



FIRST PARAMOUNT MODARABA

(An Islamic Financial Institution)
Managed by: Paramount Investments Limited

for the period ended
September 30, 2020 (Un-Audited)

Quarterly Report 2020

For Long Term 'BBB', For Short Term A-3
Out Look - Stable
VIS Credit Rating Company



First Paramount Modaraba

(An Islamic Financial Institution)

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Mission & Vision

1. It is our firm commitment to operate the Modaraba activities in accordance with Islamic Sharia with Its true spirit.
2. To employ the Modaraba funds in best possible way and to promote the human talents, to maximize the profit for certificate holders.
3. It is our mission to constantly endeavour for excellence in all spheres of business activity, maintain its eminent market position, promote lasting relationship with our customers and other stakeholders, and construct a durable and vibrant Pakistan.



STATEMENT OF ETHICS AND BUSINESS PRACTICES

We believe a complete code of ethics is a prerequisite for all Directors and employees of Frist Paramount Modaraba. We endeavour to the philosophy behind the code of ethics to carry out honestly activities assigned to them. Our aim is to have highest standard of excellence for the product and the betterment for all those involved directly or indirectly with our Modaraba.



First Paramount Modaraba
(An Islamic Financial Institution)

CORPORATE INFORMATION
FIRST PARAMOUNT MODARABA
MANAGED BY: PARAMOUNT INVESTMENTS LIMITED

BOARD OF DIRECTORS

Mr. Tanveer Ahmed Magoon	Chairman
Mr. Syed Wajih Hassan	Chief Executive Officer
Mr. Nadeem Iqbal	Director
Mr. Pir Muhammad Kalia	Director
Mr. Abrar Ahmed	Director
Mr. Habib Ahmed Navaid	Independent Director
Mr. Humayun Mazhar Qureshi	Independent Director

AUDIT COMMITTEE

Mr. Habib Ahmed Navaid	Chairman
Mr. Pir Muhammad Kalia	Member
Mr. Nadeem Iqbal	Member

HUMAN RESOURCE COMMITTEE

Mr. Humayun Mazhar Qureshi	Chairman
Mr. Tanveer Ahmed Magoon	Member
Mr. Nadeem Iqbal	Member
Mr. Syed Wajih Hassan	Member

CHIEF FINANCIAL OFFICER / COMPANY SECRETARY

Mr. Ammad Jamal

SHARIAH ADVISOR

Mufti Muhammad Farhan Farooq

SHARIAH CONSULTANT

Mufti Muhammad Najeeb Khan

CREDIT RATING

Long term **BBB**

Short Term **A-3**

Out Look **Stable**

By JCR Credit Rating Company

AUDITORS OF THE MODARABA

M/s Riaz Ahmed & Co
Chartered Accountants

AUDITORS OF THE MODARABA MANAGEMENT COMPANY

M/s Rahim Jan & Co.
Chartered Accountants

LEGAL ADVISOR

M/s Raja Qasit Nawaz, Advocates



First Paramount Modaraba
(An Islamic Financial Institution)

BANKERS

Meezan Bank Limited
Bank Islami Pakistan Limited
Al Baraka Bank (Pakistan) Limited
Habib Metropolitan Bank Limited -Islamic Banking
Habib Bank Limited
Faysal Bank Limited

REGISTERED OFFICE

Suit # 107, 108, 1st Floor, P.E.C.H.S. Community Office Complex,
Block-2 PECHS, Shahrah-e-Quaiden, Karachi.
Phone: 34381037-38-52 & 34381101. Fax: 34534410
E-mail: info@fpm.com.pk
Web: www.fpm.com.pk

SHARE REGISTRAR

THK ASSOCIATES (PVT) LTD.
1ST Floor, 40-C, Block-6, PECHS,
Karachi - 75400. P.O. Box No. 8533.
Tel: 111-000-322 Fax: 34168271
Web: www.thk.com.pk
Email: sfc@thk.com.pk

DIRECTORS REPORT TO THE CERTIFICATE-HOLDERS

The Directors of Paramount Investments Limited, the management Company of First Paramount Modaraba, hereby present the unaudited financial statements for the period ended on 30th September, 2020 along with Shari'ah Advisor's report thereon.

Overall profits for the first quarter of the financial year 2020-21 stood at PKR 140,709 /= (EPS =0.01). This is lower by PKR 505,677/= as compared to Modaraba's financial achievements for the same period last year.

Modaraba is exercising great caution in extending financing to the customers, as general slowdown of economy has turned quite a few businesses unviable. In short term, this may have slowdown the revival of the profitability of the Modaraba but it actually is immunizing Modaraba from future bad debts. In-house businesses of the Modaraba are also in process of recovery.

In these trying circumstances, Modaraba has some good news to share with its Certificate holders. Modaraba has successfully launched "Online Screening facility" as a tool to combat against AML/CFT related threats. The service is introduced in collaboration with FINSCAN, a globally recognized solutions provider for AML/CFT risks. Wide range of enterprises in the Country are expected to make use of the service. Management expects that (InshAllah) this service would earn Modaraba great revenues and repute in the times to come.

Management of the Modaraba is optimistic that current financial year shall InshAllah witness a considerable increase in overall profitability of the Modaraba.

Acknowledgement:

Management of the Modaraba and the Board of Director recognize the continual patronage and cooperation of the regulators. especially of the offices of Registrar Modaraba, Security Exchange Commission of Pakistan, Islamabad and State Bank of Pakistan.

Management also appreciates hard-work and dedication of the staff members of Modaraba.

For and on behalf of Board of Directors of
Paramount Investments Limited (PIL)
Managers of First Paramount Modaraba

S/d

Syed Wajih Hassan
(Chief Executive Officer)

Karachi.

Date: October 26, 2020

Shariah Advisor's Report

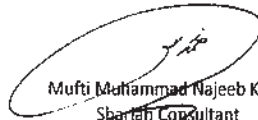
I have conducted the Shariah review of First Paramount Modaraba managed by Paramount Investments Limited Modaraba Company for the quarter ended September 30th 2020, in accordance with the requirements as reported hereunder, in my opinion:

1. The Modaraba has introduced a mechanism which has strengthened the Shariah compliance in letter and spirit and the systems, procedures and policies adopted by the Modaraba are in line with the Shariah principles.
2. The agreement(s) entered into by the Modaraba are Shariah compliant and the financing agreement(s) have been executed on the formats as approved by the Religious Board and all the related conditions have been met.
3. To the best of my information and according to the explanations given to me, the business transactions undertaken by the Modaraba and all other matters incidental thereto are in conformity with the Shariah requirements as well as the requirements of the Prospectus, Islamic Financial Accounting Standards as applicable in Pakistan and the Shariah Compliance and Shariah Audit Regulations for Modaraba's.
4. Profit sharing ratios, profits and charging of losses (if any) relating to any deposit raising product conforms to the basis and principles of Shariah.

Dated: Oct 12, 2020



Mufti Muhammad Farhan Farooq
Shariah Advisor
of First Paramount Modaraba
Managed By Paramount Investments Limited



Mufti Muhammad Najeem Khan
Shariah Consultant
of First Paramount Modaraba
Managed By Paramount Investments Limited

**FIRST PARAMOUNT MODARABA
BALANCE SHEET
AS AT SEPTEMBER 30, 2020**

	Note	Sept 30, 2020	June 30, 2020
		----- (Rupees) -----	
ASSETS			
NON-CURRENT ASSETS			
Fixed assets	3	16,966,832	17,349,264
Murabaha financing	4	52,281,140	54,390,989
Diminishing musharaka financing	6	11,946,077	13,180,790
Musharaka financing		12,000,000	12,000,000
Loans to employees		867,632	874,000
Long-term deposits		341,969	341,969
		<u>94,403,650</u>	<u>98,137,012</u>
CURRENT ASSETS			
Stores and spares		7,071,124	6,793,783
Trade debts		21,648,271	48,406,541
Advances, deposits, prepayments and other receivables		45,377,927	39,614,254
Modaraba financing		10,537,032	10,594,532
Short-term murabaha Financing	5	3,338,741	3,358,741
Current portion of long-term murabaha financing	4	75,169,177	78,202,593
Current portion of long-term diminishing musharaka financing	6	18,755,740	20,695,384
Current portion of musharaka financing		28,011,470	28,011,470
Current portion of loans to employees		347,369	350,000
Advances against murabaha		20,000,000	-
Accrued profit		6,508,950	6,181,021
Tax refunds due from Government		32,435,377	31,077,237
Cash and bank balances		86,540,368	75,852,255
		<u>355,741,546</u>	<u>349,137,811</u>
		<u>450,145,195</u>	<u>447,274,823</u>
CAPITAL AND RESERVES			
Authorised Certificate capital 25,000,000 (2020: 25,000,000) certificates of Rs.10 each		<u>250,000,000</u>	<u>250,000,000</u>
Issued, subscribed and paid-up		137,884,193	137,884,193
Capital reserves		51,103,614	51,103,614
Unappropriated profit		14,610,081	19,295,319
		<u>203,597,888</u>	<u>208,283,126</u>
NON-CURRENT LIABILITIES			
Deferred income		12,131,967	13,098,206
Certificates of musharaka	7	117,387,649	118,035,000
		<u>129,519,616</u>	<u>131,133,206</u>
CURRENT LIABILITIES			
Creditors, accrued and other liabilities		19,322,390	14,515,672
Current portion of deferred income		14,221,618	13,803,665
Current portion of certificates of musharaka	7	57,322,351	57,656,200
Accrued profit on certificate of musharaka		2,282,795	2,658,107
Unclaimed profit distributions		23,878,538	19,224,847
		<u>117,027,692</u>	<u>107,858,491</u>
		<u>450,145,195</u>	<u>447,274,823</u>

The annexed noted form 1 to 10 form an integral part of these financial statements.

Chief Executive

Director

Director

**FIRST PARAMOUNT MODARABA
PROFIT AND LOSS ACCOUNT
FOR THE QUARTER ENDED SEPTEMBER 30, 2020**

	Note	Sep 30, 2020	Sep 30, 2019
		----- (Rupees) -----	
<u>Continuing Operation</u>			
Operating income	8	12,152,299	66,442,047
Operating costs			
Operating expenses		9,504,837	61,974,198
(Reversal) / provision for doubtful recoveries		-	(43,450)
		(9,504,837)	(61,930,748)
		2,647,462	4,511,299
Other income		559,497	180,051
Financial charges		(3,045,087)	(3,947,745)
		161,872	743,605
Modaraba company's management fee inclusive of sales tax		(18,292)	(84,027)
		143,580	659,578
Provision for Workers' Welfare Fund		(2,872)	(13,192)
Profit before taxation		140,709	646,386
Taxation		-	-
Net profit after taxation		140,709	646,386
Earnings / (loss) per certificate - basic and diluted		0.01	0.05

The annexed noted form 1 to 10 form an integral part of these financial statements.

Chief Executive

Director

Director



First Paramount Modaraba
(An Islamic Financial Institution)

**FIRST PARAMOUNT MODARABA
STATEMENT OF COMPREHENSIVE INCOME
FOR THE QUARTER ENDED SEPTEMBER 30, 2020**

	Sep 30, 2020	Sep 30, 2019
	----- (Rupees) -----	
Profit for the Quarter	140,709	646,386
Other comprehensive income	-	-
Total comprehensive income for the Period	<u>140,709</u>	<u>646,386</u>

The annexed noted form 1 to 10 form an integral part of these financial statements.

Chief Executive

Director

Director

**FIRST PARAMOUNT MODARABA
CASH FLOW STATEMENT
FOR THE QUARTER ENDED SEPTEMBER 30, 2020**

Note	Sep 30, 2020	Sep 30, 2019
	----- (Rupees) -----	
Profit before tax	140,709	646,386
Adjustments for:		
Depreciation	259,443	259,015
Amortisation	91,890	91,891
Provision for Workers' Welfare Fund	2,872	13,192
Financial charges	3,045,087	3,947,745
(Reversal of provision) / provision for doubtful debts - net	-	(43,450)
Operating profit before working capital changes	<u>3,540,000</u>	<u>4,914,779</u>
(Increase) / decrease in assets		
Murabaha receivables - net	5,163,265	23,333,512
Diminishing musharaka receivables - net	3,174,357	(9,583,790)
Musharaka financing - net	-	5,559,000
Modaraba financing - net	57,500	-
Stores and spares	(277,341)	376,120
Trade debts	26,758,270	4,989,590
Loan to employees	9,000	(476,001)
Advance against murabaha	(20,000,000)	(1,000,000)
Advances, deposit, prepayments and other receivables	(5,763,673)	(1,937,829)
Accrued profit	(327,929)	75,041
Receivable against sale of weaving unit	-	100,000
Increase / (decrease) in liabilities		
Creditors, accrued and other liabilities	4,834,945	(20,847,742)
Net cash generated from operations	<u>17,168,395</u>	<u>5,502,680</u>
Income tax paid	(1,358,140)	(2,956,833)
Financial charges paid	(3,045,087)	(3,947,745)
Net cash generated from operating activities	<u>12,765,168</u>	<u>(1,401,898)</u>
Cash flows from investing activities		
Purchase of tangible assets	-	(5,000)
Net cash (used in) / generated from investing activities	-	(5,000)
Cash flows from financing activities		
Certificate of Musharika - net	(1,356,512)	9,954,883
Deferred Income	(548,286)	(4,607,316)
Profit distributed	(172,256)	(42,732)
Net cash used in financing activities	<u>(2,077,054)</u>	<u>5,304,835</u>
Net (decrease) / increase in cash and cash equivalents	<u>10,688,114</u>	<u>3,897,937</u>
Cash and cash equivalents at beginning of the year	<u>75,852,255</u>	<u>20,002,719</u>
Cash and cash equivalents at end of the Period	<u>86,540,369</u>	<u>23,900,656</u>

The annexed noted form 1 to 10 form an integral part of these financial statements.

Chief Executive

Director

Director

**FIRST PARAMOUNT MODARABA
STATEMENT OF CHANGES IN EQUITY
FOR THE QUARTER ENDED SEPTEMBER 30, 2020**

Certificate Capital	Capital reserve		Reserves		Total Reserve	Total equity
	Merger reserve	Statutory reserve	Revenue reserve			
			Unappropriated profit			
----- (Rupees) -----						
Balance as at July 01, 2019	137,884,193	1,935,160	47,868,977	27,885,832	77,689,969	215,574,162
Transactions with owners recorded directly in equity:						
Profit distribution for the year ended June 30, 2019 @ Rs.1.0 per certificate	-	-	-	(13,788,420)	(13,788,420)	(13,788,420)
Transferred to Statutory reserve @20%	-	-	1,299,477	(1,299,477)	-	-
Total comprehensive income for the year ended June 30, 2020						
Profit for the year	-	-	-	6,497,384	6,497,384	6,497,384
Other comprehensive income	-	-	-	-	-	-
				6,497,384	6,497,384	6,497,384
Balance as at June 30, 2020	137,884,193	1,935,160	49,168,454	19,295,319	70,398,933	208,283,126
Transactions with owners recorded directly in equity:						
Profit distribution for the year ended June 30, 2020 @ Rs.0.35 per certificate	-	-	-	(4,825,947)	(4,825,947)	(4,825,947)
Total comprehensive income for the period ended September 30, 2020						
Profit for the Period	-	-	-	140,709	140,709	140,709
Other comprehensive income	-	-	-	-	-	-
				140,709	140,709	140,709
Balance as at September 30, 2020	137,884,193	1,935,160	49,168,454	14,610,081	65,713,695	203,597,888

The annexed noted form 1 to 10 form an integral part of these financial statements.

Chief Executive

Director

Director

**FIRST PARAMOUNT MODARABA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE QUARTER ENDED SEPTEMBER 30, 2020**

1. LEGAL STATUS AND OPERATIONS

First Paramount Modaraba (the Modaraba) is a multi purpose, perpetual and multidimensional Modaraba floated under the Modaraba Companies and Modaraba (Floatation and Control) Ordinance, 1980 and the rules framed there under and is managed by Paramount Investments Limited (the Management Company), a company incorporated in Pakistan under the repealed Companies Ordinance, 1984 (now Companies Act, 2017) on June 26, 1994. The Modaraba is listed on the Pakistan Stock Exchange Limited. The registered office of the Modaraba is situated at Karachi, in the province of Sindh. Modaraba's principal activities include deployment of funds on murabaha, modaraba and musharaka arrangements and its in-house ventures are (a) Generator rental and sale project under the name "AL-BURO Associates", (b) Electrical maintenance and troubleshooting services under the name of "FPM Solutions" and (c) Chemical business under the name of "FPM Petro Services" (d) Engineering products and solutions to upstream service companies under the name of " FPM Geo Dynamics International".

2. BASIS OF PREPARATION

2.1 Statement of compliance

These financial statements have been prepared in accordance with the requirements of the Modaraba Companies and Modaraba (Floatation and Control) Ordinance, 1980, the Modaraba Companies and Modaraba Rules, 1981 and directives issued by the Securities and Exchange Commission of Pakistan (the Modaraba Regulations) together with approved accounting standards as applicable in Pakistan to Modarabas. Approved accounting standards comprise of such International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) and Islamic Financial Accounting Standards (IFAS) issued by the Institute of Chartered Accountants of Pakistan (ICAP), as are notified under the provisions of the Companies Act, 2017 and made applicable to Modarabas. Wherever the requirements of the Modaraba Regulations differ from the requirements of these standards, the requirements of the Modaraba Regulations take precedence.

The SECP, Special Compliance Division, vide Circular no. 10 of 2004 dated February 13, 2004 deferred the application of IAS 17 'Leases' to Modarabas till further orders.

2.2 Basis of measurement

These financial statements have been prepared on the historical cost basis.

Permissible Islamic financial products including murabaha, musharaka and modaraba have been used by the Modaraba. In line with the similar industry practices, the accounting and presentation of the same are in line with the substance of the transactions and their accounting is limited to the extent of actual amount of facility utilized and mutually agreed profit thereon. Accordingly, purchases, sales and musharaka profits / reserves are not reflected in these financial statements.

These financial statements have been prepared on accrual basis of accounting except for cash flow statement.

2.3 Functional and presentation currency

These financial statements are presented in Pakistani Rupees, which is the Modaraba's functional currency. All financial information presented in Pakistani Rupees has been rounded to the nearest rupees, except otherwise stated.

2.4 Significant accounting estimates and judgments

The preparation of financial statements in conformity with approved accounting standards, as applicable in Pakistan, requires management to make judgments, estimates and assumptions that affect the application of policies and the reported amounts of assets, liabilities, income and expenses.

The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the results of which form the basis of making judgments about the carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Significant accounting estimates and areas where judgments were made by the management in the application of accounting policies are discussed in the following notes:

- i) Provision for doubtful recoveries.
- ii) Estimation of useful lives of tangible and intangible assets.
- iii) Provision for taxation.

	Sep 30, 2020	June 30, 2020
	----- (Rupees) -----	
3. FIXED ASSETS		
Tangible	16,201,070	16,460,498
Capital work-in-progress		31,112
Intangible	<u>765,762</u>	<u>857,654</u>
	<u>16,966,832</u>	<u>17,349,264</u>

3.1. ADDITIONS & DISPOSALS MADE DURING THE PERIOD

	Sept 30, 2020	Sept 30, 2019
	----- (Rupees) -----	
Additions during the period		
Office and other Equipment	-	5,000
	<u>-</u>	<u>5,000</u>

4. MURABAHA FINANCING - secured

	Sep 30, 2020	June 30, 2020
	----- (Rupees) -----	
Considered good	127,450,317	132,593,582
Considered doubtful	2,627,529	2,627,529
	<u>130,077,846</u>	<u>135,221,111</u>
Provision for doubtful recoveries	(2,627,529)	(2,627,529)
	<u>127,450,317</u>	<u>132,593,582</u>
Current portion of long-term murabaha financing	(75,169,177)	(78,202,593)
	<u>52,281,140</u>	<u>54,390,989</u>

5. SHORT-TERM MURABAHA RECEIVABLES - secured

	Sep 30, 2020	June 30, 2020
	----- (Rupees) -----	
Considered good	3,338,741	3,358,741
Considered doubtful	-	-
	<u>3,338,741</u>	<u>3,358,741</u>
Provision for doubtful recoveries	-	-
	<u>3,338,741</u>	<u>3,358,741</u>

**6. DIMINISHING MUSHARAKA
FINANCING - secured**

	Sep 30, 2020	June 30, 2020
	----- (Rupees) -----	
Considered good	30,701,817	33,876,174
Current portion of long-term diminishing musharaka financing	(18,755,740)	(20,695,384)
	<u>11,946,077</u>	<u>13,180,790</u>

7. CERTIFICATES OF MUSHARAKA

	Sep 30, 2020	June 30, 2020
	----- (Rupees) -----	
Opening balance	175,691,200	169,551,200
Issuance	4,293,800	29,590,000
Redemptions	(5,275,000)	(23,450,000)
	<u>174,710,000</u>	<u>175,691,200</u>
Less: Current portion certificates of musharaka	(57,322,351)	(57,656,200)
	<u>117,387,649</u>	<u>118,035,000</u>

	Sep 30, 2020	Sep 30, 2019
	----- (Rupees) -----	
8. OPERATING INCOME		
Profit on murabaha receivables	4,776,470	5,394,069
Profit on diminishing musharaka	1,050,216	777,206
Profit on musharaka projects	878,723	349,000
Income from FPM Solutions	8.1 1,287,490	1,376,017
Income from FPM Petro Income	8.2 4,159,400	58,545,755
	<u>12,152,299</u>	<u>66,442,047</u>

8.1 This represents income generated from business of FPM Solutions representing Modaraba's share on proportionate basis. This also includes income from Service Level Agreements (SLA) entered into by FPM Solutions with various clients to provide services in respect of stand by generators, UPS and other power back up solutions.

8.2 This represents income generated from chemical business of FPM Petro Services. The Modaraba's share of income is 60%.

9. TAXATION

Current

Clause 100 of Part I of the Second Schedule to the Income Tax Ordinance, 2001 provides exemption from tax of any income, not being income of trading activity derived by a Modaraba, if not less than ninety percent of its total profits in a year, as reduced by the amount transferred to mandatory reserve under the provisions of the Modaraba Companies and Modaraba (Floatation and Control) Ordinance, 1980 is distributed to the certificate holders. The Management Company has distributed sufficient accounting income of the Modaraba (subsequent to reporting date, see note 36) for the year ended June 30, 2020 which meets the requirement of above stated clause. Further, taxable income from trading activating is taxable under Clause 18, Part II of Second Schedule of the Income Tax Ordinance, 2001, however, considering the taxable loss from the trading activity, no provision has been made in these financial statements. Further, Modaraba are also exempt from minimum tax under section 113 of the Income Tax Ordinance, 2001.

Deferred

Income of modaraba enjoys tax exemption subject to distribution of 90% its profits in the year, therefore no deferred tax has been booked in these financial statements.

10. DATE OF AUTHORISATION FOR ISSUE

These financial statements were authorised for issue by the Board of Directors of the Management Company on October 26, 2020

Chief Executive

Director








Director










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-  Stock trading simulator
(based on live feed from KSE)
-  Knowledge center
-  Risk profiler*
-  Financial calculator
-  Subscription to Alerts (event
notifications, corporate and
regulatory actions)
-  Jamapunji application for
mobile device
-  Online Quizzes



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*Mobile apps are also available for download for android and ios devices

BOOK POST
Printed Matter

Under Postal Certificate

First Paramount Modaraba
(An Islamic Financial Institution)

REGISTERED OFFICE

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Ph: 34381037 - 38 - 52, Fax: 34534410,
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FRIEND PRINTERS
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Email: friendprinters@fpm.com.pk