





Introduction & Onboarding Managing Director

AWT - A LEGACY OF TRUST



- **56 years of strategic investments across diverse industries**
- **From Insurance and Aviation to Real Estate, Tourism, Agriculture and Security Solutions, AWT is contributing towards Pakistan's growth**
- **AWT started with a modest asset base and high ambitions to serve a noble mission of welfare and rehabilitation of Ex Servicemen, Shuhada and their wards**
- **Army Welfare Trust (AWT) was established in 1971 as “Welfare Society” under Societies Registration Act 1860, with an initial contribution of Rs 0.7 Mn**

MISSION, VISION & CORE VALUES



MISSION

To undertake safe and profitable commercial activities in a manner that portrays AWT's image as a respected market leader while generating maximum funds for meeting the welfare requirements of the Army



VISION

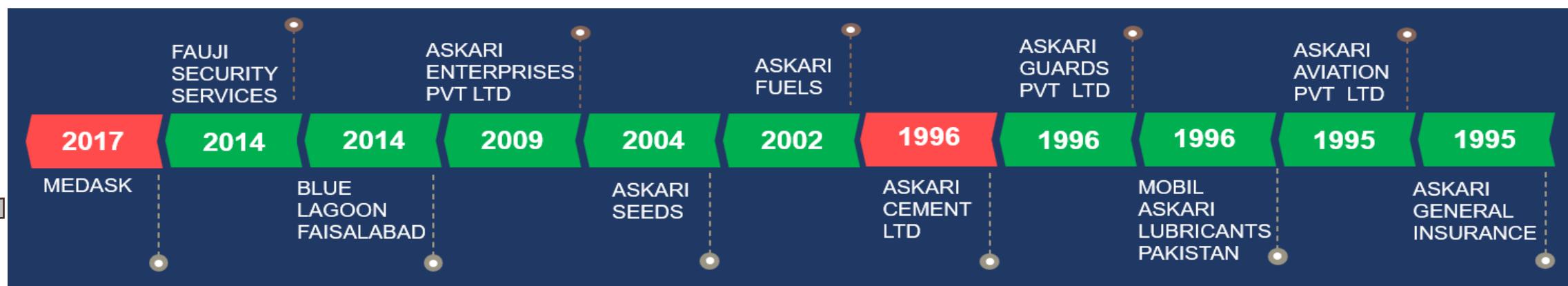
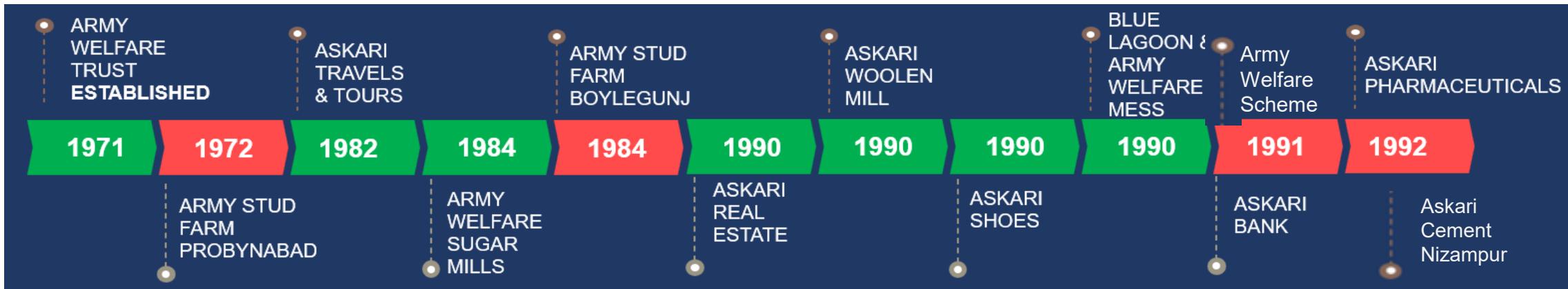
- Welfare & rehabilitation of Wards & NOKs of Shuhada
- To be one of the leading business houses employing best business practices
- To enhance group's sustainability through diversifying business portfolio, consistent growth and increasing customer base

CORE VALUES

We have an unwavering commitment of being a good partner, focused on building productive, collaborative, trusting & beneficial relationships with governments, other companies, customers, communities and each other



AWT JOURNEY





AWT AT GLANCE

Empowering lives through sustainable growth,
integrity, and service to the nation.

Well above 50+
Billion Rupees Worth
Company

20 Business
Units & still growing

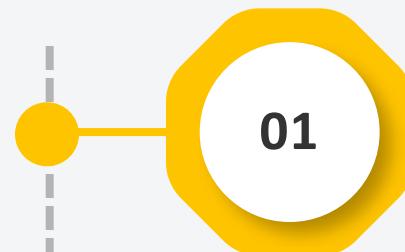
Providing 32,000+
Direct & Indirect Employees

5+ Billion Rupees
Contributed to Nation Exchequer



AWT MANDATE MANIFESTATION

Mandate assigned to AWT is to undertake profitable business ventures for funding welfare and rehabilitation of Ex-Service



Manpower

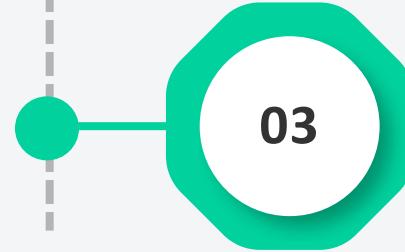
AWT employs around **32,007** persons including ex-Army (**Officers 150 – JCOs/ Soldiers 15,836**)



Infrastructure Setup

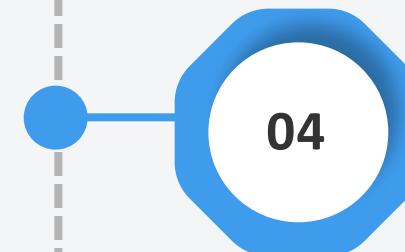
Group of Twenty Business Units having asset base of:-

- Book Value : **Rs 33.4 Bn**
- Market Value : **Rs 100 Bn (approx)**



Configuration Complete

AWT has contributed **Rs 2,080 Mn** during the last 5 years and **Rs 640 Mn** have been contributed in year 2024-25 towards GHQ W&R Fund

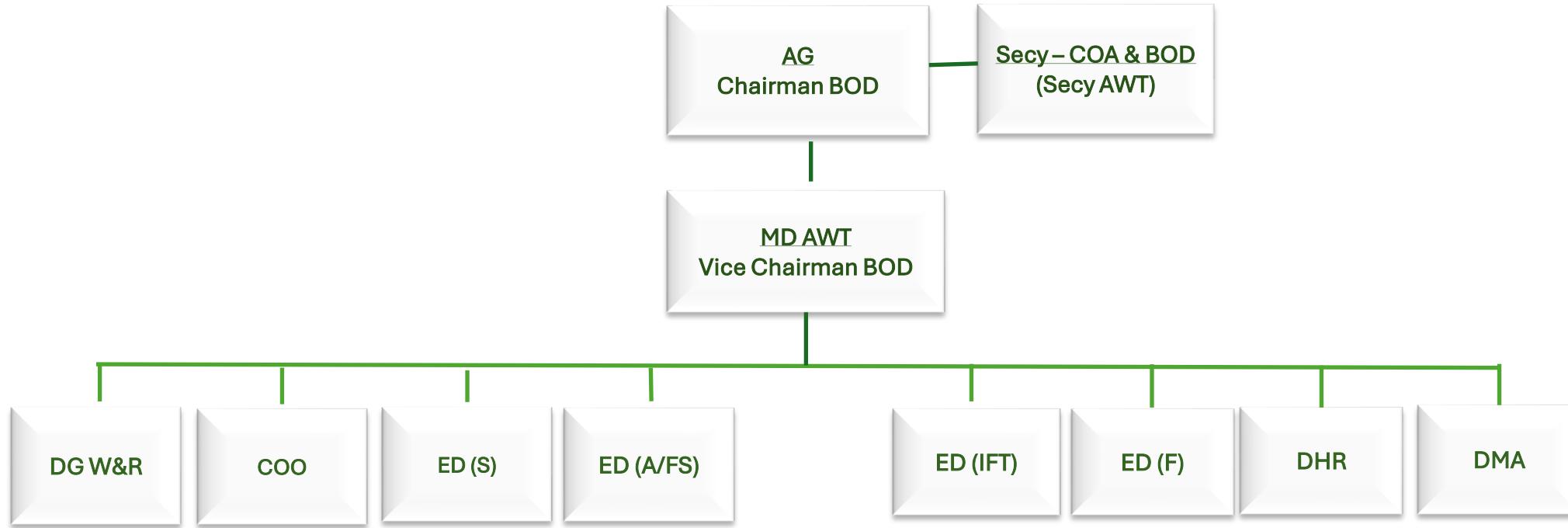


Taxation

Annual tax contribution to national exchequer by AWT is around **Rs 5.3 Bn**



GOVERNANCE STRUCTURE





AWT Board of Dir



**Lt Gen Azhar Waqas, HI(M),
Chairman Adjutant General,
Pakistan Army**



**Lt Gen Nauman Mahmood,
HI(M) (Retd)
Managing Director AWT**



**Maj Gen Dilawar Khan, HI(M)
Director General Welfare &
Rehabilitation**



**Rizwan Ullah Khan
Chief Operating Officer**



**Maj Gen Kamran Ali, HI(M) (Retd)
Executive Director (A/FS)**



**Maj Gen Abid Latif,
HI(M) (Retd)
Executive Director (IFT)**



**Maj Gen Syed Anis Akbar,
HI(M) (Retd)
Executive Director (S)**



**Malik Riffat Mahmood
Executive Director
Finance**



**Brig Salman Nazar,
SI(M) (Retd)
Secretary AWT**

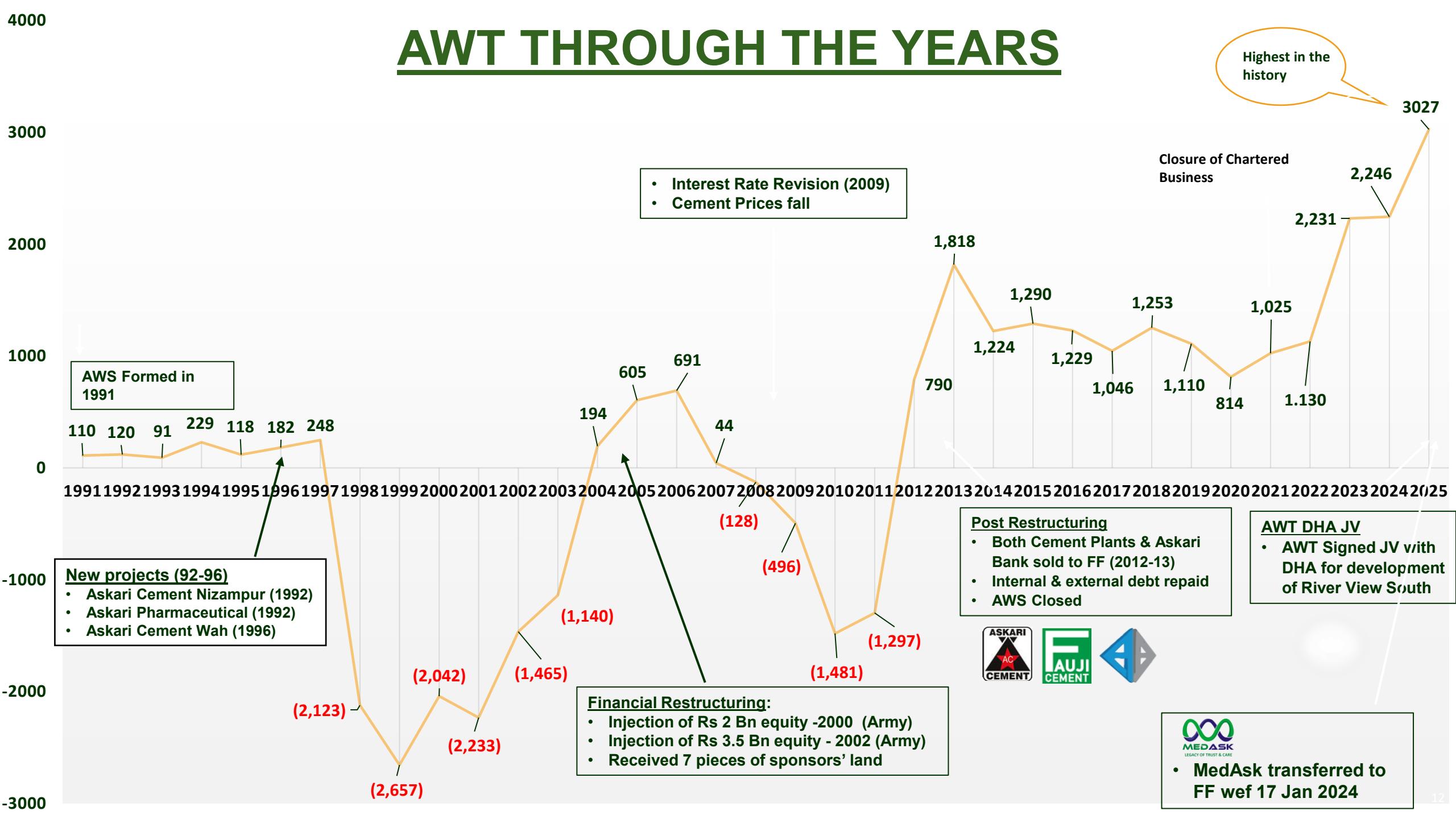


**Lt Gen Azhar Waqas,
HI(M), Chairman Adjutant
General, Pakistan Army**



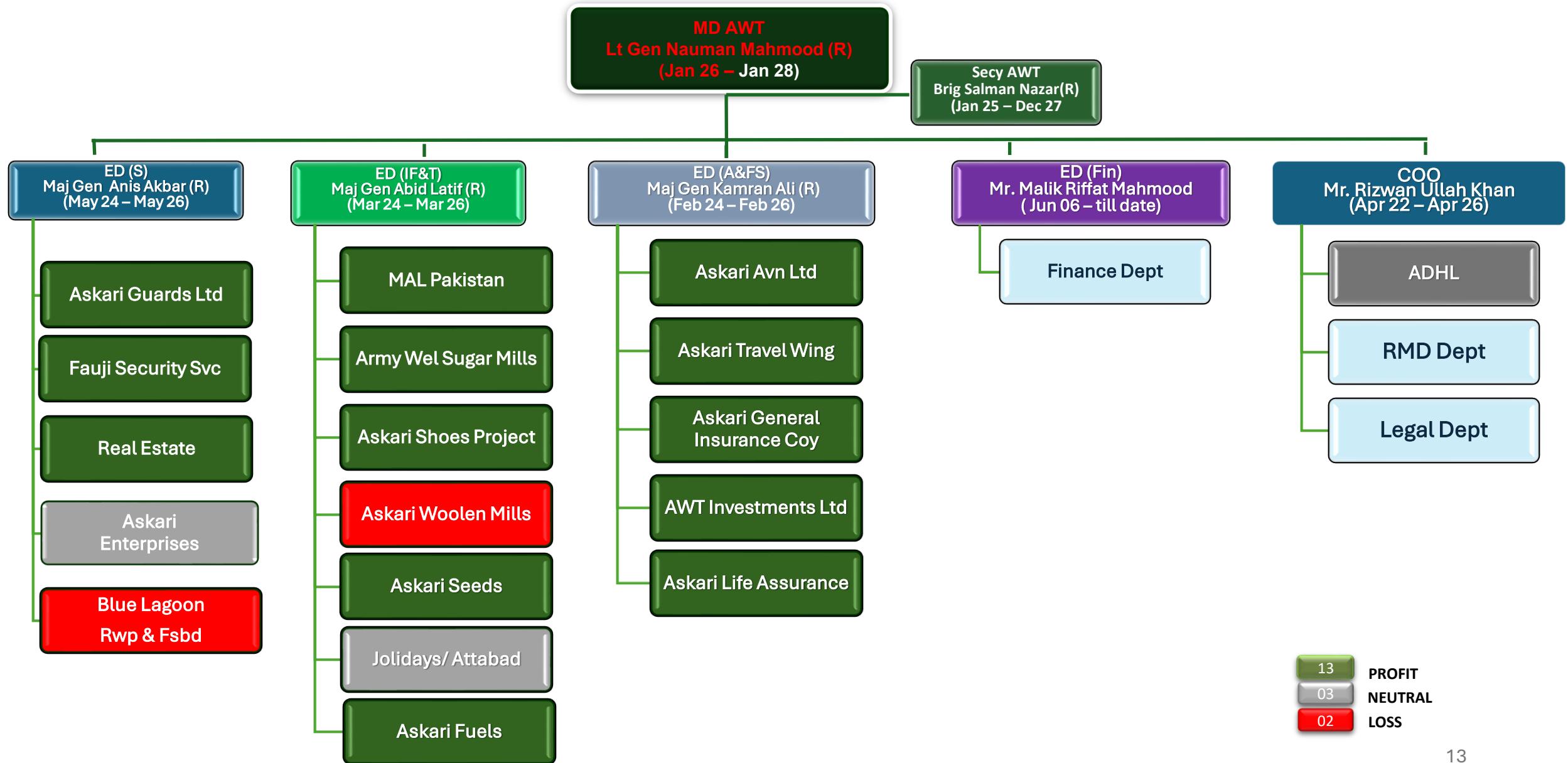
**Syed Faisal Karim
Director HR**

AWT THROUGH THE YEARS



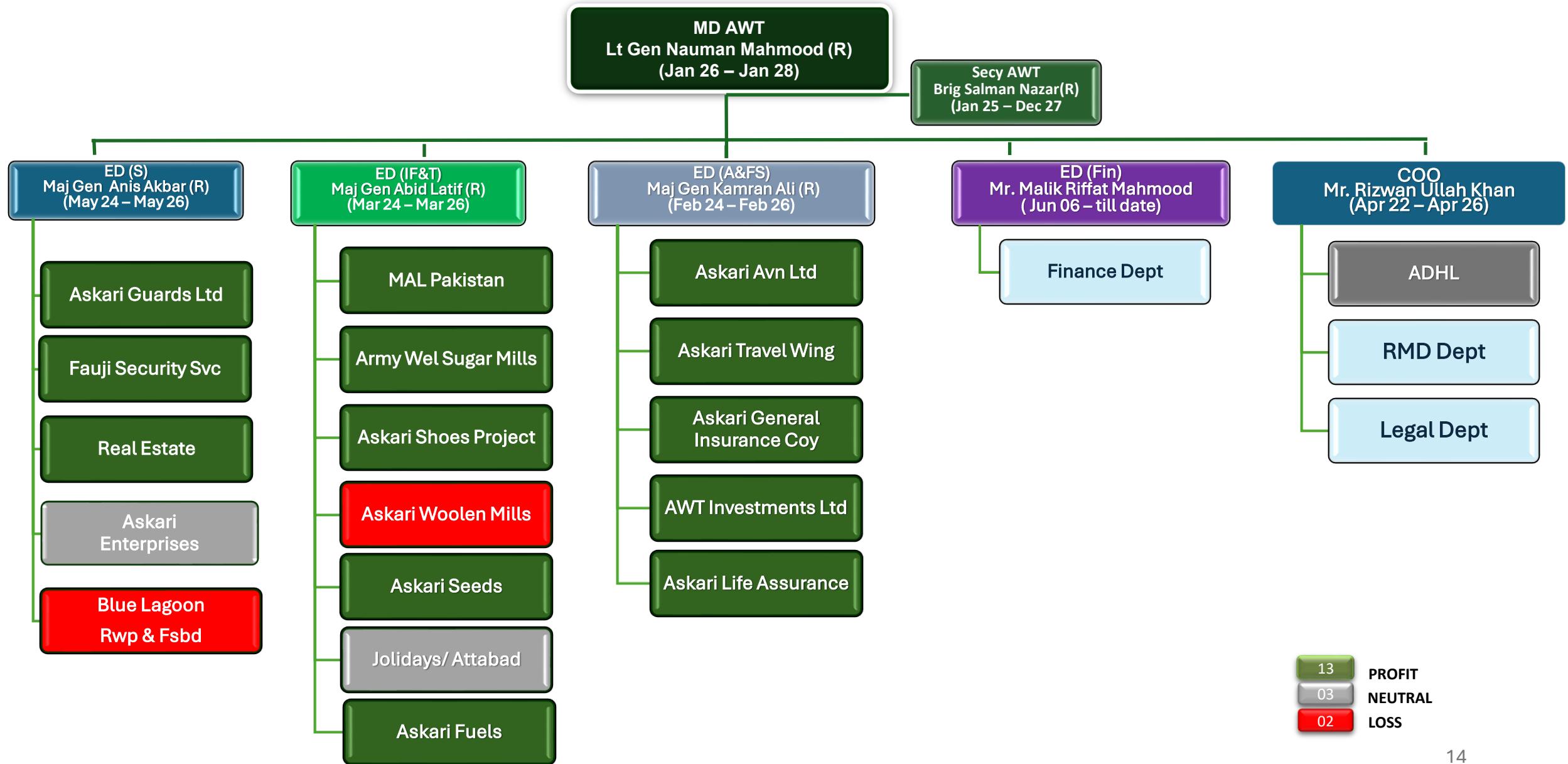


AWT BUSINESS STRUCTURE





AWT BUSINESS STRUCTURE



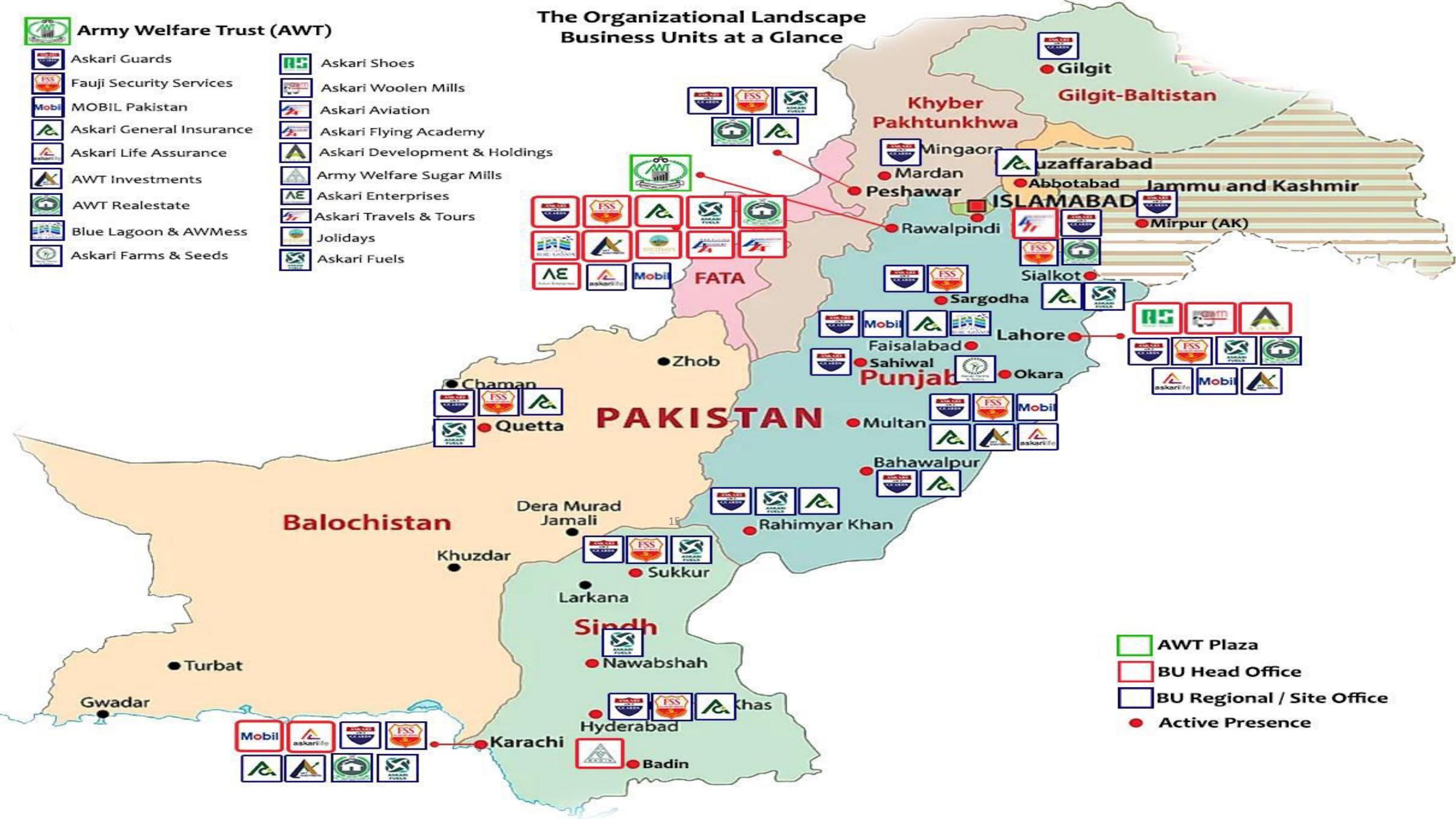


Army Welfare Trust (AWT)

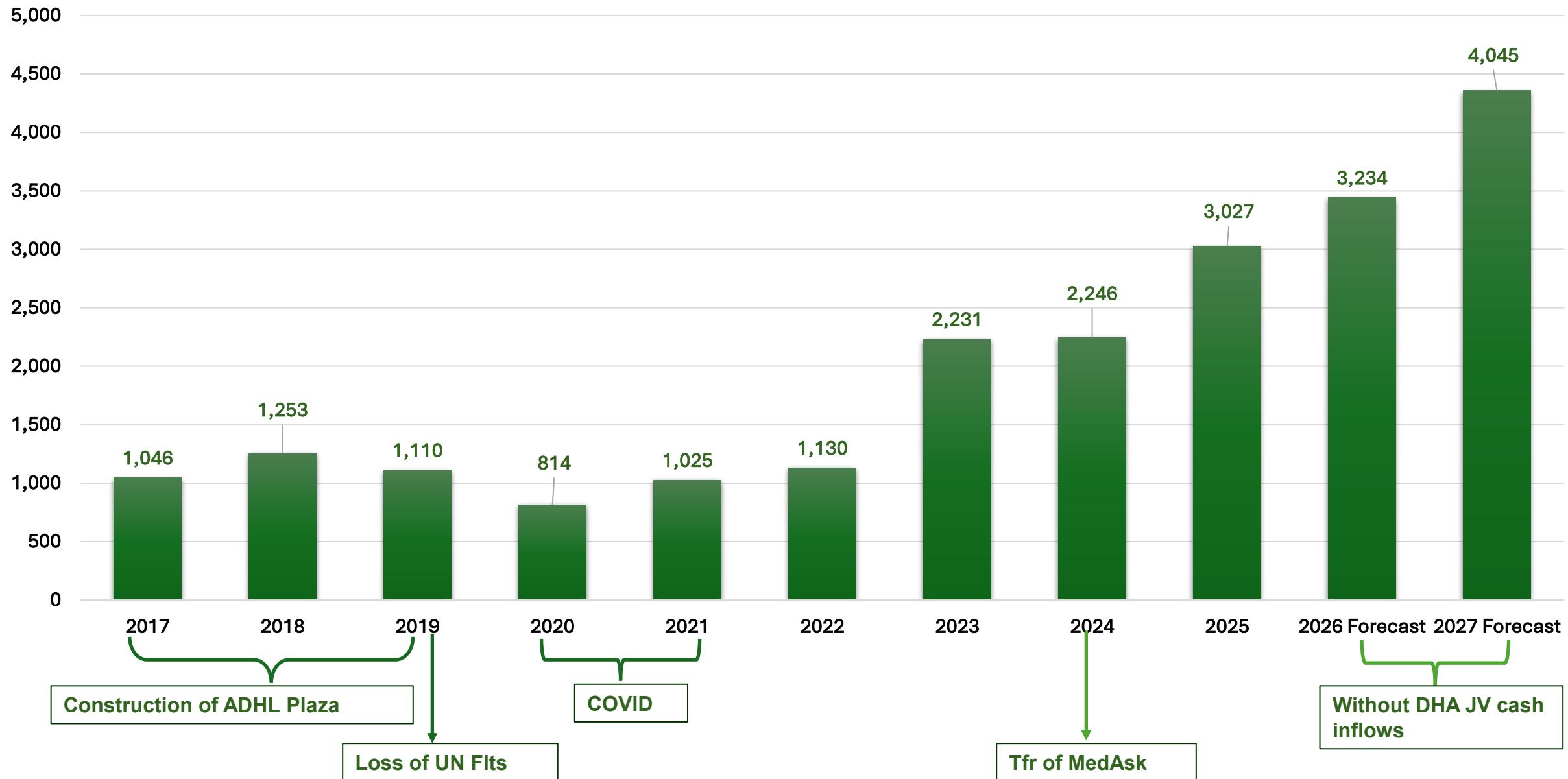
- Askari Guards
- Fauji Security Services
- MOBIL Pakistan
- Askari General Insurance
- Askari Life Assurance
- AWT Investments
- AWT Realestate
- Blue Lagoon & AWMess
- Askari Farms & Seeds

- | | |
|--|-------------------------------|
| | Askari Shoes |
| | Askari Woolen Mills |
| | Askari Aviation |
| | Askari Flying Academy |
| | Askari Development & Holdings |
| | Army Welfare Sugar Mills |
| | Askari Enterprises |
| | Askari Travels & Tours |
| | Jolidays |
| | Askari Fuels |

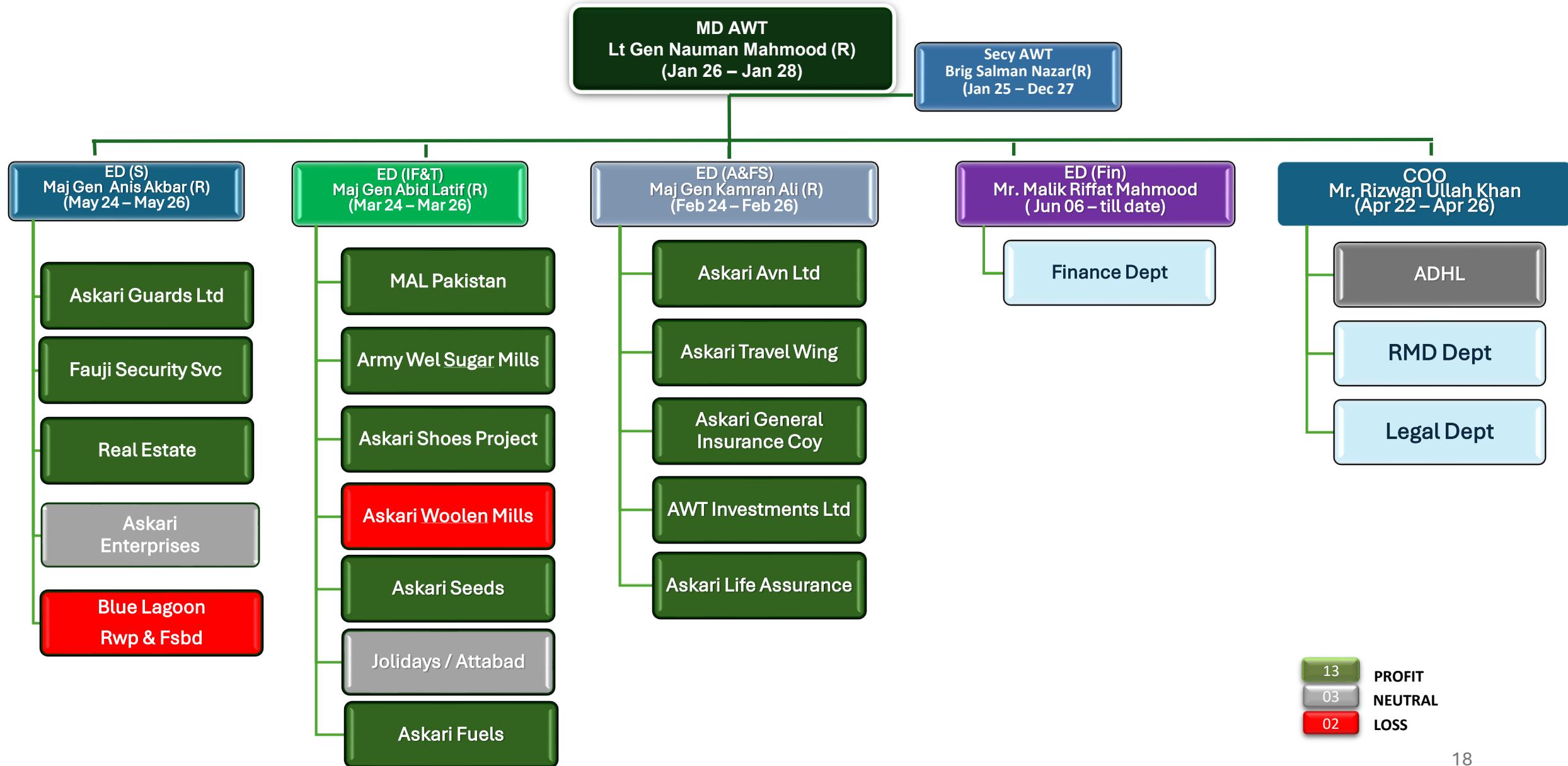
The Organizational Landscape Business Units at a Glance



PROFITABILITY STATE (Rs in Mn)



AWT BUSINESS STRUCTURE



13
03
02
PROFIT
NEUTRAL
LOSS

CHIEF OPERATING OFFICER SECTT

CEO ADHL



GM LEGAL



GH RMD



Mr. Rizwan Ullah Khan
COO AWT

SERVICES SECTOR



Maj Gen Syed Anis Akbar, HI(M) (Retd)
ED (S)



CEO AGL



CEO RE



CEO FSS



CEO AE



CEO BL

SERVICES SECTOR

CEO AGL



CEO FSS



CEO AE



CEO RE



CEO BL



**Maj Gen Syed Anis Akbar, HI(M) (Retd)
ED (S)**

Services Sector comprises of fol Business

Units:-

- Askari Guards Pvt Ltd
- Fauji Security Services
- Real Estate
- Askari Enterprises
- Blue Lagoon Rawalpindi & Faisalabad

AVIATION & FINANCE SECTOR

CEO AGICO



CEO ALACO



CEO ATW



CEO AWTIL



CEO AAS



Maj Gen Kamran Ali, HI(M) (Retd)
ED (A/FS)

A&FS Sector comprises of fol Business Units:-

- Askari General Insurance Company
- AWT Investments Limited
- Askari Life Assurance Company
- Askari Travel Wing
- Askari Aviation Services

INDUSTRIES, FARMS & TOURISM SECTOR



CEO AWSM



CEO AS



CEO JOLIDAY



**Maj. Gen Abid Latif, HI(M) (Retd)
ED (IFT)**

IFT Sector comprises of fol Business Units:-

- Mobil Askari Limited (MAL) Pakistan.
- Askari Fuels.
- Askari Seeds.
- Army Welfare Sugar Mills.
- Askari Shoes Project.
- Askari Woolen Mill.
- Attabad Resort Project

CEO MALP



CEO ASP



CEO AWM





FINANCE DEPARTMENT

CAO



CFO



GH Fin

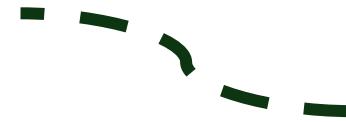


Malik Riffat Mehmood
ED (Finance)

MONITORING & AUDIT DEPARTMENT



GM (IA)



Brig Waqas Zafar Raja, SI(M) (Retd)
Dir (M & A)



HR DEPARTMENT

SM HR BP



Syed Faisal Karim
DIR HR

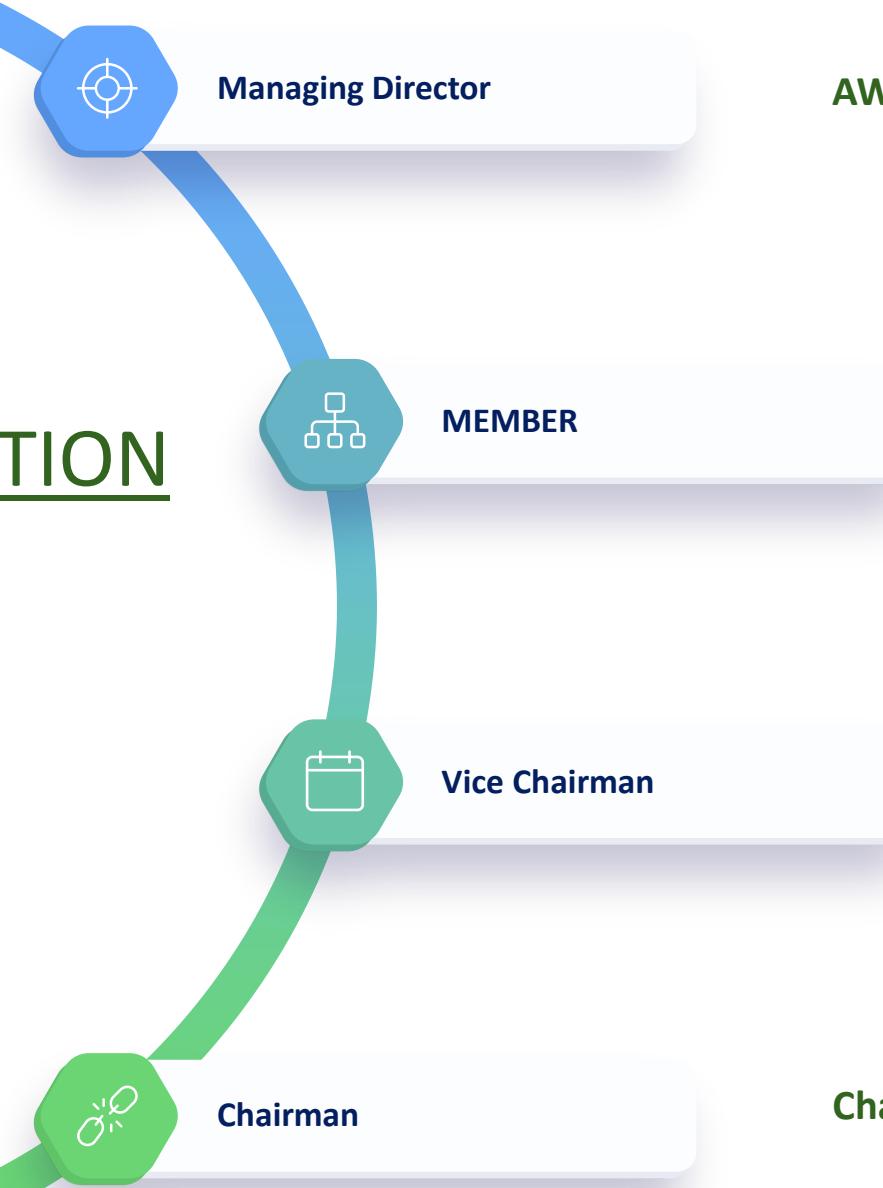
Mngr. HR





PROFILE / POSITION OF MD AWT

Following are the key Position MD AWT Holds



AWT GROUP

Committee of Administration AWT

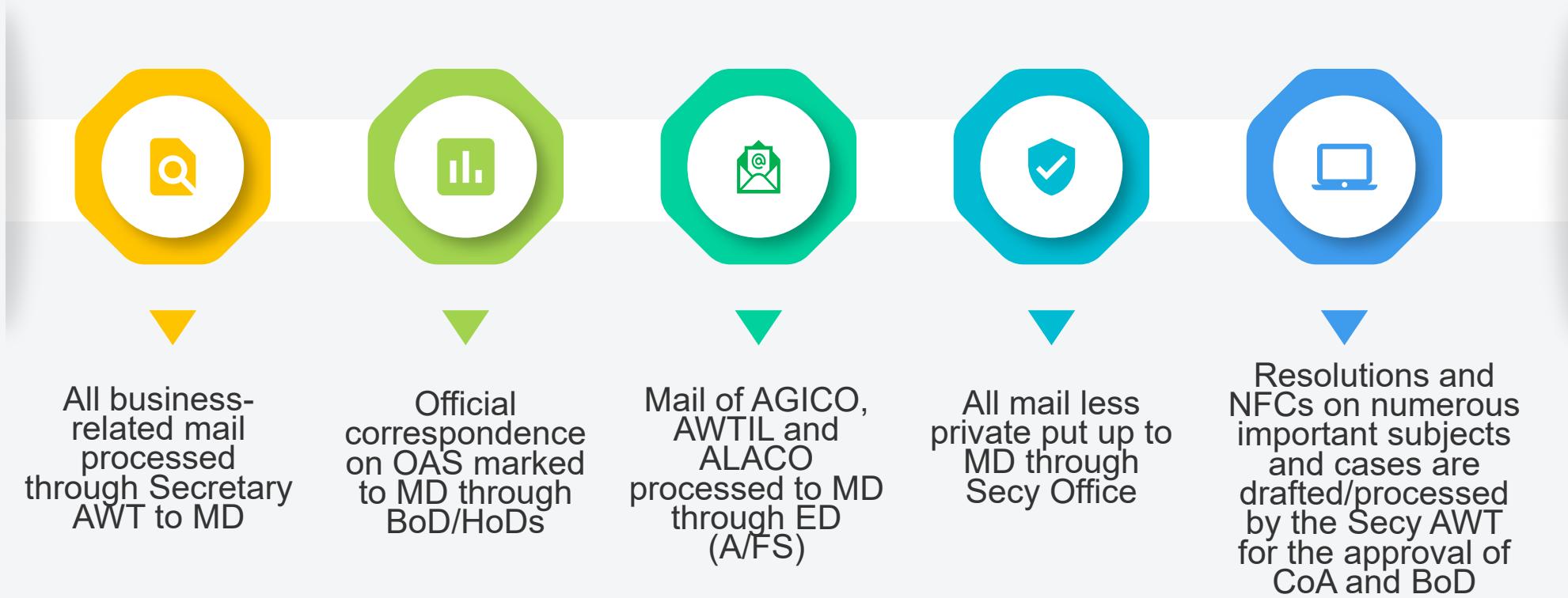
Boards of Director AWT

Chairman BOD for all major Bus of AWT

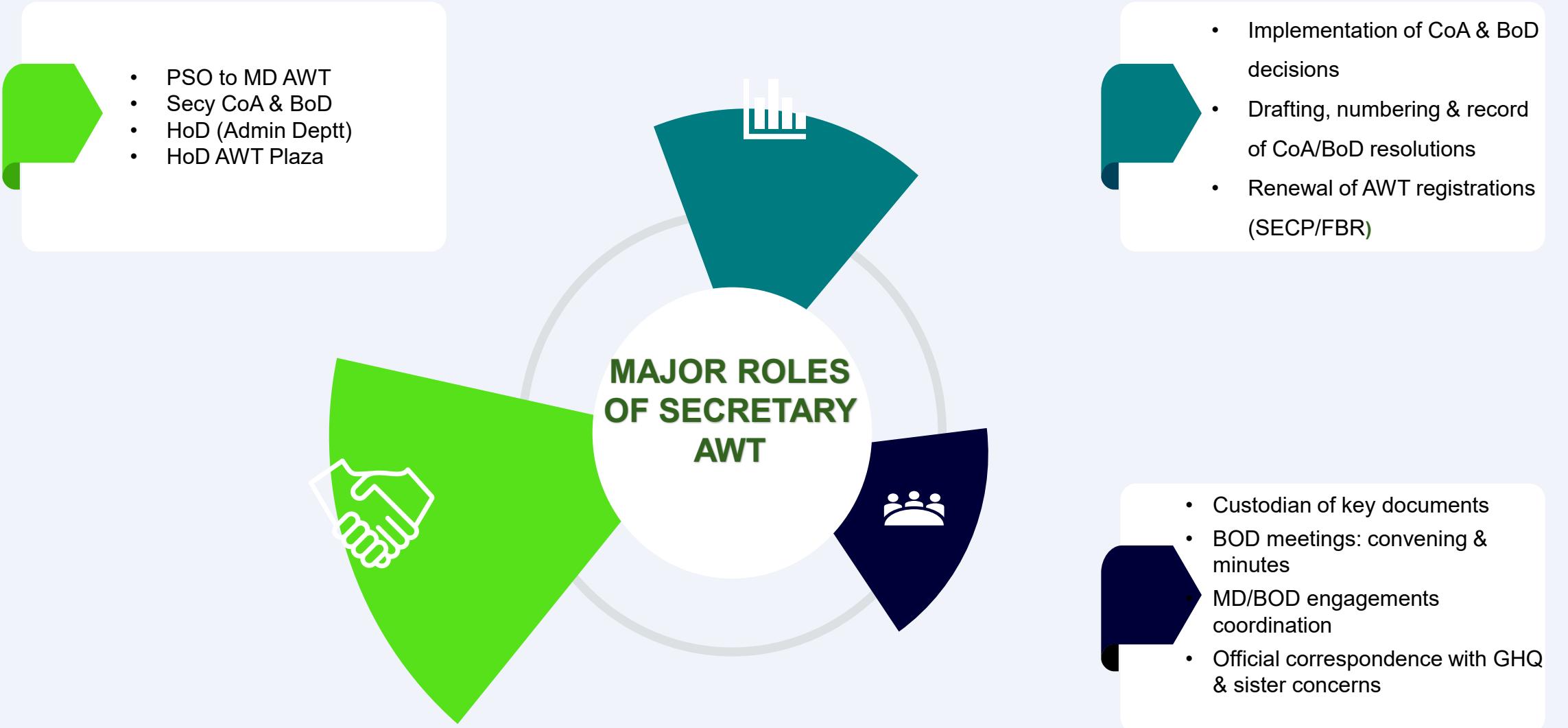


PROCESSING OF MAIL TO MD

All official business correspondence is routed to the MD through the Secretary AWT or respective EDs, ensuring proper review and submission.



MAJOR ROLES OF SECRETARY AWT





MAJOR ROLES OF SECRETARY AWT

Group Secretary Office assists and advises the COA and Board in the conduct of Trust affairs and ensures compliance with applicable statutory requirements

Board Secretariat

Assists the Chairman/ MD AWT in management of the Board's administrative activities such as meetings, schedules, agendas, communications and documentation

Briefing

Ensuring that all relevant information, details and documents are made available to the Board and Senior Management for effective decision-making at the meetings

Regulatory Liaison

Interfaces between the management and regulatory authorities for governance matters

Board Facilitation

Facilitate decision-making process at Board and Committee meetings in an informed and efficient manner

Corporate Compliance

Overseeing the Corporate Compliance of all AWT Business Units.

SECRETARY OFFICE

Following are some of the task carried by the Secy Office

- 1 HoD of over all Admn/
Tpt Deptt of AWT HO

- 2 Performs addl duty of
A/DHR in absence of DHR

5

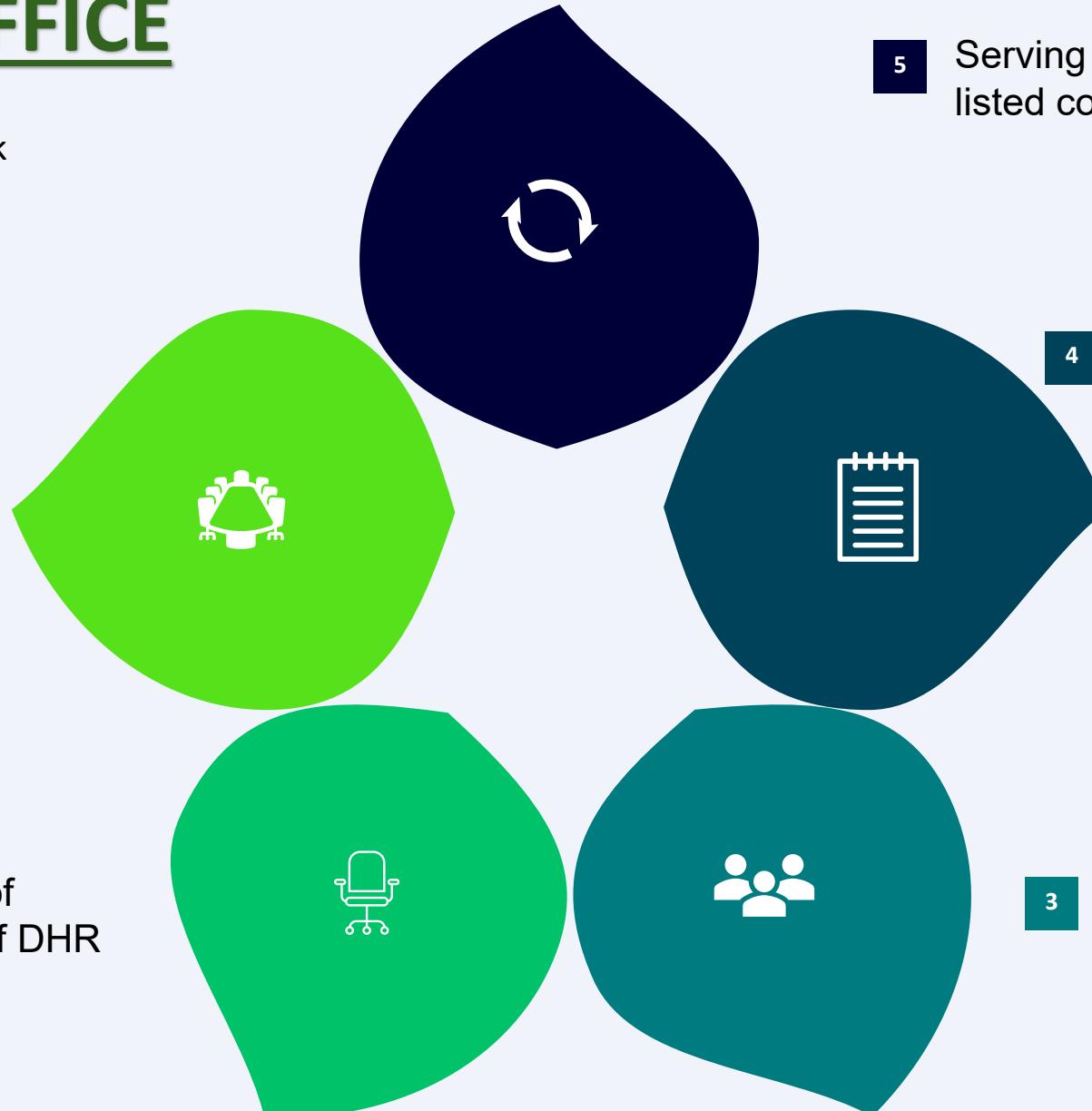
Serving on Directory roles in public listed coy and subsequent committees

4

Represent AWT with Civil Deptts and Regulatory authorities (e.g. SECP), ensuring a compliant approach e.g Liason with V Corp & DG KDA on Strat lands in Kci

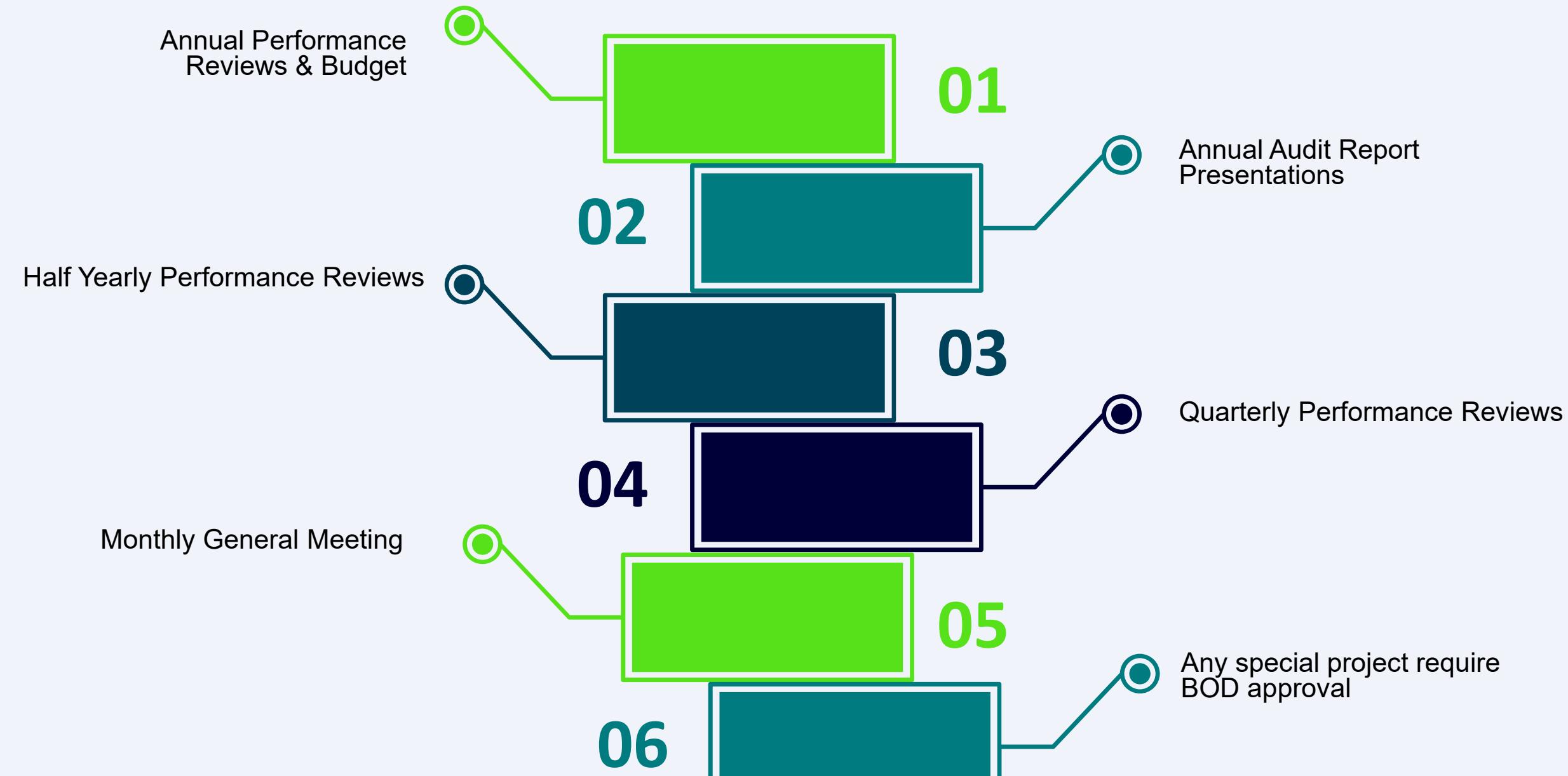
3

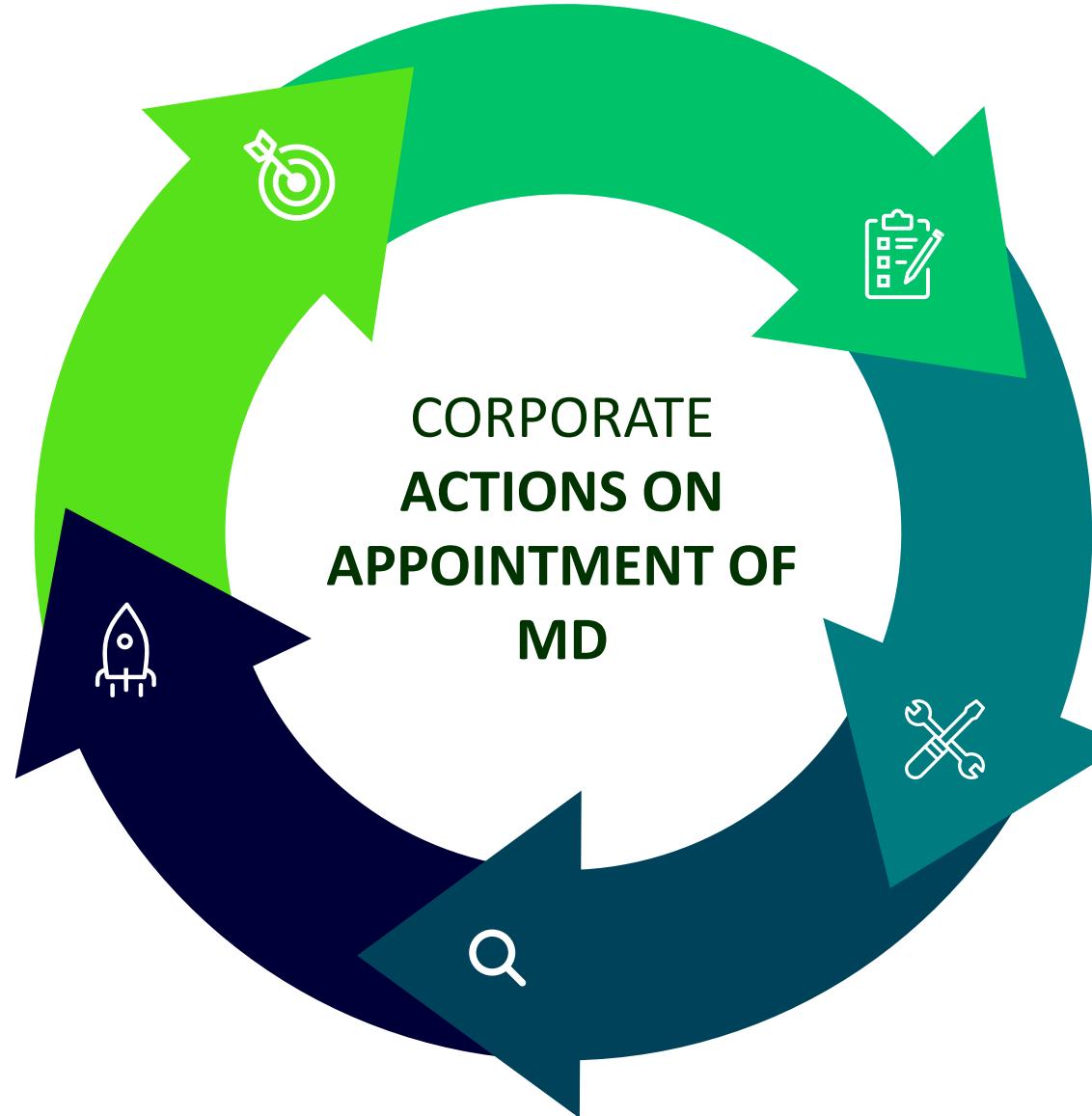
Focal person in AWTs Strat Proj/Land (Adyala Land Proj, Makro,ASDC)





DETAILS OF BOD REVIEWS/MEETING





COA & AWT Board

Appointment of new MD on the Committee of Administration (COA) and Board of Directors of AWT

Subsidiary Boards

Appointment of new MD on the Board of Directors of AGICO, ALACO & AWTL

Regulatory Intimation

Intimation to the PSX and SECP, regarding appointment of new MD

Statutory Doc.

Appointment of new MD on the Board of Directors of other AWT Business Units and intimation to Securities and Exchange Commission of Pakistan (SECP)

Group Board

SECP & Banking Documentation/Requirements (change of signatory powers)



AWT ANNUAL BOD MASTER CALENDAR

MD's Engagements & Scheduling of Annual BoD Meetings are prep and circulated by Secy AWT to all BoD Members and Stakeholders

ARMY WELFARE TRUST BOD MEETINGS SCHEDULE - 2026



	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
S		1								1		
M		2								2		
T		3	2							3	1	
W		4	4	1			2		2	4	2	
T	1	5	5	2		4	2		3	1	5	
F	2	6	6	3	FSS	1	Labour Day	5	4	2	6	Jolidays
S	3	7	7	4	2	6	4	1	5	3	7	5
S	4	8	8	5	3	7	5	2	6	4	8	6
M	5	9	9	6	4	AE	8	6	7	AF	9	Iqbal Day
T	6	10	10	7	5	9	AE	7	ASP	4	10	8
W	7	11	11	8	6	10	AS	8	5	9	11	RE
T	8	12	MALP	12	7	Jolidays	11	9	6	10	AGL	8
F	9	13	ADHL	13	10	8	AF	12	10	7	11	AWM
S	10	14	14	11	9	13	11	8	12	10	14	12
S	11	15	15	12	10	14	12	9	13	11	15	13
M	12	16	16	13	11	ATW	15	13	10	14	12	14
T	13	17	AGL	17	ALACO	14	12	AAS	16	14	17	AS
W	14	18	AGICO	18	Jolidays	13	AS	17	15	12	18	AAS
T	15	19	19	16	14	FSS	18	16	13	17	AWTIL	15
F	16	20	Eid UI Fitr	17	15	19	17	14	Indep Day	18	16	20
S	17	21	21	18	16	20	18	15	19	17	21	19
S	18	22	22	19	17	21	19	16	20	18	22	20
M	19	23	Pak Day	20	18	ATW	22	20	17	21	19	BL / BLF
T	20	24		21	AGICO (1st Qtr)	19	ASP	23	21	18	20	AF
W	21	25	AWTIL	25	22	20	AWM	24	22	19	21	AE
T	22	26		23	AWSM	21	RE	25	Ashura	23	22	AGL #
F	23	27	27	24	22	26	Ashura	24	21	25	27	Quaid Day
S	24	28	28	25	23	27	25	22	26	24	28	26
S	25			26	24	28	26	23	27	25	29	27
M	26	Askari Charted Svc		27	AWTIL (3rd Qtr)	25	29	27	AWSM	24	26	30
T	27	AWTHO		28	AGICO AGM	26	Eid UI Adha	30	28	25	27	ALACO (3rd Qtr)
W	28			29	ALACO AGM	27	Eid UI Adha		29	30	28	AGICO (3rd Qtr)
T	29			30	BL RWP	28		30	27	AGICO	31	
F	30	BL Fsd					31	28		30		
S	31						31	29		31		
M								31				

Half Yearly Prs (HYPRs)

Annual Performance Review (APRs)

Audit Presentation (APRs)



**Lt Col Syed Ihteram Ali
Naqvi (Retd)
89 L/C – 56 C**



Managing Fleet 01

Managing a fleet
of 31 Pool /
Protocol vehicles

Corp Gifting 02

Managing corporate
gifting/ MD Souvenirs

Support 03

Up-keeping of Executive
Floor/Conference Room /
Media Gallery etc.

Security 04

Security of
premises and
surroundings

AWT Plaza 05

Maintenance /
Renovation / Up-
gradation of AWT
Plaza Building

AWT Regulators



**Securities and Exchange Commission
of Pakistan (SECP)**



**Pakistan Stock Exchange Limited
(PSX)**



**Drug Regulatory Authority of Pakistan
(DRAP)**



**Societies Registrar
Ministry of Law and Justice**



Ministry of Interior



Civil Aviation Authority (CAA)

WORKING ROUTINE AWT

The following working routine outlines official office hours, prayer/break time, and observance of gazetted holidays for all AWT officers and staff

Day/Timing	Activity
Monday – Friday	Office hours: 0900 hrs – 1600 hrs
1300 hrs – 1400 hrs	Prayers / Break Time
Gazetted Holidays	Observed as announced by the Government; optional for Business Units (BUS)





DRESS CODE

To uphold the professional and disciplined standards of Army Welfare Trust (AWT), all officers and staff are required to adhere to the prescribed dress code on official working days, reflecting organizational decorum and professionalism

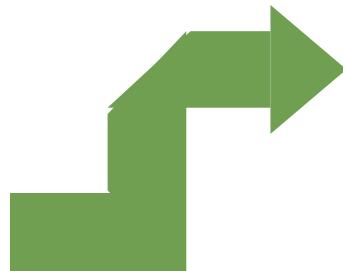
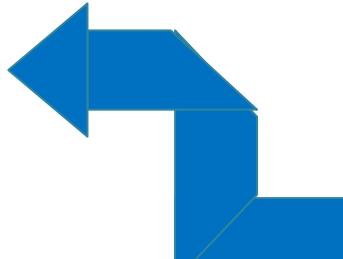
Working Days	Dress
Monday	Smart Casual / Open Collar
Tuesday – Thursday	
Officers	<ul style="list-style-type: none">• Lounge Suit / Combination / Safari• Close Collar preferred
Staff (Grades 6–7)	<ul style="list-style-type: none">• Pant & Shirt
Staff (Grades 1–5)	<ul style="list-style-type: none">• Officially provided Shalwar Qameez
Friday	<ul style="list-style-type: none">• Smart Casual / Shalwar Qameez with Coat/Waist Coat



Milestone Achievements



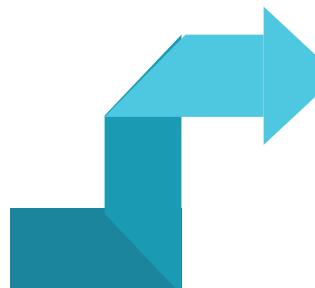
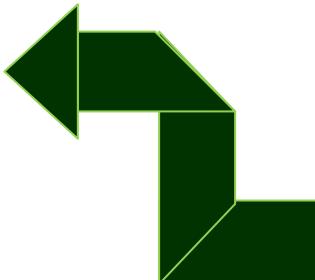
Significant growth in revenue over last 3 yrs with highest ever net profit of Rs 3.03 Bn in FY 2025



Kickstarting const of new Lube Blending Plant and Chemical storage Tank facility at Korangi (Kci) besides venturing into a JV in Mine Lubes and Chemicals for landmark mining projects of Reko Diq



Exponential AUM growth (YoY) of Rs 72.5 Bn by AWT Investments Ltd with improved credit rating of AM2+



Successful launch of DHA-AWT real estate JV project, River View South (RVS) with development work in full swing



Signatory of all external Business MoUs, DoUs & Agreements



MOU signing ceremony between Army Welfare Trust (AWT) & JazzCash



MOU signing ceremony between AWT and GCI



Joint Venture between MAL Pakistan, Juniper Capital and Minpro Synergies



**Askari Aviation & Markhor Aviation
Agreement Signing Ceremony**

WORKING ROUTINE AWT



MOU signing ceremony between Askari Enterprises & Guozhong Chaungke New Energy Technology Tianjin



MOU signing ceremony between Army Welfare Trust (AWT) & JazzCash held on 02 Jul 2025

WORKING ROUTINE AWT





Future Commitment

Building on the strong financial foundation established during the consolidation phase, AWT aims to maximize net profit while enhancing its contribution to the welfare of Army personnel. Simultaneously, we are committed to creating more opportunities for retired soldiers and officers, fulfilling our mission with dedication and purpose, IN SHAA ALLAH.





Thank You & Welcome