporated in Pakistan on January 8, 1991, and is listed on the Pakistan Stock Exchanges.

Offices: The company operates from its registered office in Karachi and has a branch in Lahore.

Past Business Focus: Specializes in asset leasing.

Current Business Focus: The company has changed the line of business as approved by majority of share holders in EOGM held in April-24.SECP has given approval for change in name of Company and issued new certificate of incorporation in the name of “Saudi Pak Consultancy Company Limited”

Major Shareholder: Saudi Pak Industrial & Agricultural Investment Company Limited holds 35.06% of the ordinary share capital and 63% of the preference share capital.

Authorized Share Capital: 2 Billion (Preferred: 1 Billion , Ordinary 1 Billion)

Issued, Subscribed & Paid-Up Capital: 979.813 Million (Preferred : 528.208 Million, Ordinary 451.605 Million)

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Strategic & Operational Developments



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Divestment of shares by Saudi Pak Industrial and Agricultural Investment Company Limited (SAPICO)

- In a major move , M/s Saudi Pak Industrial and Agricultural Investment Company Limited (SAPICO) ,holding 35.06% ordinary shares and 63% of preference shares decided to divest its share holding.
- All regulatory requirements have been completed and after Balance Sheet date, new investor will take all holding of SAPICO.
- After induction of new investment company's financial health will be improved and minority share holders will be benefited from divestment.

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KEY REVENUE DRIVERS

Signed MOUs for providing commission/service fee based with:

M/s GIGA MALL Islamabad, multi story apparments and shopping mall.

M/s GO GREEN AVENUE PVT.LTD Islamabad ,suppliers of E.V Chargers all over Pakistan.

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Recovery Efforts:

- Active pursuit of inherited decreed cases via Banking Courts & High Courts.
- Planned auctioning of collaterals and out-of-court settlements targeted to improve cash inflows significantly.
- Till June-26 the status of recovery is 42.489 Million and its further anticipated to achieve recovery target of PKR 80 Million by June-27.

Settlement of Liabilities:

- Ongoing proposed settlements with major creditors such as PICT, Innovative Investment Bank and other corporate & individual TFC Holders Individual) aimed at reducing accrued markup and principal amounts.
- Focus on leveraging settlements to significantly benefit the company's financial standing.

Reduction of Negative Equity:

- Significant & targeted reductions in negative equity planned through strategic settlements of Liabilities.
- Objective to eliminate negative equity by PKR 200 million by June-27 anticipated with respect to recoveries and settlements .

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Disclosure-IFRS-8 (Operating Segment)

- (I) Products & Services: Rendering Consultancy Services in the areas of :
- 1. Strategic Planning
- 2. Project Management
- 3. Institutional Development.
- 4. Capacity Building.
- 5. Marketing of products & Services of other firms, Companies and institutions.
- 6. Indenting, Commission Agents, Tours and Road Transportation
- 7. Civil, Mechanical & Electrical Services

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Disclosure-IFRS-8 (Operating Segment)

(ii) Information about geographical areas

- All Pakistan & outside Pakistan.

(iii) Information about Major Customers(Prospective)

- All Governmental & NGOs
- Donors, Corporate Bodies, Firms and Individuals.

Disclosure-IFRS-8 (Operating Segment)

KEY BUSINESS RISKS

- **Liquidity Issue:**

  Low cash inflows and other liquid Assets.

- **Competition:**

  Throat-cut competition with other established Consultancy Companies due to Absence of level playing field.

- **Human Resource:**

  Scarcity of highly trained Professionals due to low business ratio.

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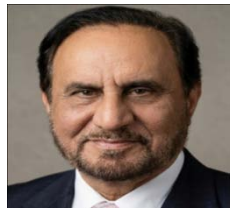
Disclosure-IFRS-8 (Operating Segment) Questions Received in Advance

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Governance

BOARD OF DIRECTORS

THE BOARD OF SPCCL CONSISTS OF SEASONED BANKERS AND EXPERIENCED PROFESSIONALS SUITABLY DIVERSIFIED INTO NON-EXECUTIVE, INDEPENDENT AND EXECUTIVE DIRECTORS.



SYED NAJMUL HASNAIN KAZMI

Chairman of Board of SPCCL / Independent Director



NIAZ AHMED KHAN

Executive Director/CEO



SHEIKH AFTAB AHMED
Independent Director.



Ms. PARVEEN A.MALIK
Independent Director.



NAYYAR ALAM ILYAS
Executive Director



MUHAMMAD NAEEM KHAN
Independent Director



Ms. LUBNA FAROOQ
Non-Executive Director

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COMMITTEES OF THE BOARD

The Audit Committee

- Sheikh Aftab Ahmed–Chairman
- Syed Najmul Hasnain Kazmi–Member
- Ms. Parveen A.Malik–Member

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COMMITTEES OF THE BOARD

The HR & Remuneration Committee

- Muhammad Naeem Khan–Chairperson
- Niaz Ahmed Khan–Member
- Ms.Lubna Farooq–Member

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Internal Controls and Compliance

SPCCL maintains high standards of governance, internal controls and risk assessment framework. Comprehensive policies and procedures have been approved by the Board covering all major spheres of operations and are reviewed and updated as per the changing requirements.

The Compliance function ensures that all new and existing rules and regulations, applicable to the Company, are fully complied with. The Company's Internal Audit department works independently under the direct supervision of Audit Committee of the Board.

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Gender Diversity

- SPCCL is an equal opportunity employer and believes in gender diversity and inclusiveness. It is ensured in SPCCL that no employee is discriminated on the grounds of their race, nationality, ethnic/ social origin, religious or political beliefs, age, gender, marital status or disability.
- The Company has cadre wise minimum pay scales approved by the Board. The salary of employees may vary on the basis of Cadre, performance and length of service.
- Following is gender pay gap calculated for the year ended June30, 2026.
- Mean Gender Pay Gap: 92%
- Median Gender Pay Gap: 56%

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Details of Financial Information

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Sustained Profitability and Operational Stability:

- Trading of Shares of SPCCL at PSX by April 01,2027. Focus on maintaining profitability through efficient recovery processes and proactive liability management by crossing 100 Million by the end of June-27.

  Enhancement of financial health and stability to make the company a more attractive investment proposition by June-27.

  Changing to new business line will also help to increase profitability and overall financial health.

  Resumption of

Regulatory Compliance on new line of business

As per SECP directives SPCCL has shifted over new line of consultancy business in the light of special resolutions passed in EOGM held in April-24.

New Certificate of incorporation has been issued by SECP and new elected Board of Directors is actively exploring venues of consultancy business besides active recoveries of inherited Non performing lease and loan portfolios.

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Balance Sheet as of June 30,2026

	2026	2025	Variance Amount (PKR)	Variance Percentage (%)
ASSETS (Rupees) Current assets				
Cash and bank balances	**24,256,419**	**69,741,228**	(45,484,809	(65)
Short term loans	**75,800,300**	**75,800,300**	-	-
Short term investments	**68,992,761**	**55,755,998**	13,236,763	24
Trade deposits and short term prepayments	**569,167**	**1,161,620**	(592,453)	(51)
Other receivables	-	-		
Taxation-net	**7,278,653**	**7,221,272**	57,381	1
Current maturity of non-current assets	**341,187,298**	**364,730,117**	(23,542,819)	(6)
	518,084,598	**574,410,535**	(56,325,937)	(10)
Non-current assets				
Long-term loans	-	-		
Net investment in finance leases	-	-		
Investment properties	**33,787,459**	**35,206,075**	(1,418,616)	(4)
Property, plant and equipment	**72,146,308**	**76,415,693**	(4,269,385)	(5)
	105,933,767	**111,621,768**	(5,688,001)	(5)
Total assets	**624,018,365**	**686,032,303**		(10)

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Balance Sheet Cont.

LIABILITIES Current liabilities	2026	2025	Variance Amount (PKR)	Variance Percentage (%)
Borrowings from financial institutions	**137,500,000**	**137,500,000**	-	-
Certificates of investment	**43,000,000**	**43,000,000**	-	-
Accrued mark-up	**460,466,143**	**488,050,111**	(27,583,968)	(6)
Accrued expenses and other payables	**5,026,031**	**6,087,189**	(1,061,158)	2
Current maturity of non-current liabilities	**375,272,200**	**399,820,910**	(58,624,738)	(17)
Income tax payable	**691,498**	**9,088,878**	(8,397,380)	(92)
Unclaimed dividend	**1,661,291**	**1,661,291**	-	
	1,023,617,163	**1,085,208,379**	(61,591,216)	(6)
Non-current liabilities				
Certificates of investment	-	-	-	-
-Long term finances	-	-	-	-
Security deposits against finance leases	-	-	-	-
		-	-	-
Total liabilities	**1,023,617,163**	**1,085,208,379**	(61,591,216)	(6)
NET ASSETS	**(399,598,798)**	**(399,176,076)**	422,722	0.1

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Profit & Loss Statement as of 30 June,26

TITILE OF ACCOUNT		FOR THE YEAR ENDED 30.6.2026	FOR THE YEAR ENDED 30.6.2025	AMOUNT	PERCENTAGE %
Revenue:	**Note**				
Finance leases	24	51,802,626	102,040,887	(50,238,261)	(49.2)
Operating leases		-	-	-	
		51,802,626	**102,040,887**	**(50,238,261)**	**(49.2)**
Administrative and operating expenses	25	(60,605,982)	(62,097,178)	(1,491,196)	(2.40)
Bad debt write-off	37	-	(885,520)	(885,520)	(100)
Reversal of provision for non-performing exposures	26	16,939,722	25,059,605	(8,119,883)	(32.40)
Operating Income		8,136,366	64,117,794	(55,981,428)	(87.30)
Other operating income	27	5,423,299	18,948,152	(13,524,853)	(71.30)
Finance costs	28	(9,492,027)	(29,018,343	(19,526,316)	(67.20)
Profit / (Loss) before income tax, minimum tax differential & final tax		4,067,638	54,047,603	(49,979,965)	(92.40)
Minimum tax -levy		-	(744,110)	(744,110)	(100)
Final taxes-levy		-	(8,344,768)	(8,344,768)	(100)
Total taxation			(9,088,878)	(9,088,878)	(58.21)
Profit / (Loss) after taxation for the year		4,067,638	44,958,253	(40,890,615)	(91)
Income Tax expense	29	(691,498)	(798,253)	(1,067,755)	(100.00)
Profit/(Loss) after income tax		3,376,140	44,160,472	(40,784,332)	(92.30)
Earnings / (loss) per share:					
Basic	30	.0.07	0.98	(0.91)	((91.80)
Diluted		0.03	0.45	(0.42	(88.80)

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KEY PERFORMANCE INDICATORS

Ratio	2025	2025	2024	2023	2022
Break up Value	(10.00)	(8.84)	(10.18)	(12.59)	(13.54)
Current Ratio	0.51	0.53	0.52	0.50	0.49
Debt to Assets Ratio	0.61	0.63	0.96	0.94	0.81
Dividend per Share	-	-	-	-	-
Earnings / (Loss) per Share	0.07	0.98	2.37	0.32	(1.43)
Financial Charges / Total Expenses	15.60	46.62	44.27	50.68	50.00
Financial Charges / Total Gross Income	12.78	20.00	20.08	51.55	174.70
Market Value per Share	-	-	-	-	-
Return on Assets	0.0005	6.22	14.59	1.80	(8.25
Total Assets/Net Worth	(1.70)	(1.72)	(1.59)	(1.43)	(1.28)
Total Financing/ Net Worth	(2.60)	(2.72)	(3.26)	(3.15)	(3.03)

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FINANCIAL HIGHLIGHTS-SIX YEARS DATA (RS.IN MILLIONS)

Operational results	2026	2025	2024	2023	2022	2021
Total Disbursement	-	-	-	-	-	-
Revenues/ Gross Income	74	146	236	88	23	43
Profit/(Loss) before Tax	4	54	129	8	(65)	(4)
Profit/(Loss) After Tax	3	44	107	15	(65)	1
Financial Charges	(9)	(29)	(47)	(45)	(41)	(39)
Reversal/Provision against	17	25	49	10	7	29
Nonperforming Portfolio	-	-	-	-	-	-
Cash Dividend-Ordinary shares	-	-	-	-	-	-
Cash Dividend –Preference shares	-	-	-	-	-	-

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FINANCIAL HIGHLIGHTS-SIX YEARS DATA (RS.IN MILLIONS)

Balance Sheet

	2026	2025	2024	2023	2022	2021
Gross lease receivables	1,215	1,261	1,318	1,466	1,505	1,544
Net investment in leases	289	312	385	411	437	494
Net Worth	(399)	(399)	(460)	(568)	(612)	(546)
Fixed Assets-owned	106	112	80	80	61	64
Total assets	624	686	735	812	783	833
Long Term Liabilities incl: current portion	319	345	481	608	670	693
Long Term investment	34	35	37	38	39	41

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Thank you

- Question & Answers

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