



ZAREA Company Profile



Pakistan's Largest B2B Raw Materials
Procurement & Credit Platform

www.zarea.pk

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ZAREA

About the Company

About Us

Zarea is at the forefront of transforming the commodity trading and distribution landscape in Pakistan. Through innovative approaches and cutting-edge solutions, we are shaping the future of the industry and setting new standards for efficiency, reliability, and sustainability.

Vision

- Transcending boundaries
- Innovation and efficiency
- Revolutionizing the industry
- Cutting-edge technology
- Strong partnerships
- Commitment to excellence
- Empowering stakeholders
- Economic growth and positive change



Mission

- Founded on innovation, integrity, inclusivity
- Transforming the commodity sector
- Unlocking economic prospects
- Simplifying market engagement
- Serving farmers, businesses, and investors
- Gateway to opportunities

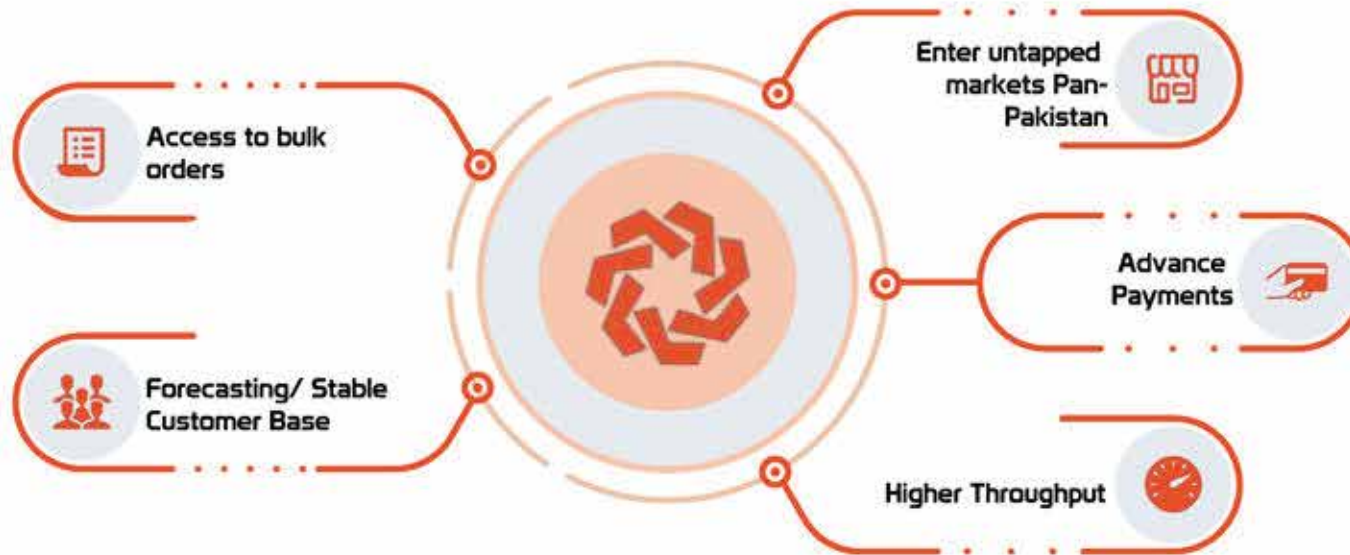
Zarea Commodities Marketplace

- Pioneering future trading
- Innovative B2B platform
- Connecting buyers and sellers
- Seamless and secure
- Fair pricing and fast delivery
- Quality products and lower costs
- Growth opportunities

Our Commodities



Why Suppliers Choose Us



Our Supplier Base



Why Customers Choose Us:

One Stop Digital Solution

Stable Supply Chain

Access to Financing

Faster logistics

Storage

Discounts/ Deals & Promotions

Data & Analytics

Quality Assurance

Our Customer Base

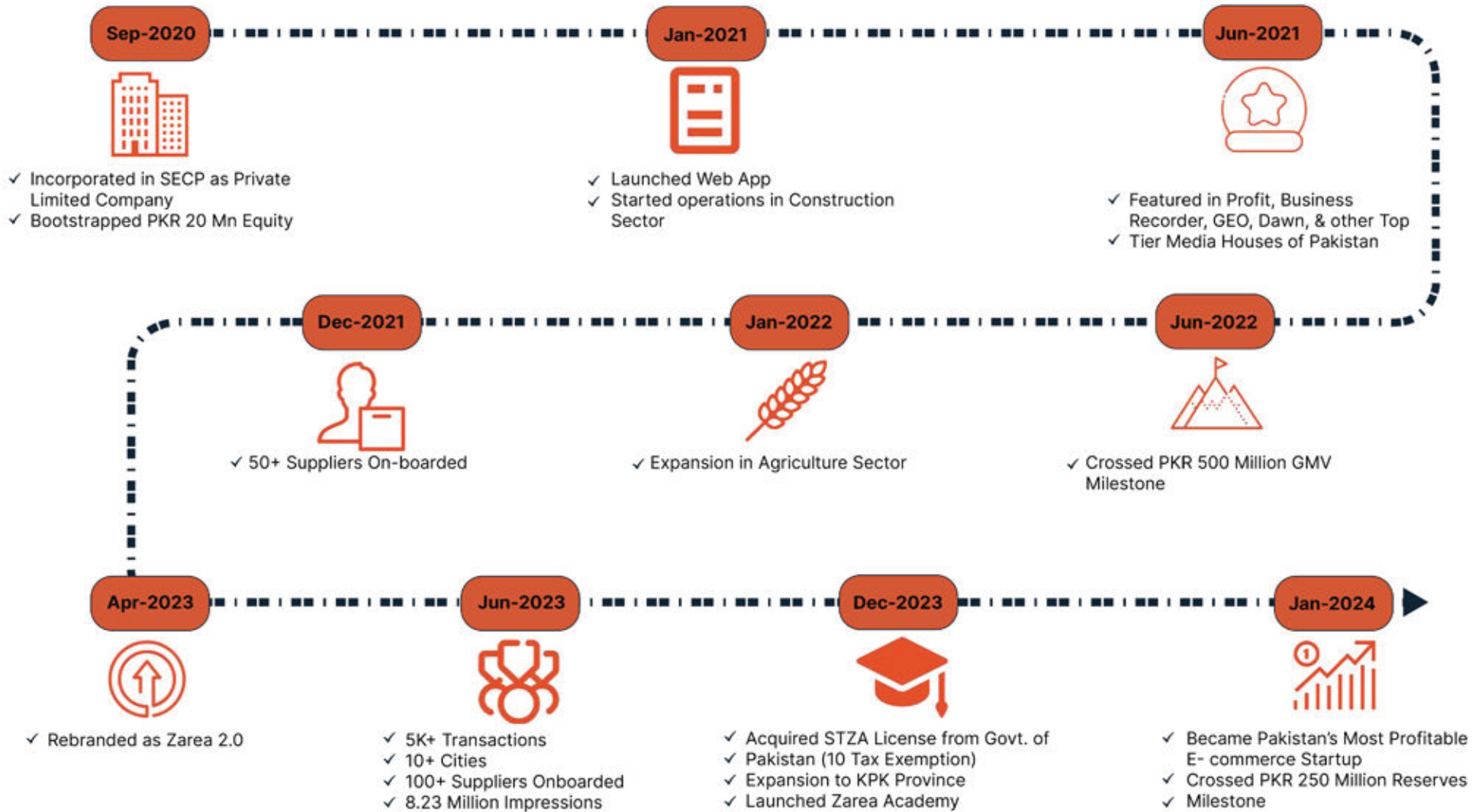


Our Cutting Edge-Technology

- State of the art Mobile App
- Digital User Dashboards
- 20 years + Commodities data
- Inbuilt Ai & ML functionalities
- Live Order Tracking



Our Journey & Milestones Achieved



Board Of Directors

Chairperson / Director

Mrs. Misbah Momin

Director

Mr. Sohail Wajahat Siddiqui

Director

Mr. Juneid Akram

Director

Mrs. Meezan Fahd Mukhtar

C.E.O / Director

Mr. Ali Alam Qamar

Director

Mr. Muhammad Afzal Chaudhry

Director

Mr. Nouman ul Hassan

Company Secretary	Asad Majeed
Company Registration	0158011
Company National Tax Number	8379488
Head Office	Zarea Limited, Delta 6 Office No. 6011, NASTP, Abid Majeed Rd, Lahore Cantt.
Other Offices	Zarea Limited, Pak Austria Fachhochschule: Institute of Applied Science and Technology (Special Technology Zone), Mang, Haripur.
Auditors	Naveed Zafar Ashfaq Jaffery & Co.
Legal Counsel	Mohsin Tayebaly & Co.
Share registrar	THK Associates (Pvt.) Limited
Bankers	Meezan Bank, Al- Falah Bank, UBL



ZAREA

Board of Directors



Misbah Momin (Chairperson/Director)



Misbah Momin is an entrepreneur, philanthropist, and social activist. She is the President of Misbah Momin Foundation and MM Talks, and Editor-in-Chief of Mindful Magazine. She has experience in communications and business development with Bonds Travel Bureau and Flying Group of Companies. Misbah is a core member of the CARE Foundation and has served on the National Commission on the Status of Women (NCSW) in Pakistan.



Ali Alam Qamar (CEO/Director)



Ali Alam Qamar is a Pakistani Industrialist, Investor and Entrepreneur. He completed his Masters of Finance from University of Cambridge. Ali has founded Zarea which is Pakistan's Largest B2B E-Commerce Platform for Commodities. Ali is also Vice President at MM Foundation which is one of Pakistan's largest charitable organisations striving for educational reforms and mental health awareness.



Sohail Wajahat Siddiqui (Director)



A prominent corporate leader and former Federal Minister for Petroleum and Natural Resources, he significantly increased order intake, share price, and dividends as MD of Siemens Pakistan. With 30+ years in the energy sector, he restructured PSO, saving millions. Holder of a master's in Electronics Engineering and the Sitara-e-Imtiaz award, he developed a respected energy plan saving billions. He also served as Chapter Chair of YPO/YPO Gold and President of OICCI and MAP.



M. Afzal Chaudhry (Director)



He holds a Postgraduate degree in Economics from Punjab University and a Diploma in Banking with "Role of Honour" from the Institute of Bankers, Pakistan. With a 43-year banking career, he worked at UBL, Commercial Bank of Oman, First Women Bank, and Silk Bank. He served as Chief of Special Assets Management, Senior Credit Officer, Deputy General Manager, and Regional Head, gaining extensive experience in commercial, corporate, industrial, and banking sectors.



Nouman Ul Hassan (Director)



Nouman ul Hassan brings over 10 years of extensive experience in software development and digital marketing to our company. He has honed his skills in reputable organizations such as IBEX and has established himself as a top-rated professional on platforms like Upwork and Fiverr. His proficiency spans a diverse range of technical and strategic areas. He is adept at leveraging cutting-edge technologies to develop robust software solutions and has a deep understanding of digital marketing dynamics.



Juneid Akram (Non-Executive Director)



Juneid Akram is a seasoned leader and ex-bureaucrat with over 30 years of experience in Pakistan's Federal Board of Revenue (FBR), where he played a pivotal role in tax administration and customs operations. As Director General, he led key initiatives in policy implementation, tax collection and customs enforcement. As Collector of Customs at Port Qasim, Karachi, and Director of Intelligence and Investigation in Lahore, Juneid was instrumental in significantly increasing national revenue. His contributions to national projects like the Sales Tax Automated Refund Repository (STARR) and the Pakistan Automated Customs Clearance System (PACCS) modernized the country's tax and customs operations. Post-retirement, Juneid transitioned into the private sector. His deep expertise in risk management, strategic planning, and organizational transformation brings strong oversight and valuable insights to the board.



Meezan Fahd Mukhtar (Director)



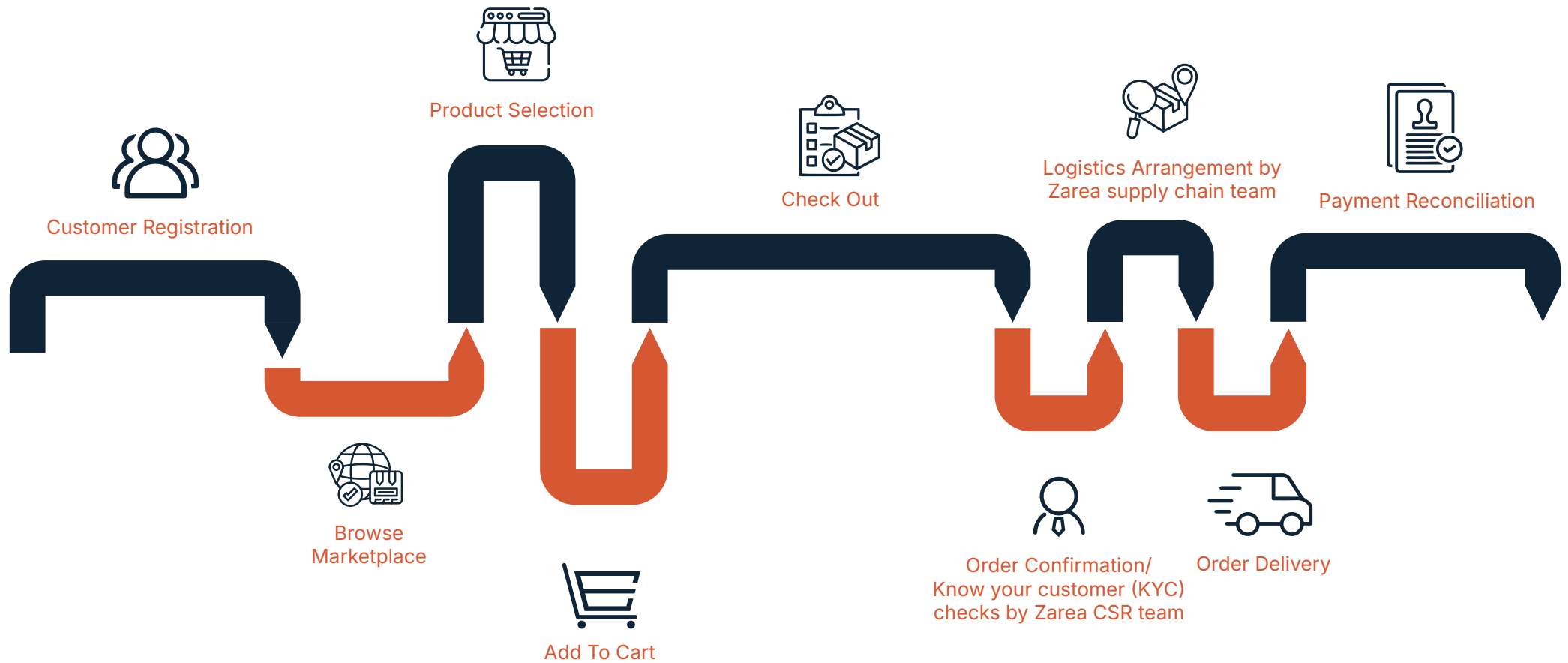
Meezan holds a Bachelor of Arts and Sciences from the prestigious School of Oriental and African Studies (SOAS), University of London. She is a dynamic entrepreneur in the fashion industry, bringing innovative ideas and a keen sense of style to her ventures. With a strong academic background and a passion for creativity, Meezan has successfully established herself as a prominent figure in the fashion world. She is married to Fahd Mukhtar, sponsor and director of Fatima Group



ZAREA

Business Model

CUSTOMER JOURNEY



The Solution - Digital Ecosystem

Value For Supplier

- Advance Payments
- High Order Volume
- Bigger Client Base
- Pan Pak Orders

- Grower, Farmer
- Manufacturer
- Importer

Zarea Commerce



- Distributor
- Wholeseller
- Retailer/Stockist
- Exporter
- End Consumer

Value For Buyer

- Inventory Management
- Higher Sales & Profitability
- Increased Throughput and Transparency
- Access to Credit

Zarea Procurement



Zarea Finance



Zarea Warehouse



Zarea Logistics



Zarea Data & Analytics





Revenue and Cost Drivers

Revenue Drivers

Zarea Limited drives its topline from a mix of products including Cement, Steel, Building & Finishing materials and Agri Biomass. It is clearly evident from the product analysis shown below that 60%, 48% and 46% of the revenue is derived from the sale of Cement in FY22, FY23 and FY24 respectively. Further, the Company has also witnessed 211% growth in Agri Biomass in FY24 as compared to FY22.

Increasing Penetration of Internet & Mobile

Rapidly Growing Youth Population

Rise Of Digital Payment Solutions

Logistics and Delivery Improvements

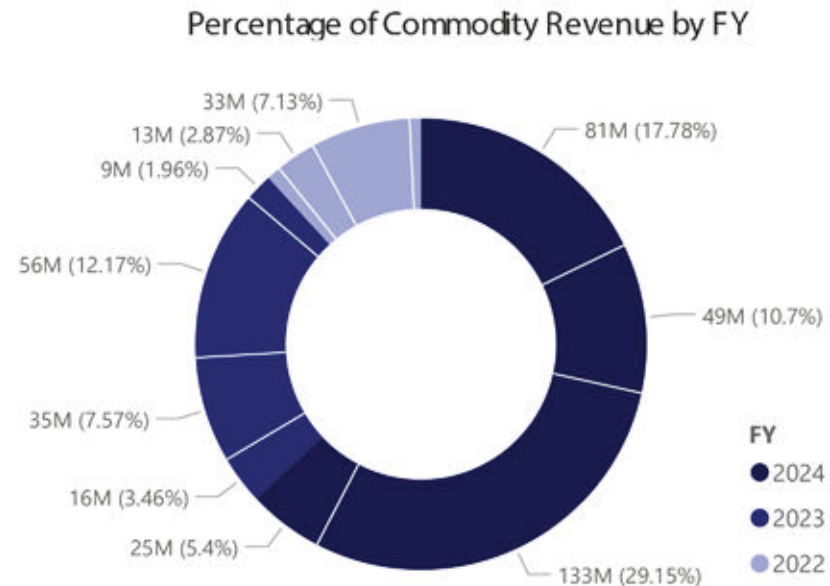
Increase in SME Trade & Commodity Trade

Increased Smartphone Usage

Government Support and Digital Initiatives

Digital Shift Post Covid

Increase in Construction Activity in Pakistan



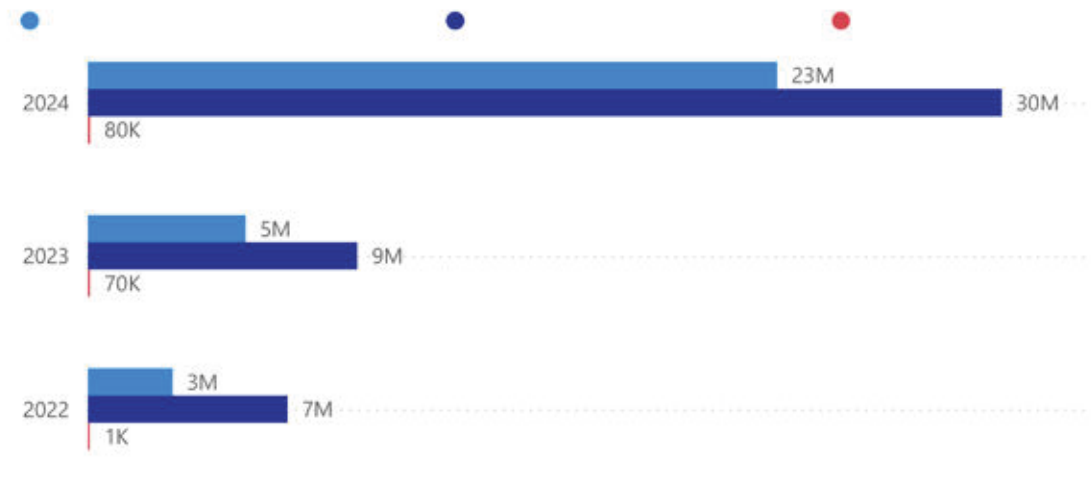
Cost Drivers

Administrative and General Expenses for our e-commerce marketplace include Salaries and Benefits, Repair and Maintenance, Legal and Professional Charges, Fees and Subscriptions, General Office Expenses, Software Maintenance, Charity and Donations, Auditor’s Remunerations, Depreciation, and Amortization. These elements are vital for operational efficiency, infrastructure upkeep, compliance, daily operations, and financial health.

Administrative & General Expenses	Selling & Distribution Expenses	Finance Cost	General Office Expenses
Salaries, Benefits & Allowances	Repair & Maintenance	Legal & Professional Charges	Fee & Subscription
Software maintenance Expenses	Charity & Donations	Auditor's Remunerations	Depreciation
Salaries, Benefits and Allowances	Travelling & Conveyance	Entertainment Expenses	Advertisement & Marketing

Cost Drivers Report For Information Memorandum

Administrative and General Expenses , Selling and Distribution Expenses and Finance Cost by FY (Cost Driver)





ZAREA

Technology Overview

Commodities:

AI-generated Commodity Trading Insights

Zarea's platform leverages cutting-edge AI for real-time market analysis, predicting price movements and identifying lucrative trading opportunities, helping traders make informed decisions and maximize returns.

20+ Commodities

The platform offers daily live prices for over 20 commodities, real-time market trends, and 20 years of historical data for analytics. Users can compare commodities, shop by brand or city, and access AI-based price forecasting and daily market news updates.

Daily Market News Updates

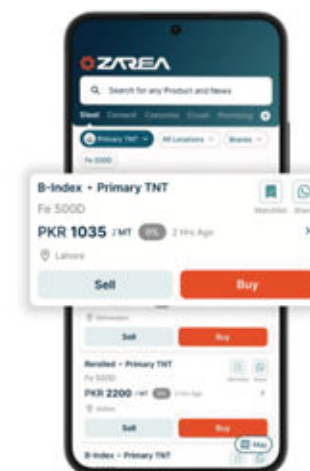
Stay ahead with Zarea Platform's Daily Market News Updates, providing real-time, comprehensive coverage on global markets. Receive timely updates on trends, economic events, and key financial developments to make informed decisions and stay competitive in commodity trading.



AI-Generated Commodity Trading Insights



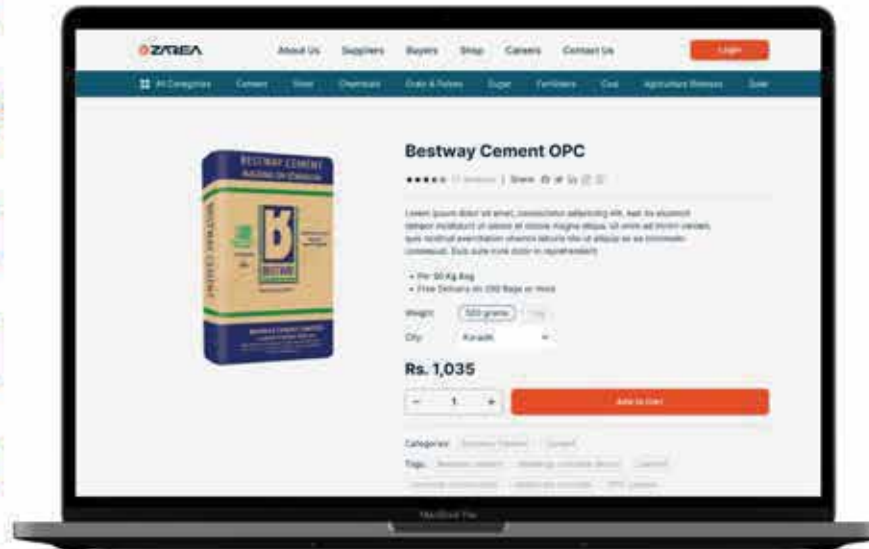
20+ Commodities



Daily Market News Updates

Technology

-  **20 Years + Commodities Data**
-  **Inbuilt AI & ML functionalities**
-  **Digital User Dashboards for Buyers**
-  **Digital User Dashboards for Suppliers**
-  **Cuttingedge, modern UI focused on B2B**
-  **End-to-end thirdparty integrations**
-  **WhatsappLogin Via OTP**
-  **Site Map**
-  **FAQ's**
-  **Live Order Tracking**
-  **24/7 Customer Support**
-  **Multiple Digital Payments channels & COD**
-  **Online Cart & Check-out**



State of the art Mobile App



SERVICES




Logistics & Warehousing



Automated Credit Scoring & Approval (AIbased)




Import/Export



Data & Analytics

Zarea offers a diverse range of services to cater to various business needs. Their logistics and warehousing solutions ensure efficient storage and distribution of goods. They provide automated credit scoring and approval services, utilizing AI-based technology for accurate and swift financial assessments. Additionally, Zarea handles import and export operations, facilitating smooth international trade. They also specialize in data and analytics, offering insights and strategic information to help businesses make informed decisions.


FOR BUYERS



One Stop Digital Solution




Stable Supply Chain




Quality Assurance



Access to Financing



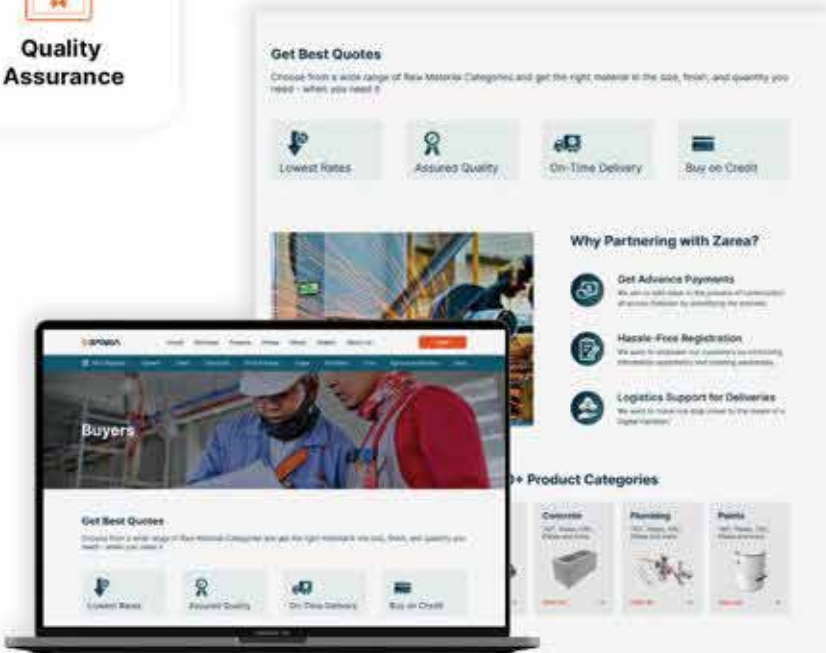
Storage



Get Quotations



Data & Analytics

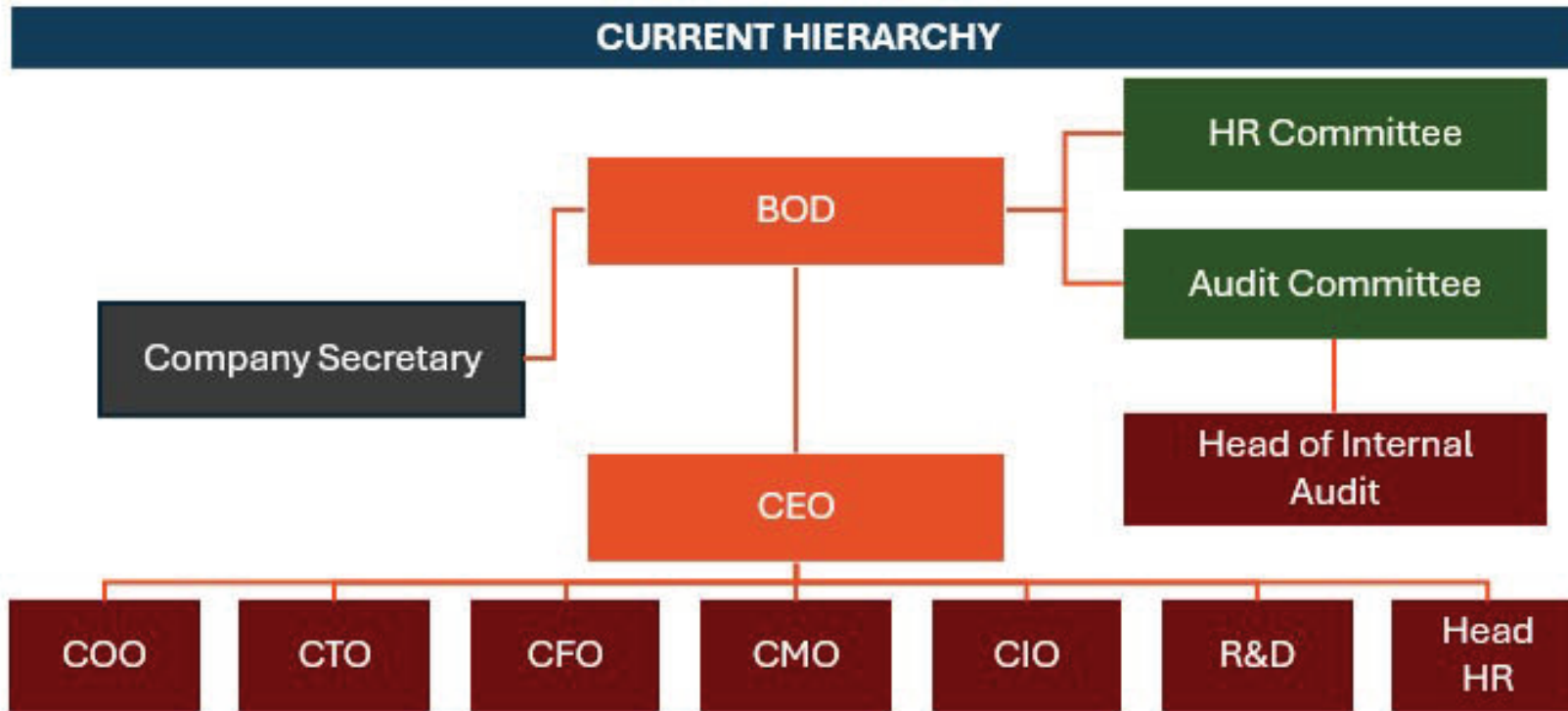




ZAREA

Organogram and Team

ORGANIZATIONAL STRUCTURE



- Management
- Operations
- Sales & Marketing
- Accounts & Finance
- Supply Chain
- Technology



ZAREA

Market Overview

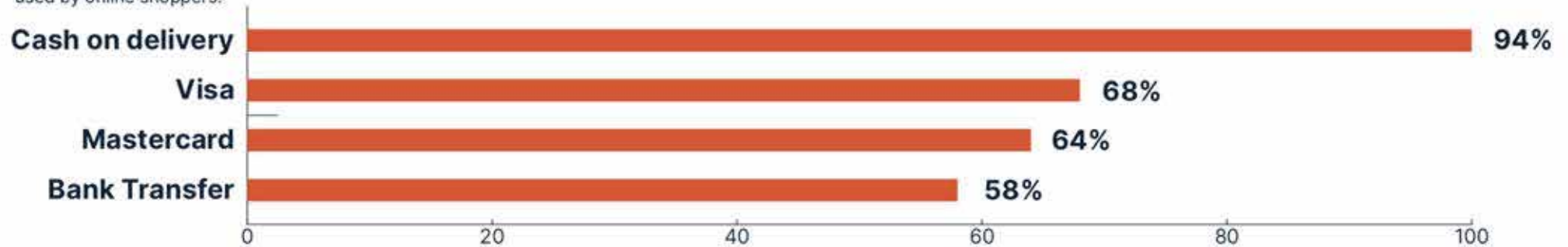
E-COMMERCE OVERVIEW

Market Overview

- ✓ Pakistan is still largely a cash-based, informal economy. Most transactions are conducted in cash, except for large ones requiring a bank draft or pay order.
- ✓ Revenue in the eCommerce Market is projected to reach US\$8.55 billion in 2024.
- ✓ Pakistan is the 36th largest market for eCommerce with a revenue of \$8.09 billion in 2023.

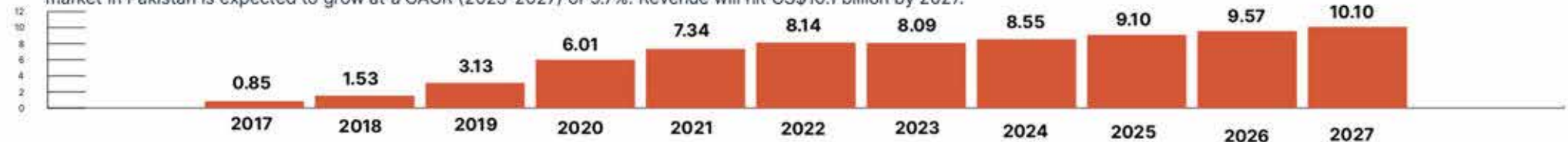
Top Payments Methods in the Pakistani Ecommerce Market

- ✓ In terms of payment methods, the eCommerce market in Pakistan is fragmented, where no single payment service provider dominates. Cash on delivery emerges as the prevalent method used by online shoppers.



Ecommerce Revenue Development in Pakistan, 2017-2027 (in billion US\$)

- ✓ Revenue rocketed by over 93%: from US\$3.13 billion in 2019 to US\$6.01 billion in 2020. This development happened during the pandemic period when online sales underwent a global increase. Like consumers elsewhere, Pakistanis saw online platforms as safer alternatives to brick-and-mortar stores, many of which shuttered down amidst lockdowns. The online market in Pakistan is expected to grow at a CAGR (2023-2027) of 5.7%. Revenue will hit US\$10.1 billion by 2027.



Internet Penetration

- ✓ There were 111.0 million internet users in Pakistan in January 2024.
- ✓ Pakistan's internet penetration rate stood at 45.7 percent of the total population at the start of 2024.
- ✓ Internet users in Pakistan increased by 24 million (+27.1 percent) between January 2023 and January 2024.
- ✓ There were also 71.70 million active social media identities in Pakistan in January 2024, and several local companies now use social media to promote their products and services.

E-COMMERCE OVERVIEW

Key Players

- ✓ Google Chrome is the most popular browser, accounting for 56 percent of total visitors, followed by Microsoft Internet Explorer/Edge (21 percent). The remaining 23 percent of searches are through Android, Safari, Opera, Opera Mini, UC Browser, Safari, and Maxthon respectively.
- ✓ Electronics is the largest market and accounts for 23.1% of the Pakistani eCommerce revenue. It is followed by Hobby & Leisure with 22.0%, Fashion with 18.3%, Furniture & Homeware with 11.8%, Grocery with 8.6%, Care Products with 8.5%, and DIY with the remaining 7.8%.



Key Growth Drivers



E-COMMERCE OVERVIEW

Challenges

- 01** **Regulatory Framework**
 The need for clear and supportive e-commerce regulations remains a significant challenge, with inadequate consumer protection laws hindering sector growth.
- 02** **Cybersecurity Concerns**
 Ensuring secure transactions and protecting business data are critical issues that need addressing to build trust among businesses and customers.
- 03** **Logistics Infrastructure**
 Improving outdated logistics systems is essential for the success of e-commerce, with current challenges including inefficient supply chains.
- 04** **Economic Instability**
 High inflation and economic downturns pose significant risks, affecting consumer spending power and business operations.
- 05** **Consumer Trust Issues**
 Building consumer trust in online transactions remains a challenge, with issues like fraud and inadequate product information impacting consumer confidence.

Opportunities

- 
Digital Transformation
 Leveraging advanced technologies for business operations can enhance efficiency and drive significant growth in B2B e-commerce.
- 
Market Access & Global Expansion
 Expanding reach to international markets through e-commerce platforms offers substantial growth opportunities for Pakistani businesses.
- 
Innovation in Products & Services
 Developing new, tailored products and services to meet specific business needs can help companies stay competitive & attract more clients.
- 
Mobile Commerce Growth
 Increasing mobile penetration rates provide opportunities for businesses to enhance user experiences and capitalize on mobile commerce trends.
- 
Enhanced Customer Engagement
 Utilizing video content, social media interactions, & personalized marketing strategies can improve customer engagement and loyalty, driving sales growth.

COMMODITIES OVERVIEW

Cement

- ✓ Cement Sector is organized and is oligopolistic in nature with most players listed on PSX
- ✓ Market capitalization of the sector was around PKR 584 billion in March 2024. Overall economic growth and government spending on development projects are main drivers of the sector's growth.

YoY Comparison

PARAMETER		FY 2023	FY 2022
Total Production Capacity		77 MMT	70 MMT
Total Production		45 MMT	53 MMT
Utilization		58%	76%

All Pakistan Cement Manufacturers Association (APCMA)

Description	FY21	FY22	FY22	8MFY23	8MFY24
Offtake (Million Metric Tons)	48	48	40	27	26
Exports (Million Metric Tons)	9	5	5	3	4
Total Production (Million MTs)	57	53	45	30	30
North Region (Avg price / 50kg in PKR)	613	764	1,064	1,041	1,205
South Region (Avg price / 50kg in PKR)	613	777	1,081	1,038	1,192

COMMODITIES OVERVIEW

Steel

- ✓ The country's annual demand for steel products was recorded at 11.2 million metric tons during FY23 with a with imports comprising of 39.2%.
- ✓ Total imports were down by 42% YoY, from 7.6 million MT in FY22 to 4.4 million MT in FY23. This was largely due to SBP-imposed import curbs during FY23, a short-term intervention to control the depleting foreign exchange reserves.
- ✓ Due to non-availability of raw materials, the local production also faced a decline of 10% from 9.9 million MT in FY22 to 8.9 million MT in FY23 leading to higher local steel prices as well as lower consumption.
- ✓ Slowdown in the construction sector also contributed to the fall in the overall consumption resulting in 17.6% reduction in country's annual demand YoY.

YoY Comparison

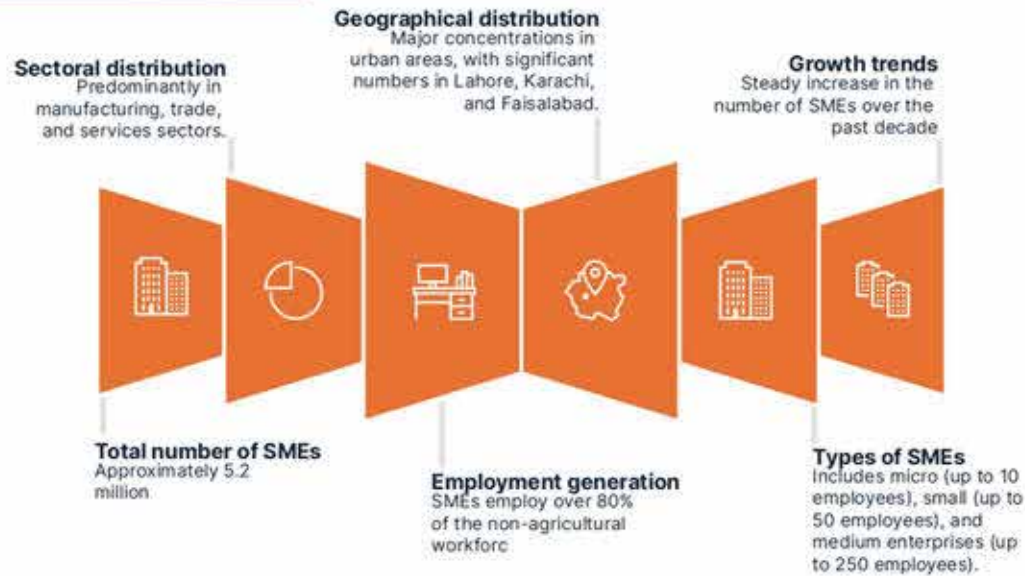
PARAMETER		FY 2023	FY 2022
Annual Demand		11.2 MMT	13.2 MMT
Imports		4.4 MMT	7.6 MMT
Production		8.9 MMT	9.9 MMT

SMEs OVERVIEW

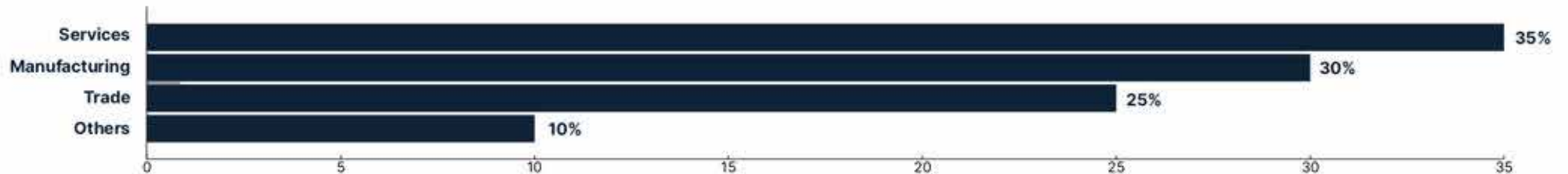
Introduction

SMEs are defined by SMEDA as enterprises with up to 250 employees and annual sales up to PKR 250 million. SMEs represent over 90% of all businesses in Pakistan. They play a crucial role in economic development, innovation, and employment generation. SMEs are often more flexible and adaptable compared to larger enterprises. The sector includes a diverse range of industries, from manufacturing to services. Government policies and support are vital for the growth and sustainability of SMEs.

Current Size and Numbers of SMEs in Pakistan



Sector Distribution of SMEs

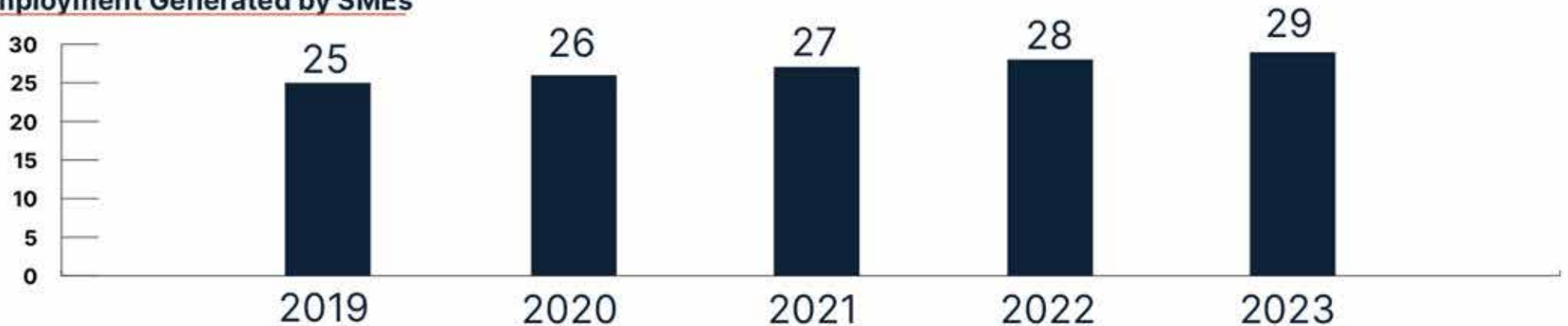


SMEs OVERVIEW

Contribution to GDP



Employment Generated by SMEs



SMEs OVERVIEW

Key Challenges Faced by SMEs

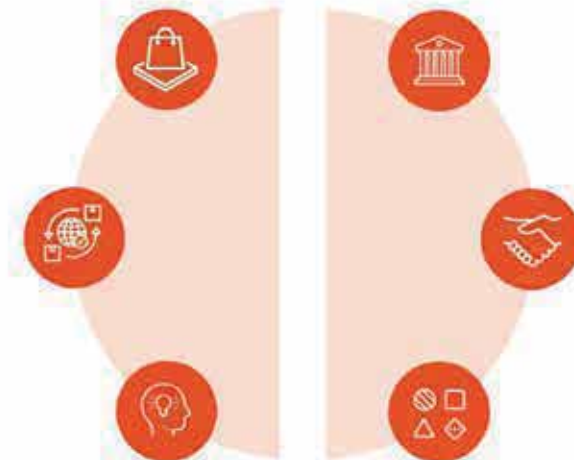


Opportunities for SMEs

Domestic Market Potential

Export Potential

Innovation and Technology



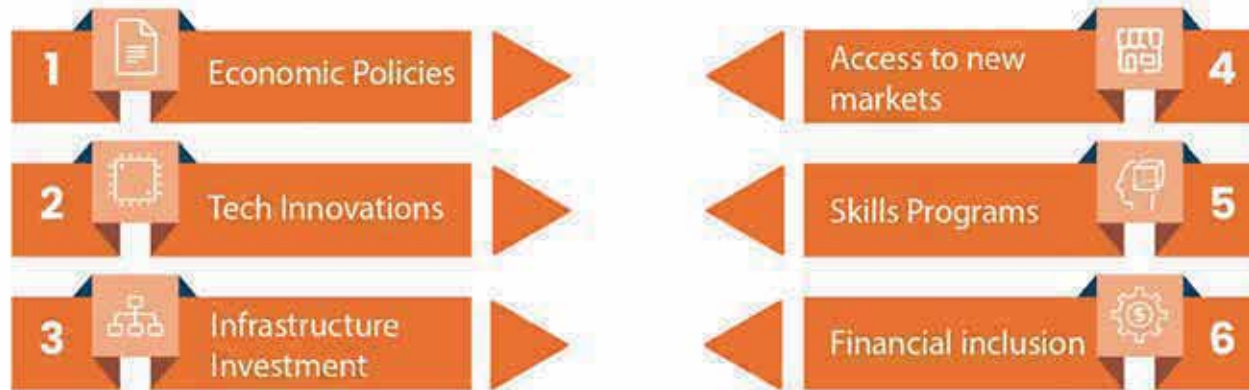
Government Support Initiatives

Collaboration and Partnerships

Niche Markets and Product Diversification

SMEs OVERVIEW

Growth Drivers



Impact of Digitization on SMEs



Future Outlook






Thank You



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