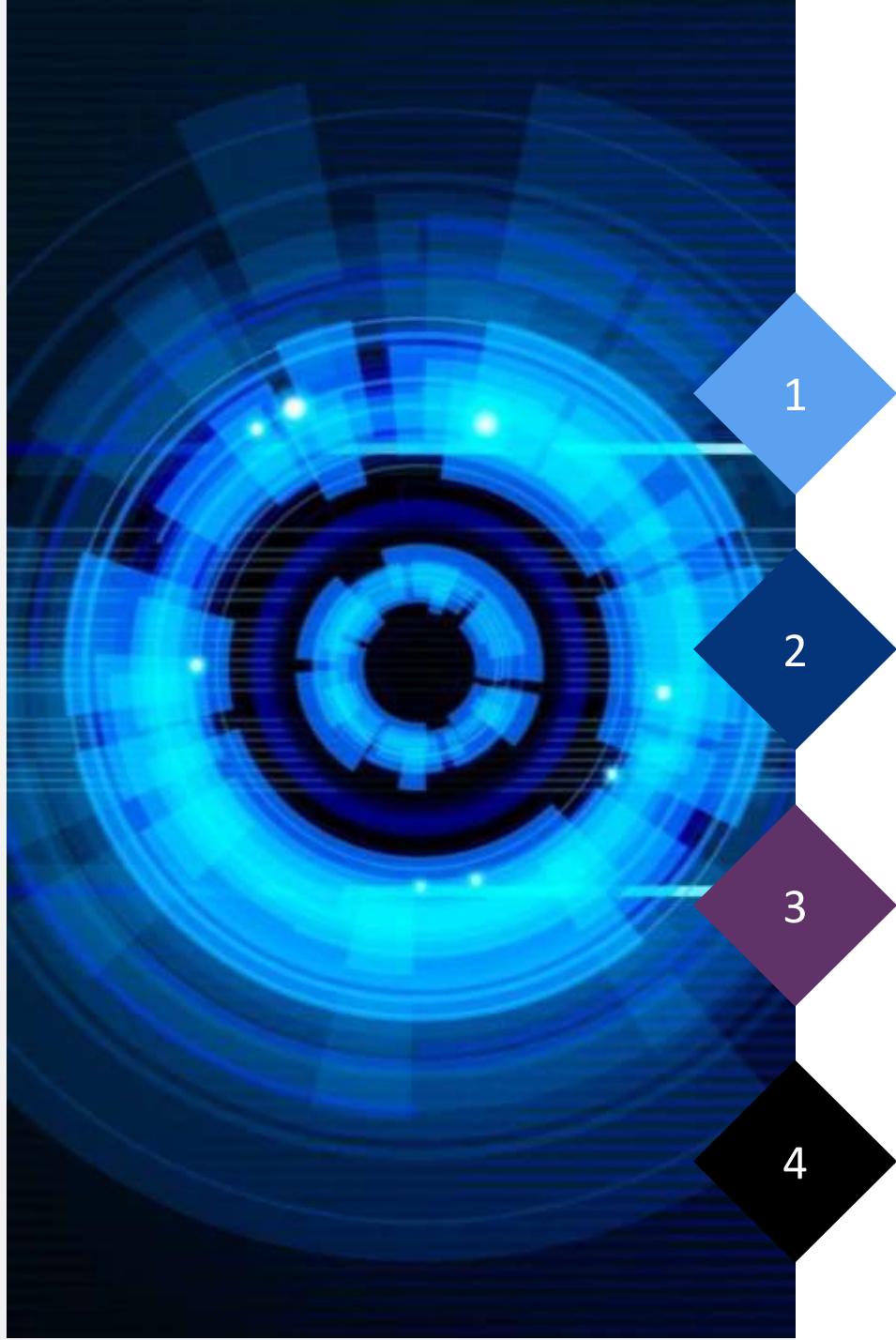


Telecard Group
Corporate Briefing
Session
FY 2022-23
& 1st Qtr. FY 24



AGENDA

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TELECARD OVERVIEW

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THE BUSINESS

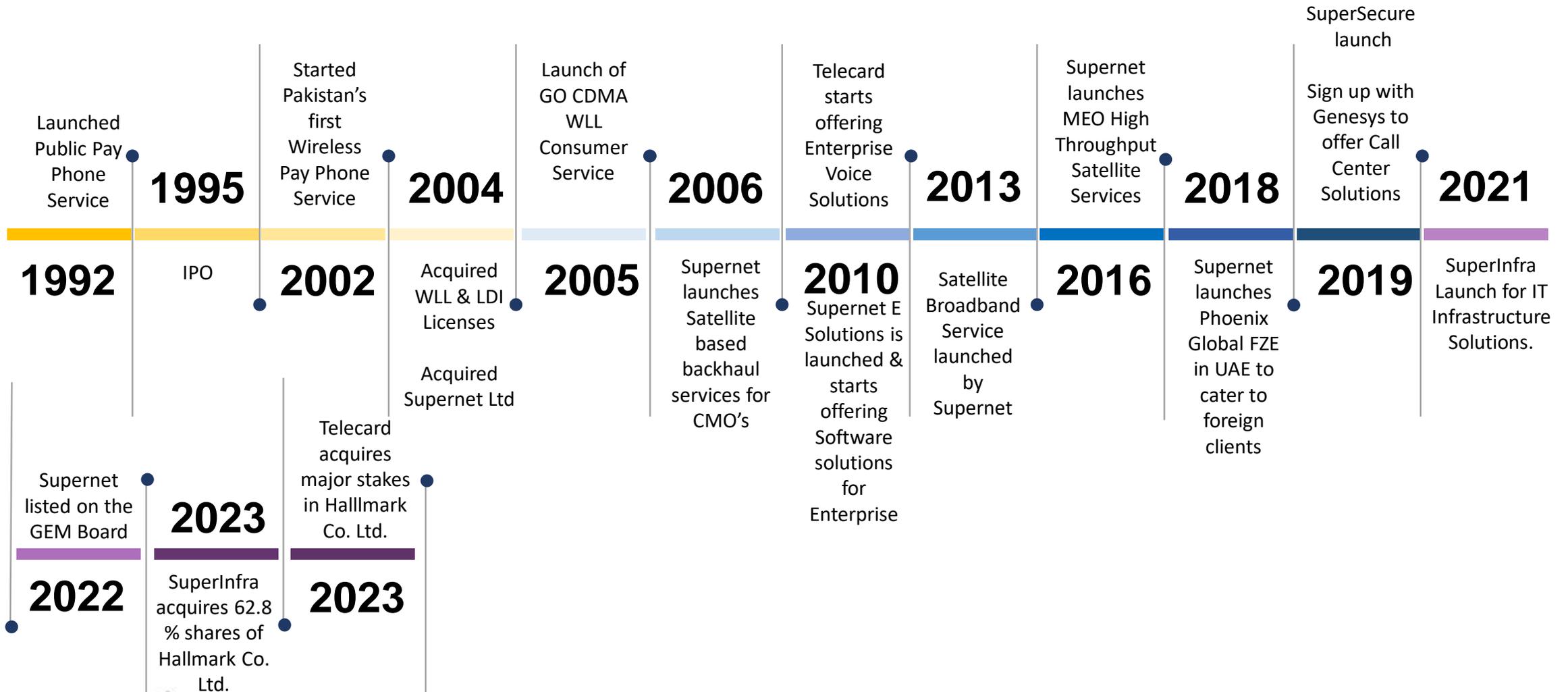
3

FINANCIAL PERFORMANCE ANALYSIS

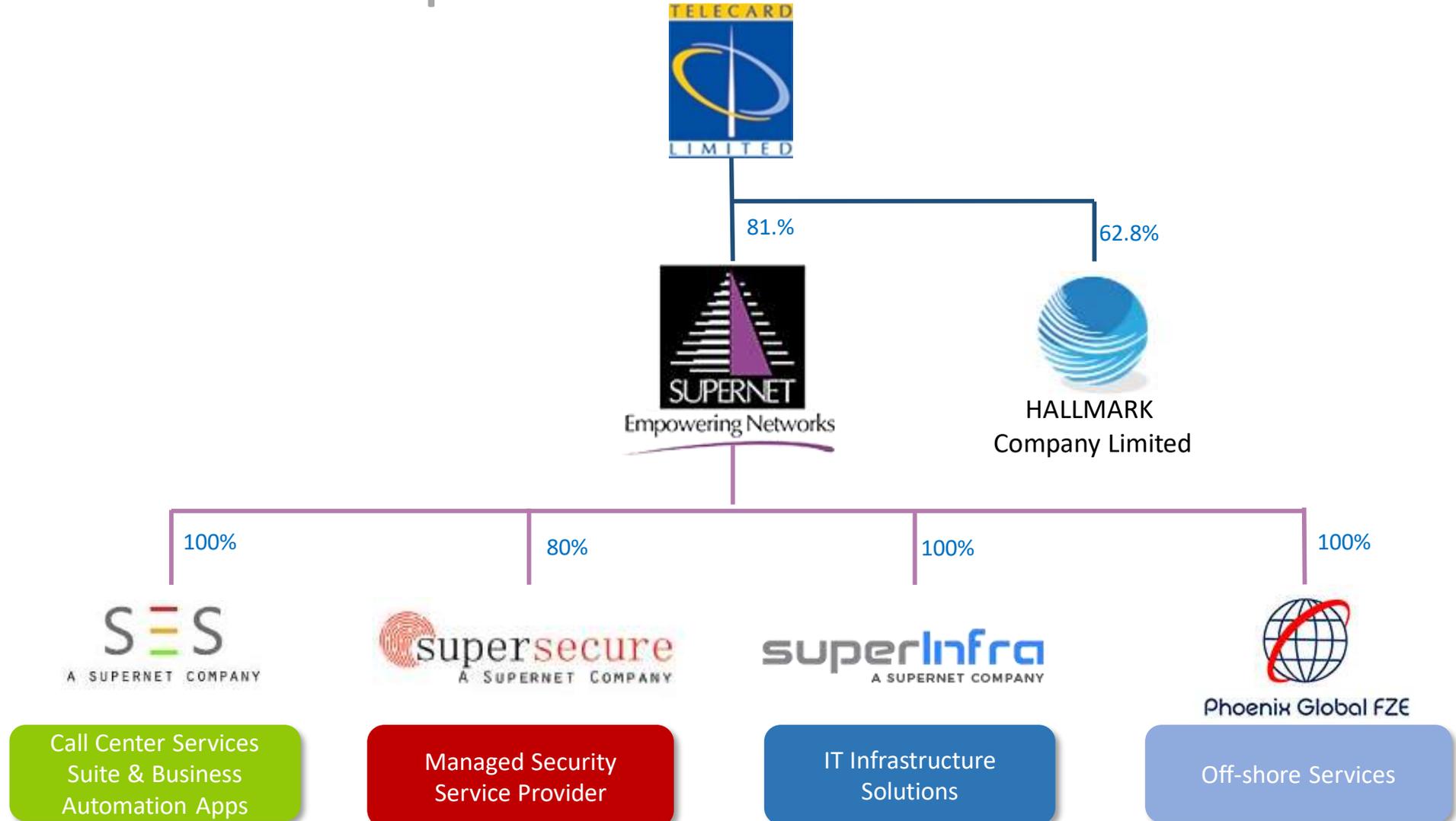
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Q&A SESSION

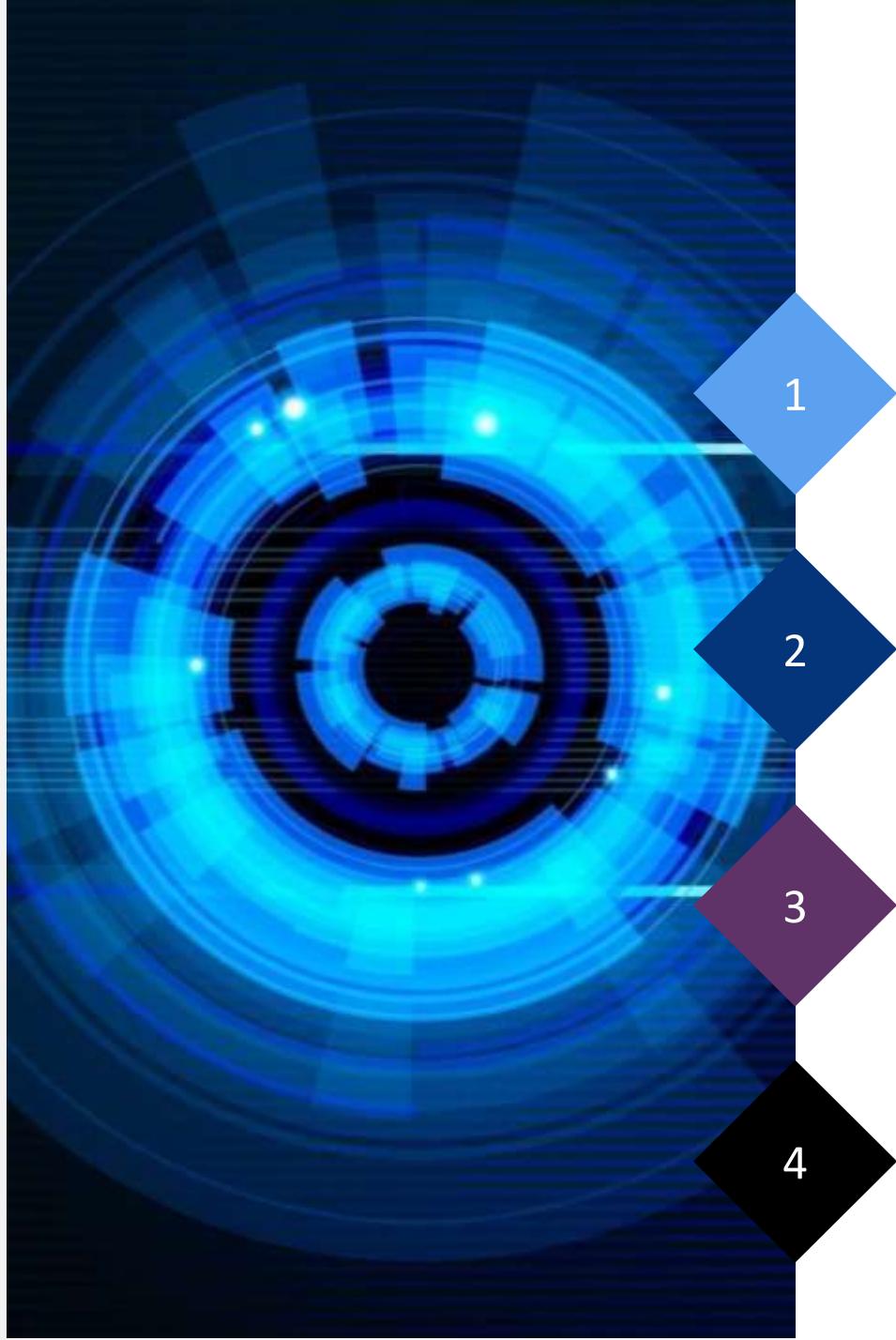
The Journey



TeleCard Group



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Strategy and Positioning



ENABLER

To be a key Enabler of IT Adoption and Digitization in Pakistan

Focus on all Key Verticals

ONE-STOP-SHOP

Be a One-Stop Shop for all IT and Communication needs of Customers

Broad Range of Products and Services from traditional voice to cutting edge Security and Business Apps

Consultation and outsourcing services to reduce headache of customers

CYBER-SECURITY – a pivot to our growth

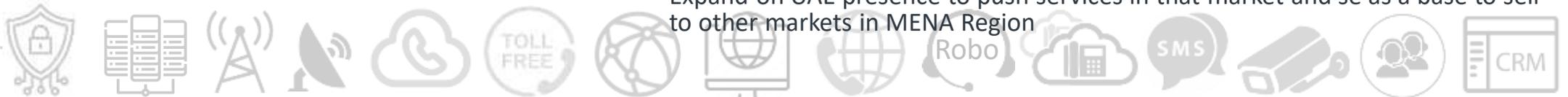
Be the Cyber Security partner of choice for Enterprise

Rapidly expand the foothold created in Cyber Security Segment in large MNO's, NO's, Banks & GoP

Enable and expand into Managed Cyber Security Services for Enterprises and leverage space created by global changes

BREAK-OUT INTO OVERSEAS MARKETS

Expand on UAE presence to push services in that market and se as a base to sell to other markets in MENA Region



Telecard Product Portfolio

Local Loop Voice and Internet Services for Enterprise

Long Distance & International Voice Services

Tower & Infra Share Business

ICT & VAS Solutions for Enterprise



Supernet & its subsidiaries



Supernet Secure Solutions Pvt. Ltd known as SuperSecure. Established in 2019 to cater the growing need of cyber security solutions & cyber security services. SuperSecure is a managed security service provider (MSSP) with a dedicated and experienced team of experts, focused on information security solutions & services..



Supernet Infrastructure Solutions Pvt. Ltd known as SuperInfra is a subsidiary of Supernet. It provides state of the art IT and related Infrastructure solutions. including Microsoft solutions, LAN, WIFI, Routing & Switching, Surveillance, Data Centers, Solar and Power solutions.



A SUPERNET COMPANY

Supernet E-Solutions Pvt. Ltd (SES) is a fully owned subsidiary of Supernet. SES offers pre-packaged software and integrated ICT solutions to automate common processes of organizations to help improve productivity and quality of services.



Phoenix Global FZE

Phoenix Global is a UAE based company that offers a wide range of IT & Communication solutions to the international Clients



SNL Products & Services

CONNECTIVITY

Supernet provides Nationwide and International connectivity services leveraging a diverse mix of optical fiber, wireless, and satellite networks tailored to the customer needs.

IT & INFRA SOLUTIONS

Supernet IT & Infra Solution gives its customers the option to outsource all their ICT needs on Capex and Opex models, leaving them free to focus on growing their businesses

SECURITY

Providing IT Security services through one of its group entities, **Supersecure**, a managed security service provider, MSSP. Backed by a dedicated team of experts helping provide its customers, Information Security Services.

POWER SOLUTIONS

Supernet Infrastructure Solutions offers a wide range of Electrical Power Solutions & Services to strengthen its customers power infrastructure, ensuring high availability, efficiency, low lifecycle costs, and eco friendliness



Cyber Security Services



SOLUTIONS

- Next Generation Application Firewalls
- End Point Security
- Data Loss Prevention (DLP)
- Intrusion Prevention Solution (IPS)
- Hi-Fidelity Threat Intelligence



- Web Application Firewalls
- Network Access Controller (NAC)
- End Point Detection and Response (EDR)



SERVICES

- SOC 365 (Managed SOC & SIEM Service)
- Managed End Point Services
- Penetration Testing Services

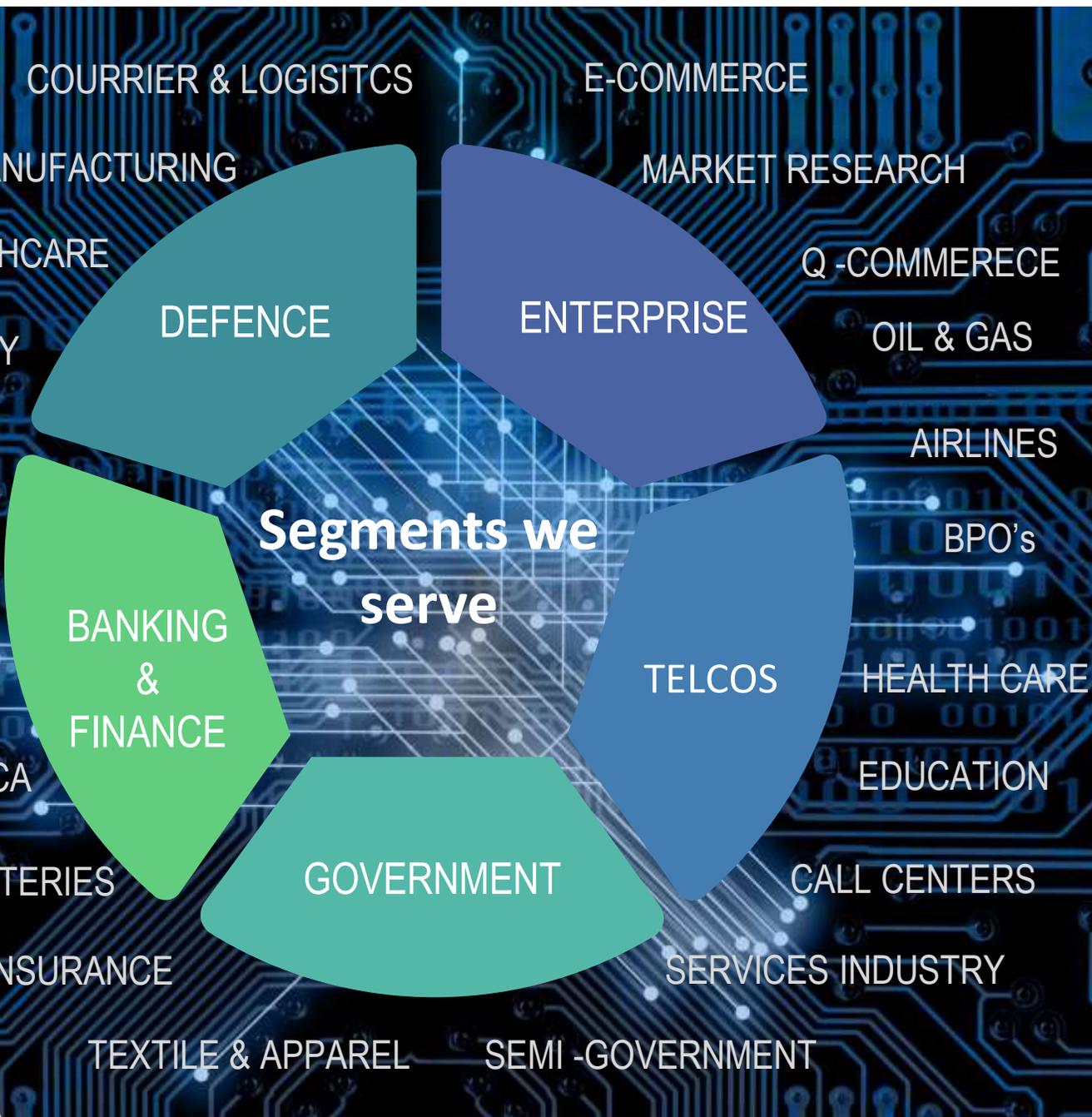
- Managed Firewall Services
- Vulnerability Assessment Services





WHO WE SERVE

The Group focuses on better understanding its customers' needs and designing solutions and connectivity's around these. Our Sales and Solutions teams are geared up to serve key Government, services and industry verticals



Few of our partners



Some of our customers



BANKING

OIL & GAS

ENERGY

TELCO



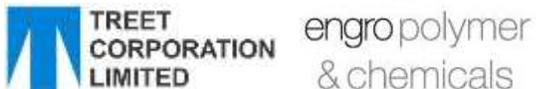
Some of our customers

PHARMACEUTICALS

MANUFACTURING

HORECA

FMCG



Some of our customers



COURIER & LOGISTICS

TEXTILE

EDUCATION

FINANCIAL SERVICES



Material Developments in FY 2022-23 & 1st Qtr. FY 24



Hallmark Co. Limited

A subsidiary of Supernet acquired Hallmark Company Limited- a listed Tech Co. on the main board of PSX followed by the acquisition of the same by TCL.



Group Restructuring

The management is initiating major restructuring of group companies with the eventual objective of unlocking true value of SNL amongst other objectives.



GEM Board Amendments

Notwithstanding the above, recently, PSX has proposed amendments to the GEM Board listing regulations whereby:

- the threshold for accredited investors will be reduced from PKR 5M to PKR 1M;
- the general public may be allowed to trade in the secondary market after six months from the date of listing of the growth company.



Key Commercial Highlights in FY 2022-23

	<p>Telecard has entered into an exclusive alliance with Creatio to offer high end CRM and work flow automation Software Platform in Pakistan</p>	
	<p>PKR 700M</p>	<p>IT infra systems and solution related business of more than PKR 700M</p>
	<p>100+ Loc</p>	<p>Managed Infrastructure project signed with a major int'l donor agency covering 100+ locations across Pakistan</p>
	<p>PKR 400M</p>	<p>SuperSecure / Supernet signed multiple managed cybersecurity contracts with major customers in Telecoms and Banking sectors valued at more than PKR 400m</p>
	<p>PKR 100M</p>	<p>SNL secured a sizeable telecommunications infrastructure contract from a major customer in Oil & Gas Sector, valued at PKR 100+ million</p>
	<p>Supernet signed a master sales agreement with a major middle-eastern telecom operator to facilitate their global needs and use for its other international partnerships</p>	

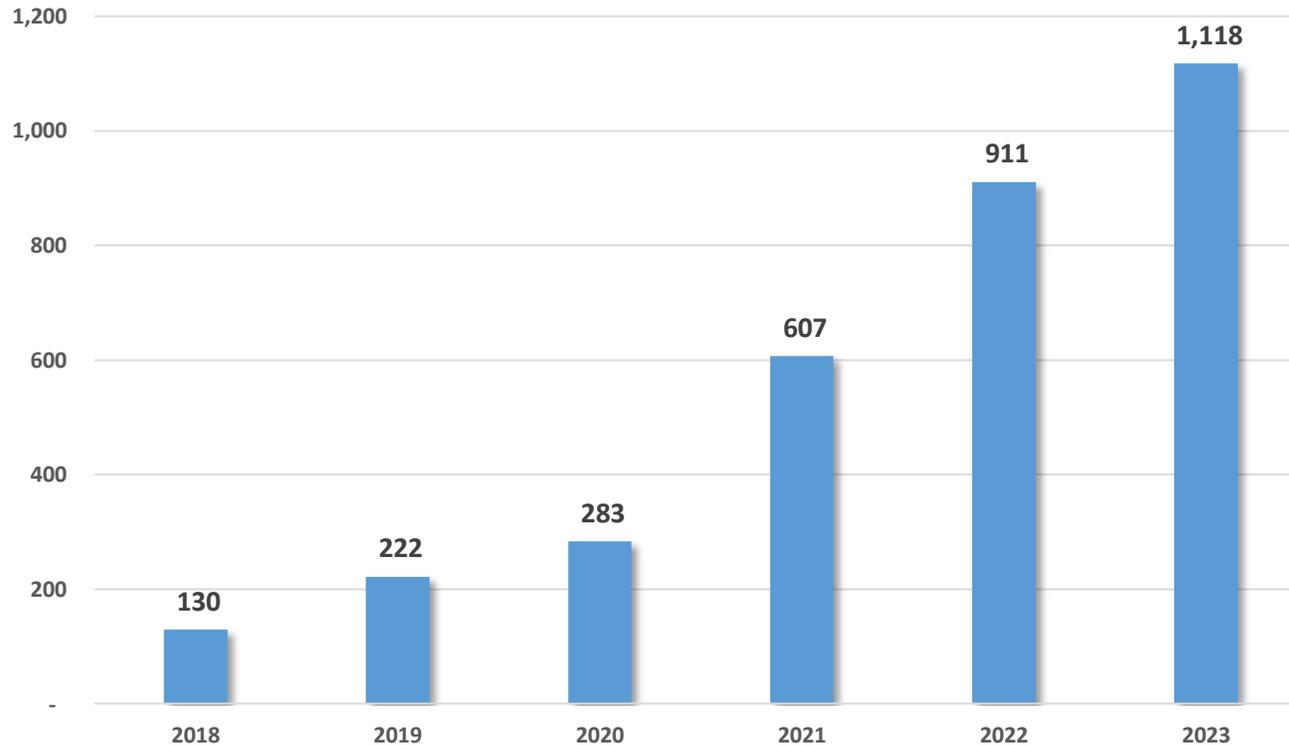


Key Commercial Highlights Qtr. -1 FY 24

- 
PKR 600M
 Telecard entered into a PKR 600+ million agreement with one of the leading Banks in the country to assist in its customer communication needs.
- 
PKR 300M
 IT Infrastructure support related business accounted for almost PKR 300m
- 
PKR 220M
 SuperSecure / Supernet signed multiple managed cybersecurity contracts with major customers in Banking, Energy and Education segments valued at more than PKR 220m
- 
Multiple
 SuperInfra/Supernet delivered multiple orders worth more than PKR 20m each on the Infrastructure side.



SNL - Total Non Service Revenue Rs. Millions



Growth Strategy in action

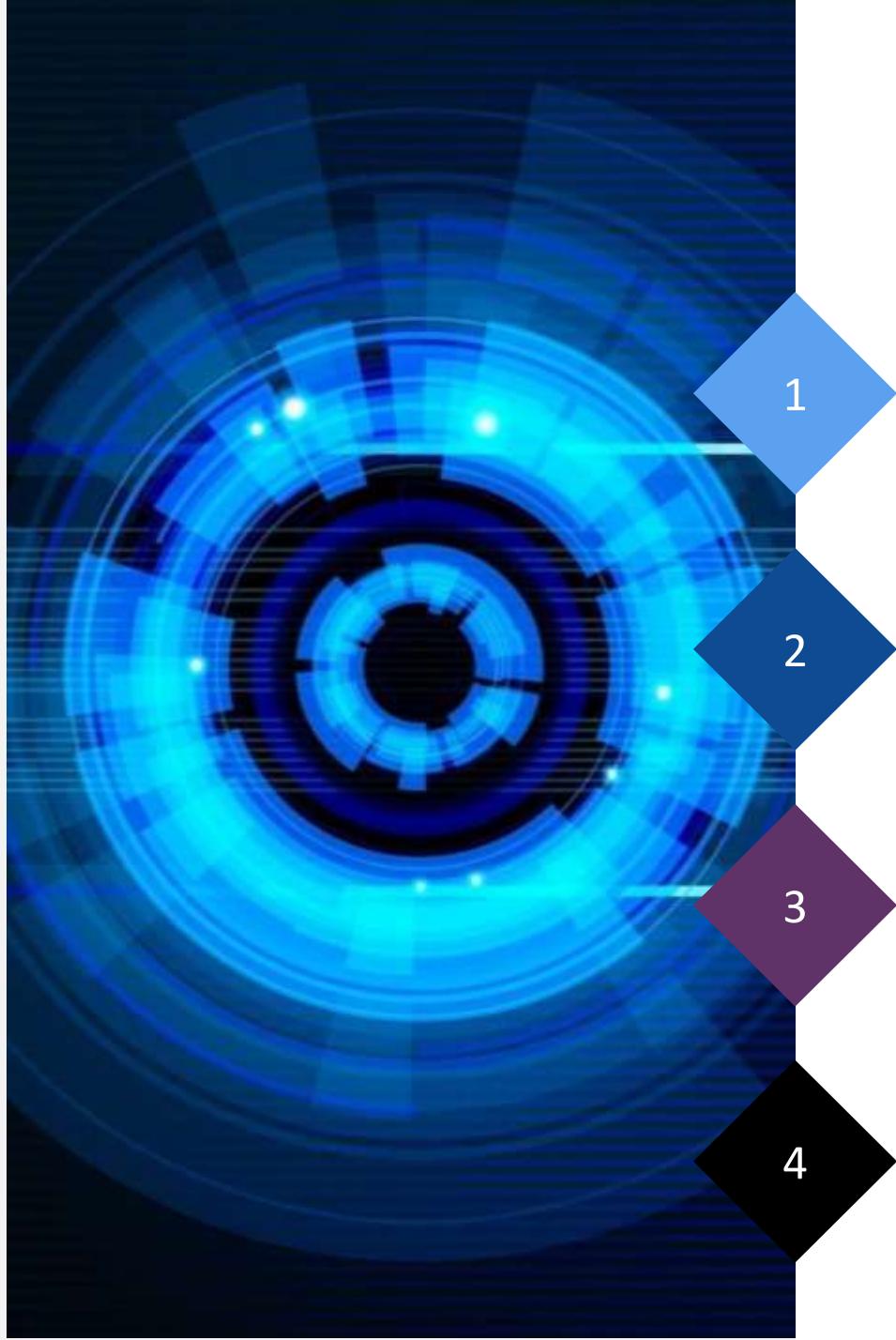
For past couple of years, Non Service revenue; Beyond Connectivity has picked up with relatively higher margins due to concerted efforts.

“Beyond Connectivity”

In the non-service products the company has earned a revenue of Rs. 1.12 billion which is 23% more than last year.



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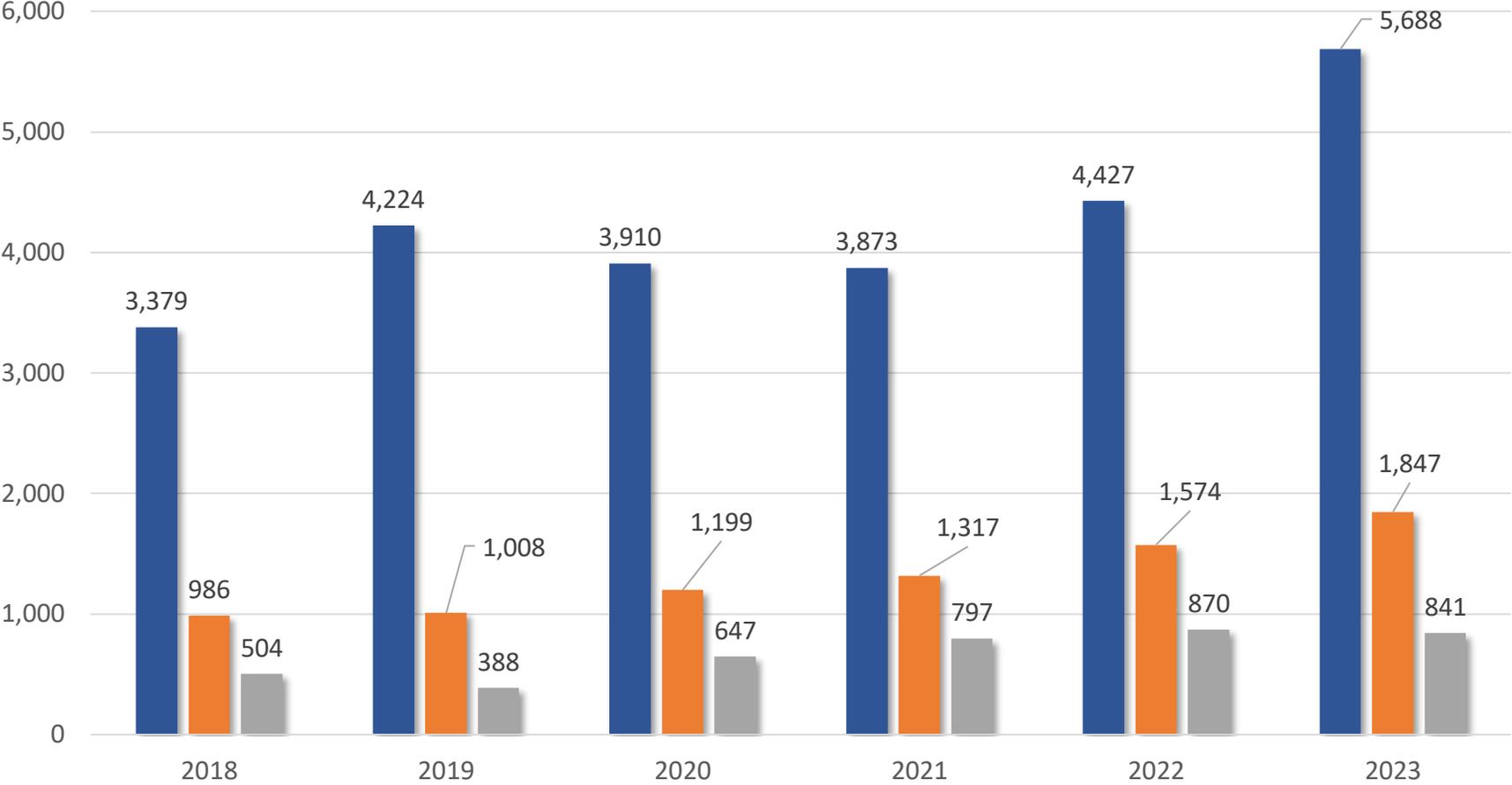
Telecard Consolidated P&L Rs. In millions



	2018	2019	2020	2021	2022	2023
Revenue	3,379	4,224	3,910	3,873	4,427	5,688
Direct costs	(2,393)	(3,216)	(2,711)	(2,556)	(2,853)	(3,841)
Gross profit	986	1,008	1,199	1,317	1,574	1,847
<i>Gross Profit %</i>	<i>29%</i>	<i>24%</i>	<i>31%</i>	<i>34%</i>	<i>36%</i>	<i>32%</i>
G&A	(1,208)	(702)	(720)	(849)	(986)	(1,211)
Other operating expenses	(29)	(98)	(228)	(2)	(88)	(112)
Other income	503	161	71	331	352	39
	(734)	(639)	(877)	(519)	(722)	(1,284)
Operating profit	252	369	322	798	852	563
<i>Operating Margin</i>	<i>7%</i>	<i>9%</i>	<i>8%</i>	<i>21%</i>	<i>19%</i>	<i>10%</i>
Finance costs	(84)	(113)	(160)	(97)	(101)	(156)
Profit / (loss) before taxation	168	256	162	701	751	407
Taxation	(210)	(279)	(238)	(194)	(329)	(83)
Net Profit / (loss) for the period	(42)	(23)	(76)	507	422	324
EBITDA	504	388	647	797	870	841
<i>EBITDA Margin</i>	<i>15%</i>	<i>9%</i>	<i>17%</i>	<i>21%</i>	<i>20%</i>	<i>15%</i>
<i>EPS</i>	<i>-0.14</i>	<i>-0.08</i>	<i>-0.25</i>	<i>1.69</i>	<i>1.23</i>	<i>0.85</i>



Telecard Consolidated Rev. GP & EBITDA Rs. In millions



Revenue Growth: 28%
Gross Profit increased by 17%
EBITDA marginally fell by 3.3%



Telecard Consolidated P&L (Annual) Rs. Millions



	2022	2023	Difference	%	Remarks
Revenue	4,427	5,688	1,261	28%	Increase in non service revenues by 4 times has led the revenue growth
Direct costs	(2,853)	(3,841)	(988)	35%	Direct cost has increased due to general inflation and appreciation of USD against PKR.
Gross profit	1,574	1,847	273	17%	
<i>Gross Profit %</i>	<i>36%</i>	<i>32%</i>			
G&A	(986)	(1,211)	(225)	23%	Increase in G&A Expenses is in line with general inflation and rising energy costs.
Other (expense) / income	264	(73)	337	-128%	FY 2022 had higher other income (Rs. 264m net) than the current FY 2023
	(722)	(1,284)			
Operating profit	852	563	289	34%	
<i>Operating Margin</i>	<i>19%</i>	<i>10%</i>			
Finance costs	(101)	(156)	(55)	54%	Increase in Finance cost is due to increase in interest rates
Profit / (loss) before taxation	751	407			
Taxation	(329)	(83)	(246)	-75%	Taxation is low, FY2022 had other income giving rise to higher tax.
Net Profit / (loss)	422	324			
EBITDA	870	841	-29	-3%	
<i>EBITDA Margin</i>	<i>20%</i>	<i>15%</i>			
<i>EPS</i>	<i>1.23</i>	<i>0.85</i>			



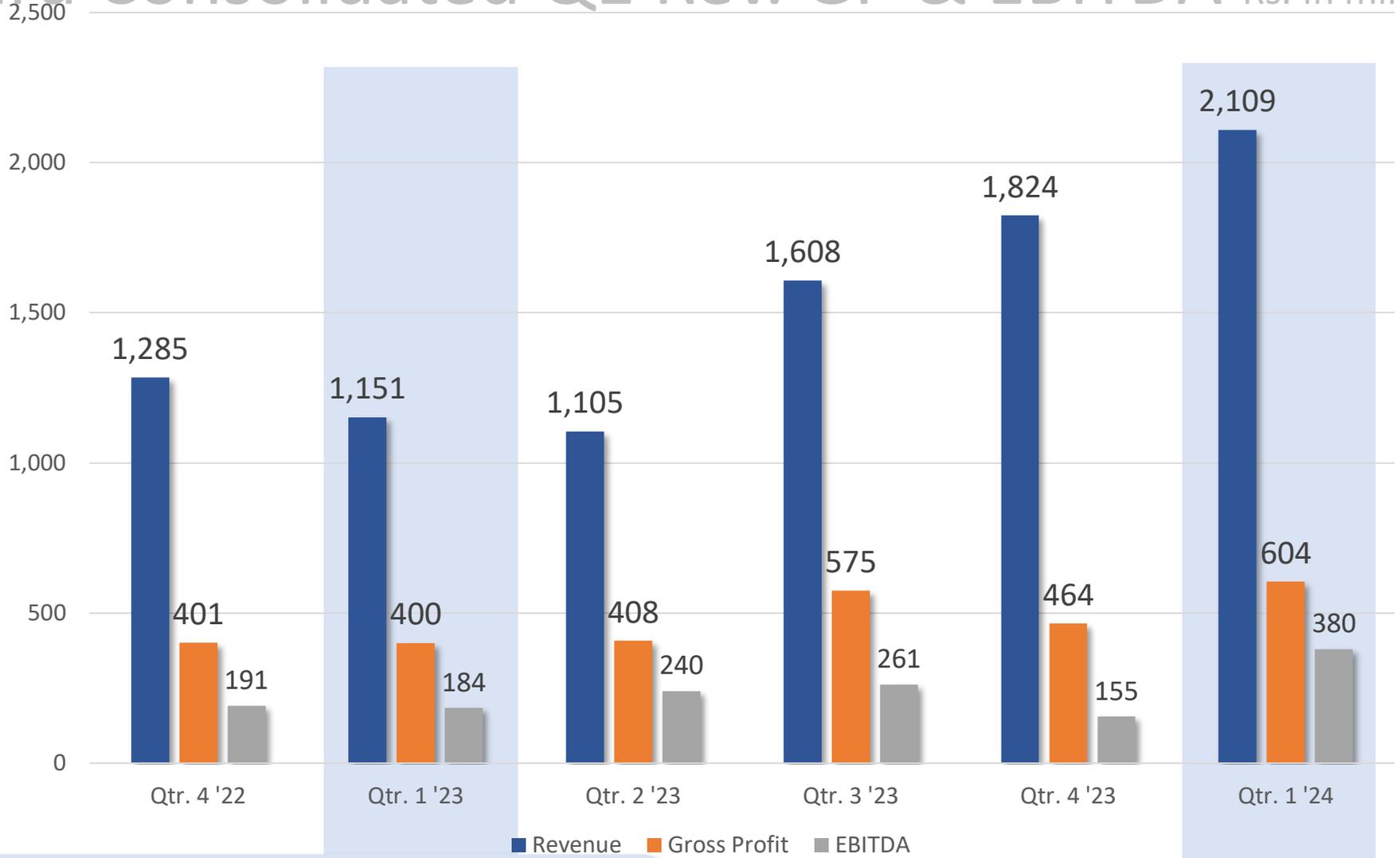
Telecard Consolidated P&L (Quarterly) Rs. In millions



	Qtr. 4 '22	Qtr. 1 '23	Qtr. 2 '23	Qtr. 3 '23	Qtr. 4 '23	Qtr. 1 '24
Revenue	1,285	1,151	1,105	1,608	1,824	2,109
Direct costs	(885)	(751)	(697)	(1,033)	(1,359)	(1,505)
Gross profit	400	400	408	575	464	604
<i>Gross Profit %</i>	<i>31%</i>	<i>35%</i>	<i>37%</i>	<i>36%</i>	<i>25%</i>	<i>29%</i>
G&A	(318)	(250)	(266)	(317)	(378)	(287)
Other operating expenses	-	-	-	-	-	-
Other income	120	4	18	(45)	(51)	(30)
	(197)	(245)	(248)	(362)	(428)	(316)
Operating profit	203	155	160	213	36	288
<i>Operating Margin</i>	<i>16%</i>	<i>13%</i>	<i>14%</i>	<i>13%</i>	<i>2%</i>	<i>14%</i>
Finance costs	(34)	(37)	(43)	(39)	(38)	(56)
Profit / (loss) before taxation	169	118	117	174	(1)	232
Taxation	(99)	(30)	0.43	(42)	(11)	(65)
Net Profit / (loss) for the period	70	88	117	132	(13)	167
EBITDA	191	184	240	261	155	380
<i>EBITDA Margin</i>	<i>15%</i>	<i>16%</i>	<i>22%</i>	<i>16%</i>	<i>8%</i>	<i>18%</i>
<i>EPS</i>	<i>0.21</i>	<i>0.26</i>	<i>0.30</i>	<i>0.37</i>	<i>(0.04)</i>	<i>0.40</i>



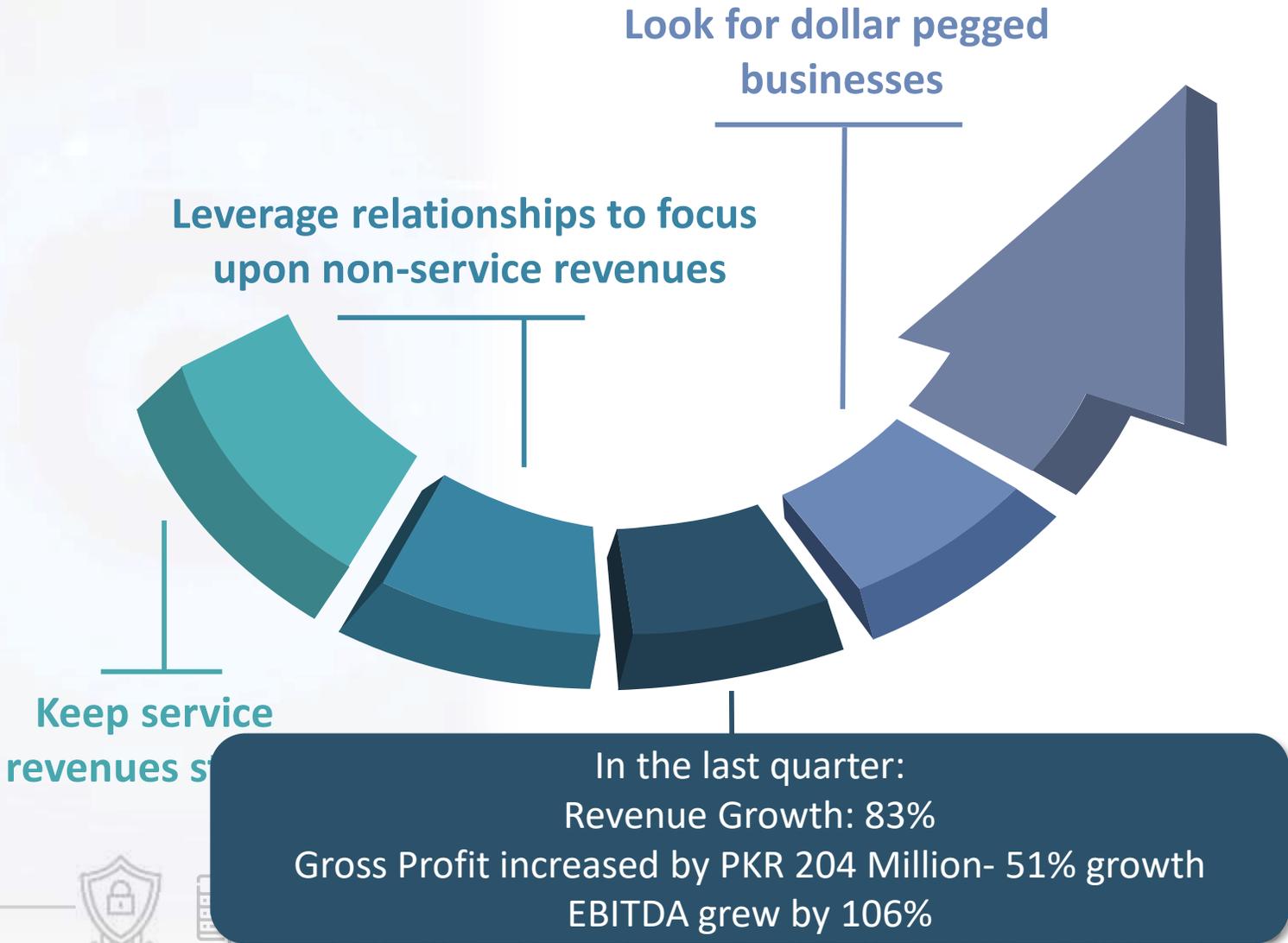
Telecard Consolidated Q1 Rev. GP & EBITDA Rs. In millions



Revenue Growth: 83%
 Gross Profit increased by PKR 204 Million 51% growth
 EBITDA grew by 106%



Our strategy in action



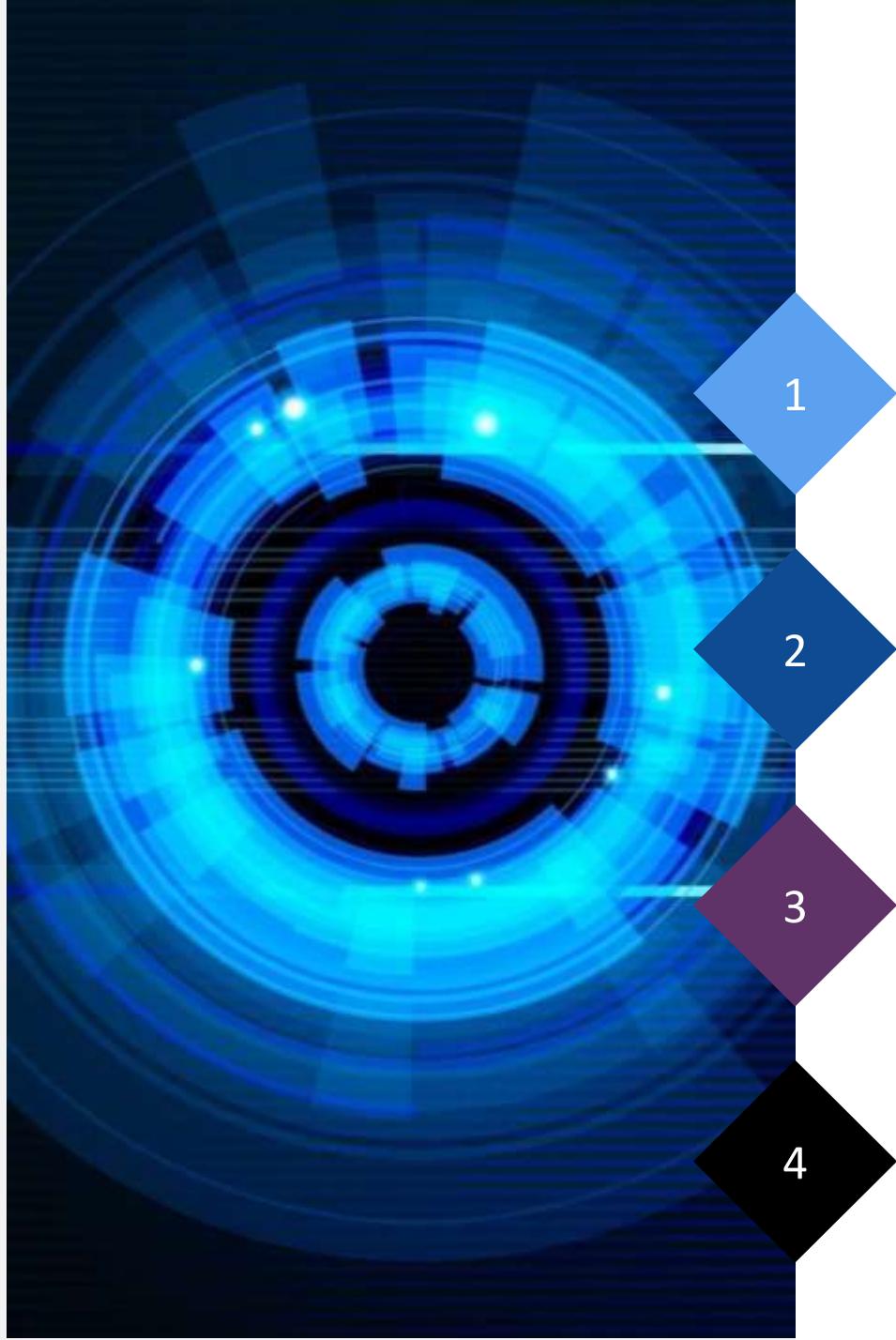
01 
Inflation
29+% 

02 
PKR Devaluation
30+% 

03 
Interest Rates
22% 



AGENDA

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THANK YOU!

