

ANDERSON CONSULTING (PVT) LTD



Corporate Profile

Asset Valuations | Financial Services | Energy

Member of :



TABLE OF CONTENTS

About Us

Office Locations 3

Management Team 4

Services

Asset Survey & Valuations 6

IMER® Analysis for Machinery 6

Stock Inspection and Valuations 8

Actuarial Services 10

Corporate Finance & Restructuring 11

Business Consultancy 12

Power & Energy 13

Professional Accreditations 14

ABOUT US

Anderson Consulting (Private) Limited, incorporated in 2007, has quickly established itself as one of Pakistan's leading valuation, surveying and financial services firms.

The management team and associates are professionals with in-depth experience in their respective fields and are highly committed to providing a wide range of services and solutions to clients with a high regard for professionalism and integrity.

ACPL provides professional asset valuation services, financial consultancy and energy consultancy services to a wide range of clients around Pakistan.

OFFICE LOCATIONS

KARACHI HQ

Suite 3 First Floor 43-C Kh-e-Bukhari Defence Phase VI Karachi

Phone: +92(21) 3584 5292/93

Email: karachi@anderson.com.pk

LAHORE REGIONAL OFFICE

3 & 4 Lower Ground Rehman Arcade Airline Housing Society
Lahore

Phone: +92(42) 35191119

Email: lahore@anderson.com.pk

ISLAMABAD OFFICE

2nd Floor Emirates Tower, M-13, F-7 Markaz Islamabad

Phone: +92(51) 209

Email: islamabad@anderson.com.pk

MANAGEMENT TEAM

Noman Tabani

CEO

Mr. Tabani is a Business Graduate from the University of Houston majoring in Finance and MIS. As founding director of the company, Mr. Tabani has been instrumental in insuring that ACPL follows international standards for its work and has over 20 years of valuation and financial services experience globally. Mr. Tabani is also CEO of Tabani Enterprises, and the wider TE Group, whose activities include Construction, Development, Trading, and Logistics.

Engr. Ashique Ali

Director

With over twenty years of professional experience in the field of construction management, project planning and asset valuation, sanitary & environmental engineering, Mr. Ali is a qualified civil engineer and a full time member of Pakistan Engineering Council since 1986.

Engr. Ali Khatri

Director

Mr. Khatri is a qualified industrial engineer with over twenty three years of professional experience in Asset Valuation. He is a member of the American Society of Appraisers (Machinery & Technical Specialties) and also holds a certificate from the Royal Institute of Chartered Surveyor, UK.

Sabir Hassan,

Director and COO

Mr. Hassan started his career after obtaining M.A. in Economics (Finalist) and completing his CA apprenticeship from KMHR, Chartered Accountants. Mr. Hassan has worked for over 17 years in various management consultancies across the nation. He is also an expert in the field of property and industrial valuations of all sizes. Mr. Hassan, based in our Karachi HQ, oversees the entire operation of the company.

Muhammad Shoab

Director / Head Coordinator

Muhammad Shoab is an Associated Civil Engineer with over 10 year's professional experience in the field of valuations and financial consulting. Mr. Shoab has a vast experience, having worked with plants ranging from steel units and textile plants to cement plants and large industrial projects. Muhammad Shoab has joined ACPL beginning of year 2011 and works as Head Coordinator for the Punjab operations.

Shadaan Tabani

CTO

Mr. Tabani has over 12 years of experience in Business and Management Consulting with an emphasis on innovative technology and industrial businesses. Since graduating with an upper class degree in Business and Software Engineering from Oxford Brookes University in the United Kingdom, Mr. Tabani has worked on multi-million pound industrial and tech projects spanning the globe.

Noor-us-Saba

Director

A graduate from DHA Degree College, Ms. Noor-us-Saba has been involved in establishing the marketing and communications strategy for various companies across Pakistan and around the globe.

Robert Orr

SVP, Energy Group

Mr. Robert Orr, SVP of the Energy Group at Anderson Consulting Pakistan, has spent years developing green energy solutions and policies, with a keen interest in developing nations such as Pakistan, India, and the Middle East. Mr Orr's experience ranges from creating energy from waste to creating energy from renewable fuels such as wind, solar and geothermal implementations.

Tahir Awan

Lead Surveyor

Mr. Awan is a graduate from the University of Punjab, and had over 8 years of experience in the field of professional valuations before joining ACPL in 2011 as Lead Surveyor.

Waseem Ahmed Khan

Team Lead, Karachi

Graduating from the University of Karachi, and currently doing his MBA from Iqra University, Mr. Khan has been working with ACPL since 2014, initially as a surveyor and recently as a team lead for the Karachi office.

Jacob Yousaf

Surveyor & Market Analyst

Mr. Yousaf is an accomplished market analyst and surveyor who joined the team at ACPL in 2015.

ASSET SURVEY AND VALUATION SERVICES

ACPL is approved by Pakistan Bank's Association as Class 'I', 'II' & 'III' Valuator, which allows us to provide asset valuations up to any amount with no limit restriction anywhere in Pakistan. We normally handle the following types of assets.

- Industrial Projects
- Urban & Agricultural Land
- Land marked development
- Commercial Buildings
- Vehicles and Equipment
- Intellectual Property Rights (Software etc.)

The asset valuation department falls directly under the supervision of the directors through the Branch Managers at each location. There are two sets of staff members who are involved in the process. At the field level the relationship manager and an engineer from the engineering department.

On the receipt of a request from the bank each job is assigned a number through our system to trace its progress and to ensure that it gets immediate attention. A morning meeting is held in each branch with the staff at the commencement of the day and each job's progress is monitored. The idea is to get the job completed in minimum time (TAT) and to monitor its progress.

Our Relationship Officers approach the staff concerned in the bank from where the request is originated. The appointment is made with the concerned official of the bank. Subsequently the relationship officers call on the bank to obtain the following documents:

- Job letter (if not sent originally when the contact was made)
- Application Form (In the case of residential property)
- Sale Deed / Mutation • Architectural and Engineering Drawings
- Approved Completion Plan & Site Plan
- List of the Machinery with its origin and invoices

IMER® Analysis (Inspection, Maintenance, Effective Life Utilisation, Residual Life Estimates)

Our team of engineers can also undertake a thorough **IMER® Analysis** of machinery and plants, either as part of or separately from a financial valuation. This unique analysis helps ascertain the residual life estimates for equipment as well as highlight any additional steps that can be made to increase the residual life of the equipment.

THE VALUATION PROCESS

- Site is visited by a Relationship Officer and teams of engineers and if need be by other professionals.
- The area of location is sighted and examined thoroughly. Availability of civil amenities and utilities is checked and verified.
- Property is surveyed, checked, measured and verified according to documents.
- Use of assets is considered, negative elements highlighted along with the reasons relating to it.
- Photographs of the entire area are taken.
- Location plan prepared.
- Maximum use is made of these documentation and information provided by the bank.
- Market intelligence and indexation of original cost to determine the present market value of assets is exercised.
- The value is assessed keeping in view the location and surroundings of the vicinity, particularly the size, the actual condition of the property and the trend of prices in real estate / property sector.
- The present market value and realizable value is determined on the basis of years of construction and present physical condition of the property.
- All relevant factors affecting the sale ability of assets and assessment of their realizable value in prevailing economic condition is taken into account.



STOCK INSPECTION, VALUATION AND VERIFICATIONS

Anderson Consulting (Pvt) Limited's Stock Valuations and Verifications Team works with nancial institutions to give a clear picture at a client's inventory present at a location:-

STOCK VALUATIONS

The stocks are valued by taking the prices from the market locally and globally, agents and from the producers of the commodities and finished goods.

The site is visited and the stock is counted, categorized and then each item is valued according to its price. We are equipped to value any stock item may it be commodities, finished goods or liquid stocks.

STOCK INSPECTIONS

We carry out inspection of hypothecated and pledged stocks and carry out stock valuations as well. Our teams are well versed in this line of work and while conducting such inspections take all precautions. Appropriate comments are given to the clients on the condition of the warehouse, firefighting equipment, sprinklers, security aspects and the method of stacking. Any weaknesses found are highlighted to the clients. The values are determined by drawing samples of the stocks under inspection.

The basic objectives of stock inspections are:

- Quality Check of Stocks
- Quantity Verifications of Stock
- Monetary Value of Stocks

Physical Inspection/Verification confirms:

- That the inventory value is sufficient to cover and secure the loan facility given to the client.
- That the client is maintaining appropriate checks and controls over the pledged stocks if goods are kept by the client, or a third party on client's behalf.



THE INSPECTION PROCESS

- 1) Review and check the goods storage records, bin cards and computerized inventory statements. A proper system of controls and reliability is instituted and it is ensured in either case whether the goods pledged are with the bank itself, or with the client in his own premises, or in a third party's warehouse.
- 2) That the inventory is sufficient value wise, to secure the total loan facility provided to the client, and periodic valuations are made to ensure that bank is well covered i.e. including a certain margin, and that quality of the stock items has not deteriorated or damaged. 3.
- 3) The security system in question is not old / obsolete and is working properly and that the stocks are fully insured depending on the agreement reached with the borrower. Insurance policies covering the stock is current and the level of protection adequate. Firefighting system is in place and operative.
- 4) The goods having an expiry date are usable / saleable and are so marked. And whilst storing the stocks, more valuable items are to be given priority for appropriate storage.
- 5) The goods are housed in properly constructed premises depending on the nature of the stocks, and that quality of the goods meets the required standards of that particular industry.
- 6) Any changes by the client in removing or adding the stocks should be done in the presence of the banks officials or under proper authorization, and also that stock are inspected periodically to ensure that at any given time they are in order, and may be linked up with the records available with the client. Whilst making the checks mentioned above no prior intimation or information should left out. The stacking of the stocks is done in a systematic manner to facilitate the stock checking, and to point out the stock in and Out System – whether LIFO or FIFO.
- 7) The stocks are owned by the client and are totally free from any encumbrances. Also observe that there is no duplication or deception during the production cycle movements at the client's premises. Correlate information provided by the borrower with the actual presence of physical stocks, a proper procedure to verify the actual goods in stock is in place.
- 8) There is adequate internal control set-up, i.e. the staff responsible for maintenance of stocks must not be involved in the stocks checks with the bank representative. The quality of stock to be checked by the experts or in a laboratory.
- 9) If stocks are held by a third party for and on behalf of the borrower there should be an authorization from the client to gain access to the premise.

ACTUARIAL SERVICES

Actuarial services are a vital piece of your effectiveness and long-term viability. Anderson Consulting delivers exceptional actuarial services to clients from diverse industries, with a wide spectrum of exposures.

Whether for a certification of loss reserves, an initial captive feasibility study, due diligence on a merger or acquisition, an opinion on risk transfer question, or multiple other issues, your captive will at times require an actuary.

Our actuarial team works on your specific issues and delivers results to satisfy your management, directors, auditors, insurance regulators, and carriers. Whether you want a written document, a presentation, or a working computer model, our professionals provide solutions the way you need them.

Services We Provide

Among the actuarial services we can provide are:

- Loss reserve certification.
- Loss funding and payout projection.
- Ratemaking.
- Captive feasibility study.
- Retention optimisation.
- Risk transfer opinion.
- Premium allocation.
- Commutation valuation.
- Parent company self-retained liability analysis.
- Merger and acquisition due diligence.
- Pension plan actuarial assumptions



CORPORATE FINANCE/RESTRUCTURING

In the current global economic climate, many organizations are facing a financial crisis and need financial restructuring in order to prosper. Based on our extensive experience, we know which actions are necessary for reaching long-term financial stability. ACPL focuses on strategic, operational, financial, technical and capital needs of businesses, address the full spectrum of financial and transactional challenges faced by companies, boards, private equity sponsors, creditor constituencies and other parties-in-interest. We are result-oriented with a dedicated focus on reaching the optimal results for our clients.

We mobilize the specialized resources needed for each unique situation from a wide spectrum of disciplines. We have the capacity to assemble balanced teams of finance, operations, technical and operational experts to provide the necessary skills to develop and implement organization specific solutions.

The following is a general classification of the various services we provide

- **Mergers and Acquisitions**
Industry scans and opportunity profiles, due diligence, transaction support
- **Structured Finance**
Support in valuations, structuring of securitizations, reinsurance transactions
- **Project Finance**
Support in structuring, valuing, and placing major infrastructure and other business development projects
- **Restructuring/Workouts**
Strategic, financial, and operational restructuring; supply chain rationalization; interim management/negotiation support; litigation support



ENERGY

Pakistan has been facing a large energy production shortfall for many years. ACPL's Energy Group, first established in 2006, provides specialised turnkey support for Energy projects in Pakistan. We work with you to anticipate the future, champion innovation, and unlock new potential in energy and utilities markets.

Our team of dedicated engineers and project managers can provide the following services specifically tailored to the Energy and Power sectors:

- **Power & Energy Consultancy**

Our team of expert engineers can provide complete load breakdown, gas and fuel requirements and optimum equipment strategy for both captive and IPP installations, including Gas, LNG, Fuel Oil, Wind, Solar and Hydropower based projects.

- **Energy Audit**

At Anderson Consulting (Private) Limited we understand that energy is essential is a given-without it no company would be in business. Thus all businesses must manage energy to an extent, if only to ensure its availability. Beyond that basic need, decisions relative to energy options and opportunities will depend on how significant the cost and environmental effects of energy are to business operations, broader business strategy and positioning considerations and, for some, new market opportunities

ACPL designs, implements and evaluates energy efficiency and energy management programs for the public and private sectors. We promote the efficient use of energy through strategic energy management and continuous improvement processes.



- **Pre-Feasibility and Feasibility Studies for projects**

A pre-feasibility study can be ordered either as an independent piece of work or as an integral part of the project development process.

This vital study determines whether a full feasibility study should be undertaken or not. With years of experience working with captive and IPP power projects, our team of experts can help guide you through the maze of regulations, technology, location, fuel and other requirements.

This study may advise the most likely avenues to pursue for funding or highlight inherent difficulties, which need further attention before approaching financial institutions.

- **Design and Implementation for Power Projects**

ACPL's experienced electrical and mechanical engineers can help guide you through the entire design and implementation of Power Projects. With our links with some of the largest generation equipment providers, we are able to design electrical systems, identify key requirements, set up civil requirements, and work with the OEM in ensuring the project comes on-budget and on-time.



PROFESSIONAL ACCREDITATIONS

Our company and team are proud to be accredited by the following organizations:



Pakistan Banks Association

The company under SBP prudential regulations has been approved as Professional evaluators by the PBA under their panel 1, 2 & 3 for the valuation of all types of assets i.e. land, building, plant, machinery and current assets with no financial limit.



Pakistan Engineering Council (PEC)

Engr. Ashique Ali (Civil)
Engr. Ali Khatri (Industrial)



Securities and Exchange Commission of Pakistan



NBFI & Modaraba
Association of Pakistan
Member of Asian Financial Services Association (AFSA)

NBFI & Modaraba Association of Pakistan



Royal Institution of Chartered Surveyors, UK

Engr. Ali Khatri, Member



ISO—9001:2000 Certification

Dekra Vincotte Certification USA, Inc.

ACPL is enlisted as approved valuers for the following banks, financial and non-financial institutes:

- National Bank of Pakistan
- Faysal Bank Limited
- Bank Al Habib Ltd.
- Bank Al Falah
- Dubai Islamic Bank (Pakistan) Limited
- Al Baraka Bank Limited
- Sindh Bank Limited
- House Building Finance Company Limited
- First Habib Modaraba
- BRR Guardian Modaraba
- Sindh Leasing Company Limited
- Orix Leasing (Pakistan) Limited

LIST OF MAJOR PROJECTS

Infrastructure & Major Projects

Civil Aviation Authority—All Airports, Properties, Equipment and Aircraft across Pakistan

King Edward Medical University

M/s Gerrys Dnata (Pvt.) Ltd.—All ground handling

Pakistan National Shipping Corporation (PNSC) Building along with fixed assets across Pakistan

Beaconhouse School System (Lahore & Head Office)

Pizza Hut franchises across Pakistan

Textile & Allied

M/s. Dewan Salman Fibre Limited (KPK). •

M/s. Dewan Farooque Spinning Mills Ltd

M/s. Dewan Mushtaq Textile Mills Ltd

M/s. Dewan Sugar Mills Limited.

M/s. Dewan Textile Mills Limited

M/s. Naveena Textile Mills Limited. Oil, Chemical & Pharma

M/s. Lahore Textile Mills Ltd.

M/s. Maksons Textile Mills (Pvt.) Ltd.

M/s. Dewan Khalid Textile Mills Ltd

M/s. Al Abid Silk Mills Limited.

M/s. Shafi Texcel Limited

M/s. H. Nizam Din & Sons (Pvt.) Ltd.

M/s. A.A Spinning Mills Limited

M/s. Sab Textiles Mills Limited

Engineering, Electronics

M/s. General Tyre & Rubber Company

M/s. Delta Climate Control & Engr. Ltd

M/s. Dewan Automotive Engineering Ltd

M/s. Grapex S.S. Pipe Industry (Pvt.) Ltd.

M/s. Allied Industries Hub (Pvt.) Ltd.

M/s. Pakistan Vehicles (Pvt.) Limited

Automobiles

M/s. Dewan Farooque Motors Ltd.

M/s. Trans Mobiles Ltd.

Leather

M/s. Muhammad Shafi Tanneries (Pvt.) Ltd.

M/s. Shafi Lifestyle (Pvt.) Limited.

M/s. Abdul Hafiz Shafi Tannery Leather (Pvt) Ltd.

Plastic, Paper, & Board Allied

M/s. Garibsons (Pvt.) Limited

M/s. Medi Plas Innovations (Pvt.) Ltd.

M/s. RehmPack (Pvt.) Limited

Food & Allied

M/s. Dalda Food Limited (Multiple Units)

M/s. Arrow Foods (Pvt.) Ltd. (Harry's)

M/s. PTB Foods Company (Pvt.) Ltd. (PEKI)

M/s. Garib Sons (Pvt.) Ltd. (Rice & Flour Mills)

M/s. M.M. Commodities (Pvt.) Ltd. (Rice Mills)

M/s. Peoples Fisheries (Pvt.) Ltd.(Sea Food)

M/s. Tetley Clover (Pvt.) Ltd.

M/s. National Foods Limited.

M/s. Staple Foods (Pvt.) Ltd.(Rice & Commodity)

Vanaspati (Ghee & Oil)

Oil, Chemical and Pharma:

M/s. Terminal One Limited (Oil Terminal).

M/s. Gamalux Oleo Chemicals (Pvt.) Ltd.

M/s. Nabi Qasim Industries Limited

M/s. Searle Pakistan Limited.

M/s. Surge Laboratories (Pvt.) Limited

M/s. Mac & Rain Pharmaceuticals (Pvt.) Ltd.

M/s. Ghani Spinning Mills Leather

Large High Rises

PNSC Building (G+16), Karachi

Gohar Tower (G+8), Karachi

Gohar Chamber (G+6), Karachi

Mackinon Building (G+7), Karachi

Shafi Mansion (G+6), Lahore

The logo for Anderson Consulting (Pvt) Ltd features the word "ANDERSON" in a bold, blue, sans-serif font. A red swoosh underline is positioned under the letter "A". Below "ANDERSON", the words "CONSULTING (PVT) LTD" are written in a smaller, blue, sans-serif font.

ANDERSON CONSULTING (PVT) LTD

Suite 3 First Floor 43-C Khayaban-e-Bukhari

Defence Phase VI Karachi

Phone: +92(0)21 35645292/93

Email: karachi@anderson.com.pk

Web: anderson.com.pk

