

**BILAL FIBRES**  
**L I M I T E D**  
**MANUFACTURERS & EXPRTERS OF YARN**



ISO-9001-2008 CERTIFIED  
Registration # 9910765

EXPORT REGISTRATION NO W-077224  
IMPORTER REGISTRATION NO W-211496

NTN 0658669-4

SALES TAX REGISTRATION NO  
04-04-5202-011-46

**22 July 2025**

**The General Manager  
Pakistan Stock Exchange  
Stock Exchange Building  
Stock Exchange Road  
Karachi.**

**Subject: Material Information**

Dear Sir

In compliance with Section 96 of the Securities Act, 2015 and Clause 5.6.1.(a) of the Pakistan Stock Exchange Regulation, Bilal Fibres Limited ("the Company") is pleased to announce that the Board of Directors has approved Business Plan for IT Division as per attached details.

Enclosed herewith is the Disclosure Form under SRO 142(1)/2012 dated 05 December 2012 read with Section 96 and 131 of the Securities Act, 2015 for your information.

You may please inform the TRE Certificate Holders of the Exchange accordingly.

Yours' truly

**For Bilal Fibres Limited**

**Muhammad Ijaz shahid  
(Company Secretary)**



**BILAL FIBRES**  
**L I M I T E D**  
**MANUFACTURERS & EXPRTERS OF YARN**



ISO-9001-2008 CERTIFIED  
Registration # 9910765

EXPORT REGISTRATION NO W-077224  
IMPORTER REGISTRATION NO W-211496

NTN 0658669-4

SALES TAX REGISTRATION NO  
04-04-5202-011-46

**DISCLOSURE FORM IN TERMS OF SECTION 96 & 131 OF THE SECURITIES ACT, 2015**

**Name of Company:** Bilal Fibres Limited

**Date of Report:** 22 July 2025

**Name of Company as specified in its memorandum:** Bilal Fibres Limited

**Company's Registered Office:** Plot No. 47, 48-B Gate No. 1 B Block Elite Town, 29-KM Main Ferozepur Road Lahore

**Contact Information:** Muhammad Ijaz shahid  
Company Secretary  
Bilal Fibres Limited  
Tel: +92 300 8659501

**Disclosures of Information By Listed Company:**

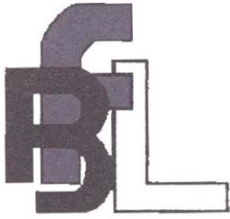
Bilal Fibres Limited ("the Company") is pleased to announce that the Board of Directors has approved Business Plan for IT Division as per attached details.

**For Bilal Fibres Limited**

**Muhammad Ijaz shahid**

**(Company Secretary)**

Pursuant to the requirements of the Securities Act, 2015, the Company has duly caused this statement to be signed on its behalf by its duly authorized representative.



# **BILAL FIBRES**

## **L I M I T E D**

**MANUFACTURERS & EXPRTERS OF YARN**



**ISO-9001-2008 CERTIFIED**  
Registration # 9910765

EXPORT REGISTRATION NO W-077224

NTN 0658669-4

SALES TAX REGISTRATION NO

IMPORTER REGISTRATION NO W-211496

04-04-5202-011-46

### **Business Plan: Bilal Fibres Ltd (IT Division) – Revival Strategy**

#### **Executive Summary**

Bilal Fibres Ltd (BIFL) proposes to establish a dynamic IT Division to revitalize its operations, focusing on:

- **Software Development:** Web, mobile, and SaaS solutions.
- **IT Support Services:** Outsourced maintenance and helpdesk support.
- **Digital Services:** Web design and e-commerce platforms.
- **Custom Solutions:** Tailored software for small and medium enterprises (SMEs).

**Objective:** Leverage a PKR 10M investment to build a skilled team, deliver high-quality IT services, achieve breakeven within 12–18 months, and attain profitability within 24 months, positioning BIFL as a competitive player in the IT sector.

#### **Business Model**

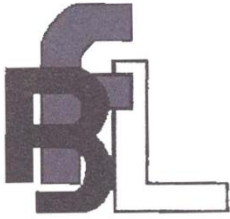
- **Target Market:** SMEs in Pakistan and the Middle East, with potential for global expansion.
- **Revenue Streams:** Fixed-price projects and recurring retainers for sustained cash flow.
- **Value Proposition:** Deliver cost-effective, high-quality IT solutions, capitalizing on Pakistan’s skilled workforce and strategic industry partnerships.
- **Competitive Advantage:** Combine affordability with technical excellence, supported by affiliations with organizations like P@SHA and PITB.

#### **Investment Allocation (PKR 10M)**

Expenses	Percentage (%)	Amount (PKR)
Office Setup (furniture, equipment)	50%	5,000,000
<b>Registrations/licenses</b>	5%	500,000
Working Capital (salaries, rent, utilities, internet, contingency)	45%	4,500,000

#### **Team Composition (First 6–12 Months)**

- **Director IT Operations:** Leads business development and project oversight.
- **2x Software Engineers:** Experts in web, mobile, and SaaS development.
- **1x Marketing/Sales Specialist:** Drives client acquisition and brand visibility.
- **1x Admin/Accounts Assistant:** Manages operations and financials.



# **BILAL FIBRES**

## **L I M I T E D**

**MANUFACTURERS & EXPRTERS OF YARN**



ISO-9001-2008 CERTIFIED  
Registration # 9910765

EXPORT REGISTRATION NO W-077224

NTN 0658669-4

SALES TAX REGISTRATION NO

IMPORTER REGISTRATION NO W-211496

04-04-5202-011-46

- **Scalability:** Additional hires will be onboarded as revenue grows, with a focus on retaining talent through competitive benefits and continuous training.

*Key Success Factor:* Recruiting and retaining technically proficient staff with expertise in software development and compliance with intellectual property regulations.

### Service Offerings

#### Short-Term Services (Immediate Revenue)

- Website and e-commerce platform development (PKR 100k–250k per project).
- Mobile app development and MVP builds (PKR 300k–1M per project).
- IT support services (PKR 30k–100k monthly retainers).

#### Mid to Long-Term Services (Recurring Revenue)

- SaaS and subscription-based platforms (e.g., inventory, HR solutions).
- Custom enterprise software for SMEs.
- Maintenance and staff augmentation services.

*Key Success Factor:* Rigorous quality control throughout the development process to ensure compliance and client satisfaction.

### Revenue Model & Projections

Service		Clients per Quarter	Estimated Annual Revenue (PKR)
<b>Web Development</b>	PKR 100k–250k	3–6	1.2M–6M
<b>Mobile App Development</b>	PKR 300k–1M	3–4	3.6M–16M
<b>IT Support Retainers</b>	PKR 30k–100k/month	5–10	7.2M–48M
<b>SaaS/Custom Solutions</b>	PKR 500k–2M	1–2	2M–16M

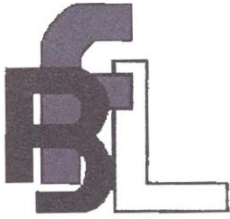
**Total Annual Potential:** PKR 12M–70M (conservative to optimistic range).

**Breakeven Target:** 12–18 months, driven by short-term projects and retainers.

*Key Success Factor:* Securing a steady stream of projects through proactive marketing and robust client feedback systems.

### Go-To-Market Strategy

#### Month 1–3: Foundation



# **BILAL FIBRES**

## **L I M I T E D**

**MANUFACTURERS & EXPRTERS OF YARN**



ISO-9001-2008 CERTIFIED

Registration # 9910765

EXPORT REGISTRATION NO W-077224

NTN 0658669-4

SALES TAX REGISTRATION NO

IMPORTER REGISTRATION NO W-211496

04-04-5202-011-46

- Launch a professional website and establish a presence on LinkedIn, Upwork, and Fiverr.
- Offer competitive pricing for initial projects to secure case studies and client testimonials.
- Engage with P@SHA, PITB, and PESB to access industry networks and resources.

### **Month 3–12: Market Penetration**

- Implement targeted Google Ads and LinkedIn campaigns for retail, services, and education sectors.
- Forge partnerships with marketing agencies and SME platforms for referrals.
- Showcase case studies to build credibility and attract larger clients.

### **Year 2–3: Regional Expansion**

- Invest in SEO and content marketing to drive organic leads.
- Participation in local trade shows
- Participate in regional trade shows (e.g., GITEX, LEAP) to gain international exposure.
- Launch beta SaaS products, leveraging existing clients for feedback and adoption.

*Key Success Factor:* Strategic alliances with industry bodies to enhance market reach and credibility.

### **Marketing Plan**

- **Digital Presence:** Develop an SEO-optimized website highlighting services and success stories.
- **Freelance Platforms:** Secure initial clients through Upwork and Fiverr with competitive bids.
- **Advertising:** Allocate PKR 500k annually for targeted Google Ads and LinkedIn campaigns.
- **Content Strategy:** Publish blogs, whitepapers, and case studies to establish thought leadership.
- **Networking:** Leverage P@SHA events and SME forums for partnerships and visibility.

*Key Success Factor:* Continuous training for the marketing team to stay abreast of digital trends.

### **Risk Mitigation**

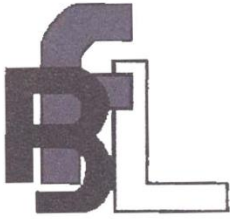
- **Cost Management:** Adopt a hybrid work model to minimize fixed costs.
- **Cash Flow Stability:** Prioritize short-term projects for immediate revenue.
- **Payment Risks:** Maintain a PKR 1M contingency fund for delayed payments.
- **Regulatory Compliance:** Conduct regular audits to ensure adherence to piracy and copyright laws.

---

Mailing Address: House No 136, Block Y, Street 17, DHA phase 3, Lahore Pakistan

Ph: 0300-8659501

Email: fm@bilalfibres.com



# **BILAL FIBRES**

## **L I M I T E D**

**MANUFACTURERS & EXPRTERS OF YARN**



ISO-9001-2008 CERTIFIED  
Registration # 9910765

EXPORT REGISTRATION NO W-077224

NTN 0658669-4

SALES TAX REGISTRATION NO

IMPORTER REGISTRATION NO W-211496

04-04-5202-011-46

- **Client Retention:** Implement structured feedback systems to enhance service quality and loyalty.

### Financial Forecast (3–5 Years)

Year	Services Revenue (PKR M)	SaaS Revenue (PKR M)	Profit/(Loss) (PKR M)	Profit Margin (%)
1	12	0	(1.75)	(14.60)
2	15	2	2.50	14.72
3	20	5	9.60	38.38
4	25	8	16.65	50.44
5	30	12	24.61	58.60

*Note:* SaaS revenues are projected to scale significantly from Year 2, driving higher margins due to recurring revenue dynamics. A summary of projected [Balance Sheet and Profit and Loss accounts](#) is attached.

The Revenues can be increased substantially by way of further capital injection and strategic collaboration due to enhancement of learning curve in upcoming years.

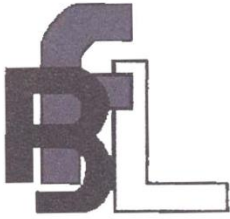
### Potential SaaS Ideas

- **Inventory Management SaaS:** For retail SMEs (PKR 500k–2M development cost).
- **HR & Payroll SaaS:** For small businesses (PKR 500k–2M development cost).
- **Project Tracking SaaS:** For service firms (PKR 500k–2M development cost).
- **E-Learning Platform:** For coaching/training businesses (PKR 500k–2M development cost).

*Monetization:* Monthly/yearly subscriptions (PKR 10k–50k/month per client).

### Operational Roadmap

Period	Objective
Month 1–3	Hire core team, establish office, launch website, and secure initial clients.
Month 3–6	Acquire 3–5 service clients, establish retainers, and refine operations.
Month 6–12	Expand services, initiate SaaS planning, and scale marketing efforts.
Year 2	Launch beta SaaS products, target 10+ retainer clients, and expand regionally.
Year 3	Release SaaS products to broader markets, establish global presence.
Year 4–5	Transition to a SaaS-first model with a robust service arm, targeting international markets.



# **BILAL FIBRES**

## **L I M I T E D**

**MANUFACTURERS & EXPRTERS OF YARN**



ISO-9001-2008 CERTIFIED

Registration # 9910765

EXPORT REGISTRATION NO W-077224

NTN 0658669-4

SALES TAX REGISTRATION NO

IMPORTER REGISTRATION NO W-211496

04-04-5202-011-46

### **Further Growth Plan**

To ensure long-term sustainability, BIFL's IT Division will:

- **Diversify Markets:** Expand into North America and Europe by Year 4, leveraging freelance platforms and trade shows.
- **Product Innovation:** Invest in R&D to develop industry-specific SaaS solutions, such as CRM tools for hospitality or logistics.
- **Strategic Acquisitions:** Explore acquiring small IT firms to enhance capabilities and client portfolios by Year 5.
- **Talent Development:** Establish an in-house training academy to upskill employees and attract top talent, ensuring scalability.
- **Sustainability:** Integrate eco-friendly practices, such as cloud-based operations, to reduce costs and appeal to global clients.

### **Corporate and Regulatory Approvals**

To operationalize the IT Division, BIFL will:

- **Corporate Approvals:** Secure board approval and shareholder's approval where required including updating the MOA/AOA and name of the Company, if so required.
- **Regulatory Compliance:** Comply with the legal and regulatory requirements.
- **Taxation:** Obtain tax exemptions or incentives available for IT exports through PSEB and comply with Federal Board of Revenue (FBR) regulations.
- **PSX Requirements:** Submit quarterly progress reports to PSX.

### **Disclaimer**

This business plan is based on assumptions and market data available at the time of preparation. Actual results may vary due to changes in market conditions or unforeseen challenges. BIFL has prepared these projections in good faith, but outcomes depend on both management execution and external factors.

STATEMENT OF FINANCIAL POSITION (IT DIVISION)

1	2	3	4	5
(RUPEES IN MILLION)				

EQUITIES AND LIABILITIES

SHARE CAPITAL AND RESERVES

PROFIT BY IT DIVISION	(1.75)	0.75	10.35	26.99	51.61
-----------------------	--------	------	-------	-------	-------

NON CURRENT LIABILITIES

LOAN FROM DIRECTORS	5.00	5.00	5.00	5.00	5.00
ADVANCE FROM CLIENT	5.00	5.00	5.00	5.00	5.00
	10.00	10.00	10.00	10.00	10.00

CURRENT LIABILITIES

ACCRUED EXPENSES	1.05	1.10	1.16	1.22	1.28
INCOME TAX PAYABLE	0.12	0.17	0.25	0.33	0.42
	1.17	1.27	1.41	1.55	1.70

TOTAL EQUITIES AND LIABILITIES

	9.42	12.02	21.75	38.54	63.30
--	------	-------	-------	-------	-------

ASSETS

NON-CURRENT ASSETS

OFFICE EQUIPMENT (INCLUDING FURNITURE & FIXTURE)	4.38	3.84	3.36	2.95	2.59
HARDWARE & SOFTWARE LICENCES	0.45	0.41	0.36	0.33	0.30

CURRENT ASSETS

ADVANCE AGAINST EXPENSES	4.50	4.50	4.50	4.50	4.50
CASH IN HAND	0.09	3.28	13.53	30.76	55.91
	4.59	7.78	18.03	35.26	60.41

TOTAL ASSETS

	9.42	12.02	21.75	38.54	63.30
--	------	-------	-------	-------	-------

- - - - -

**STATEMENT OF PROFIT OR LOSS (IT DIVISION)**

	1	2	3	4	5
(RUPEES IN MILLION)					
REVENUE	12.00	17.00	25.00	33.00	42.00
COST OF SALE					
SALARY	6.00	6.30	6.62	6.95	7.29
DEPRECIATION/AMORTIZATION	0.67	0.59	0.51	0.45	0.39
ELECTRICITY	2.40	2.52	2.65	2.78	2.92
	9.07	9.41	9.77	10.17	10.60
GROSS PROFIT	2.93	7.59	15.23	22.83	31.40
ADMINISTRATION EXPENSES	0.60	0.63	0.66	0.69	0.73
RENT	1.80	1.89	1.98	2.08	2.19
MARKETING EXPENSES	1.80	1.89	1.98	2.08	2.19
	4.20	4.41	4.63	4.86	5.11
PROFIT BEFORE TAX	(1.27)	3.18	10.60	17.97	26.29
TAX	0.48	0.68	1.00	1.32	1.68
<b>PROFIT/(Loss) AFTER TAX</b>	<b>(1.75)</b>	<b>2.50</b>	<b>9.60</b>	<b>16.65</b>	<b>24.61</b>