

Late General Habibullah Khan Khattak was the founder of the Bibojee Group of Companies.

The Bibojee Group of Companies is an industrial conglomerate which employs over 7000 people and has varied business interests in Textile, Automobile, Tyre Industry, Insurance and Construction Sectors. The Group also supports two Trusts, one which grants scholarships to deserving students and the other which supports Wildlife Protection.

AN INTRODUCTION









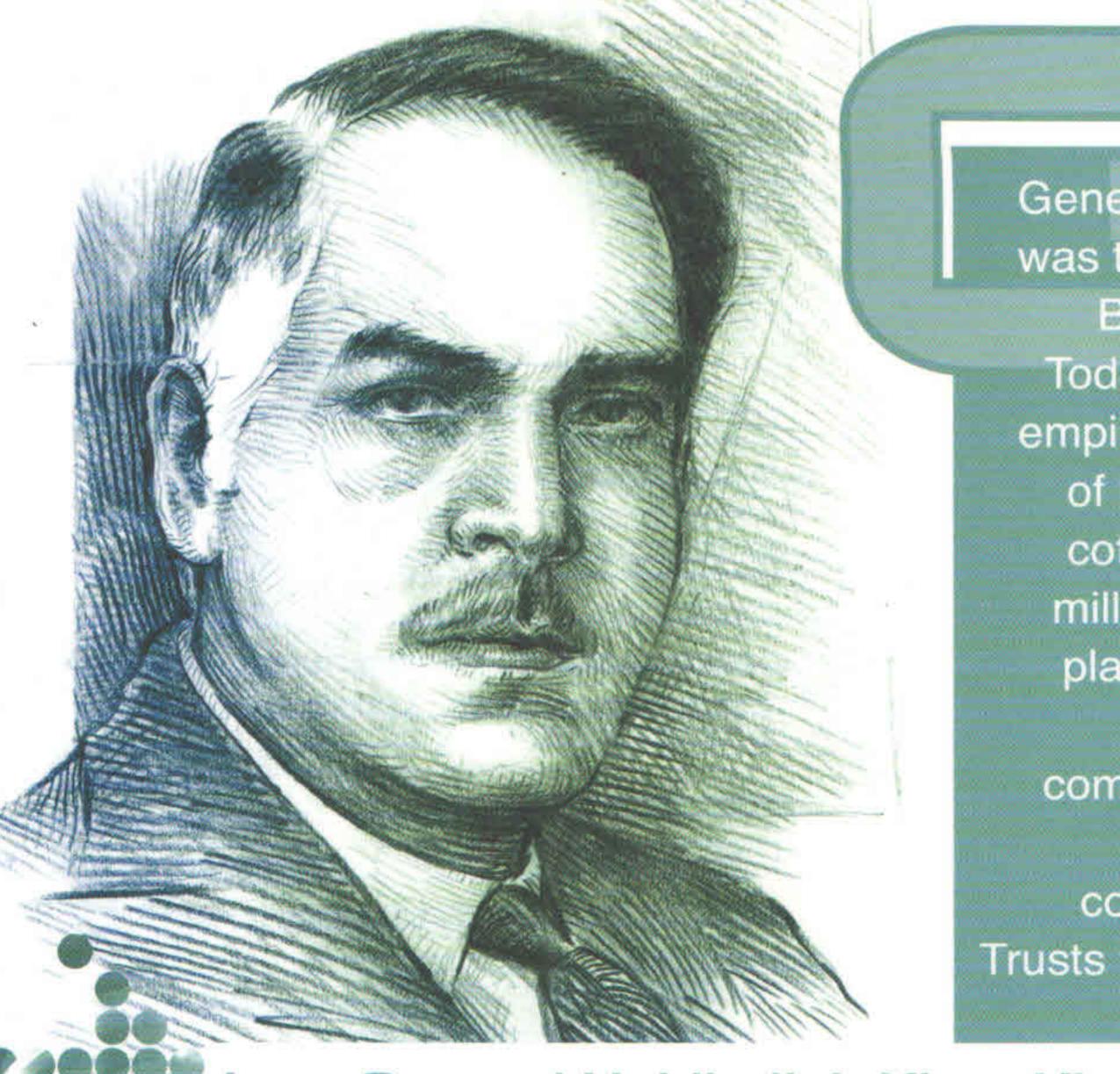




Bibojee Services (Pvt) Ltd (BSL), an Umbrella Company of the Group, was formed in 1961. The Group established its first venture of a textile unit in Kohat, which is an underdeveloped region of Pakistan and is situated approximately 500 kms away from the cotton growing belt of Pakistan. From a modest and well-intentioned beginning, the Bibojee Group grew exponentially and very soon, earned a reputation for its managerial excellence in the turnaround of loss-making companies.

By 1981, BSL was not only the Managing Agent and Trustee of all Bibojee Group Companies (BGC) but also became the leading choice of global financial institutions for implementing local and international projects.

The Group reflects the late General's honesty, vision and passion for superb entrepreneurship.



General Habibullah Khan Khattak was the Founder Chairman of the Bibojee Group of Companies. Today, the Group is an industrial empire with an extensive portfolio of businesses comprising three cotton spinning mills, a woollen mill, two automobile assembling plants with extensive marketing setups, a general insurance company, Pakistan's largest tyre manufacturing company, a construction company and two Trusts for supporting education and wildlife protection.

Late General Habibullah Khan Khattak

HELM OF THE WHEEL

An Illustrious Founder

Fondly known as 'Bibojee', General Habibullah Khan Khattak was born on October 17, 1913 in Wana. He was the son of the renowned personality Khan Bahadur Kuli Khan Khattak. He completed his F.Sc from Islamia College, Peshawar and gave an early glimpse of his potential when in 1934, he became one of 25 candidates to be selected from the Subcontinent for the First Course 'The Pioneers' at the Indian Military Academy, Dehradun.

During his career as a soldier, he rose swiftly through the ranks to become the Chief of Staff of the Pakistan Army at the young age of 45. He was mentioned in dispatches for gallantry in the Second World War and was later awarded Sitara-e-Pakistan and the American Legion of Merit.

He retired from the Pakistan Army in December 1959 at the young age of 46 but instead of resting on his laurels, he soon embarked upon a new career as an industrialist, which was to bring him even greater fame and respect.

Core Values: Perseverance, Dynamism and Professionalism

The business empire of General Habibullah was built on the above-mentioned core values and with his innate knack of identifying sick units and expertly reviving them he made his Group emerge as one of the fastest growing industrial conglomerates of Pakistan.

A man of vision, General Habibullah developed an informed insight into Pakistan's economy and was blessed with the Midas touch, essential for successful entrepreneurship. He is also credited with introducing the trend of professional management which was subsequently emulated by other Pakistani business houses. He believed that Human Resource is the most important and lasting asset of any business.

Philanthropy: The Love of Giving Back

In addition to being a gifted entrepreneur, General Habibullah was also a great philanthropist who believed in generously giving back to his country – his expertise, experience and financial resources. It was in that spirit that he founded the Waqf-e-Kuli Khan (WKK) in memory of his late father. WKK promotes education and is a fine example of Corporate Social Responsibility which has benefitted thousands of deserving students.

The General was also a well-known animal lover, who established The Pakistan Wildlife Conservation Foundation (PWCF) for supporting wildlife in Pakistan.

General Habibullah passed away on December 23, 1994 leaving behind a legacy of dynamic leadership, brilliant foresight and exceptional business acumen.

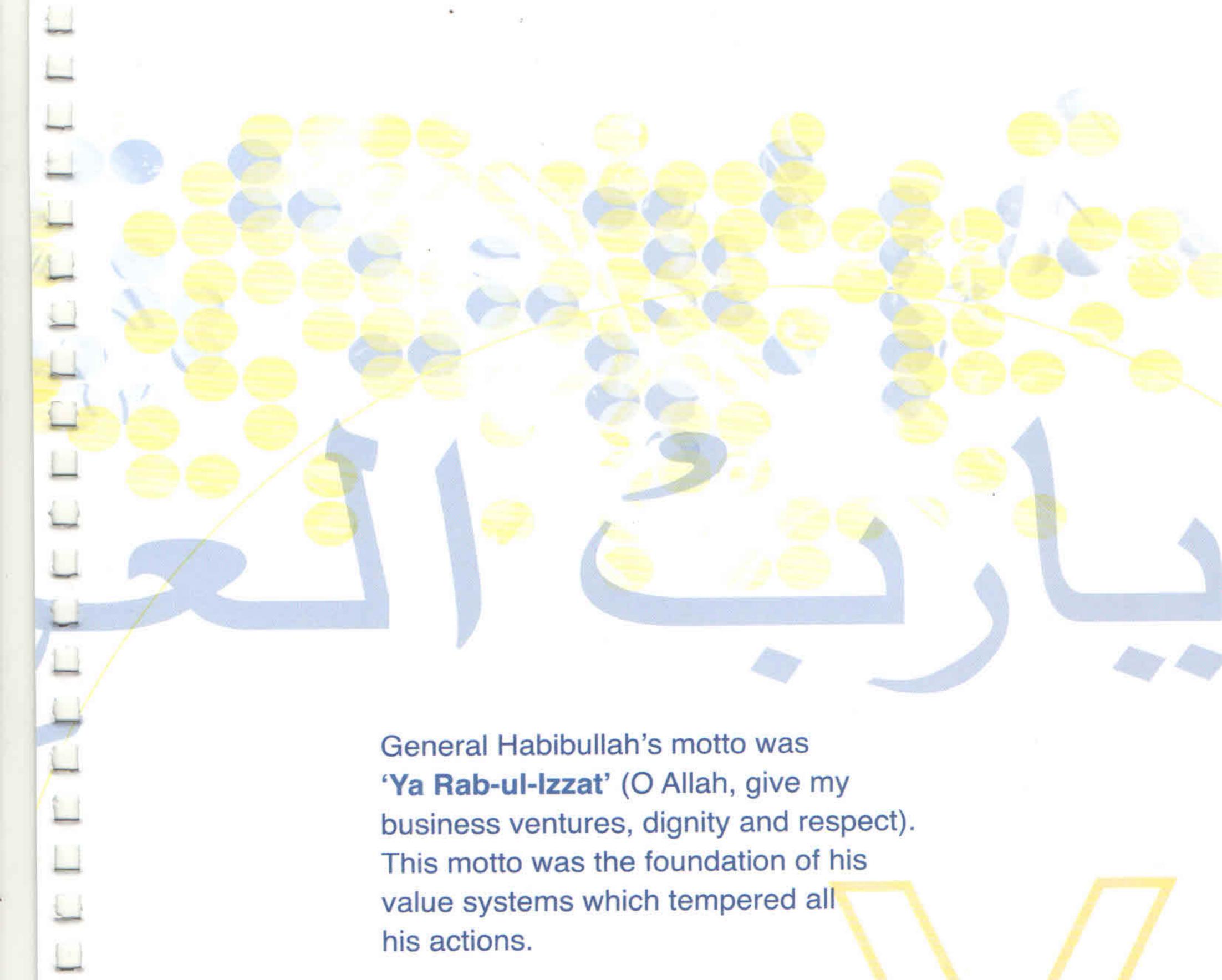
VISICIN

To use discipline, training and organised systems to enforce a culture of professional management. This vision enabled the Bibojee Group of Companies to become a trend-setter for businesses in Pakistan.

MESICATENIENT STATEMENT

To optimise Pakistan's assets and enable its people to acquire education and state-of-the-art technology, so as to bring about a positive economic change.

To acquire and revive sick industrial units by initiating change from the bottom up and thereby turning them into productive and financially viable entities.



VALUES

His love for professionalism was supported by the fact that his children were involved in his business ventures after he turned 75 and that too because of public demand. His children and grandchildren now faithfully carry forward his legacy.

Ghandhara Industries Limite

Bannu Woollen Mills Limite

Pahman Cotton Mills Limited

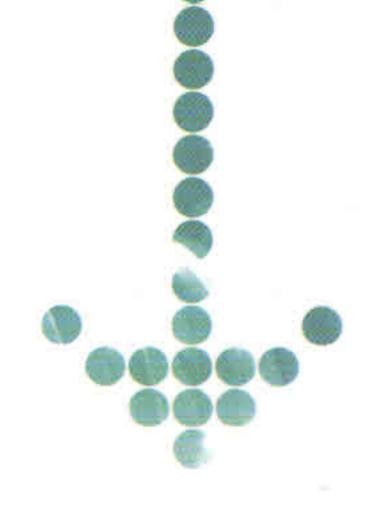
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THE BIBOJEE CIRCLE

Ghandhara Nissan Limited General Tyre and Rubber Company of Pakistan Gammon Pakistan Limited The Universal Insurance Company Ltd Waqf-e-Kuli Khan Wildlife Conservation Foundation



Janana De Malucho (JDM) Textile Mills Limited, Kohat

JDM is a public limited company and currently has a spinning capacity of 63,000 spindles.

The Mill is equipped with Reiter back process and EJM 168 spinning frames with SKF drafting and Novibra-Sucessen spindles and Murata 21C auto corners. It is currently spinning super fine counts of Ne80 and Ne40/60 Air Jet Yarn from Pakistani and extra long staple cotton of US Pima/CIS origin.

Established: 1960

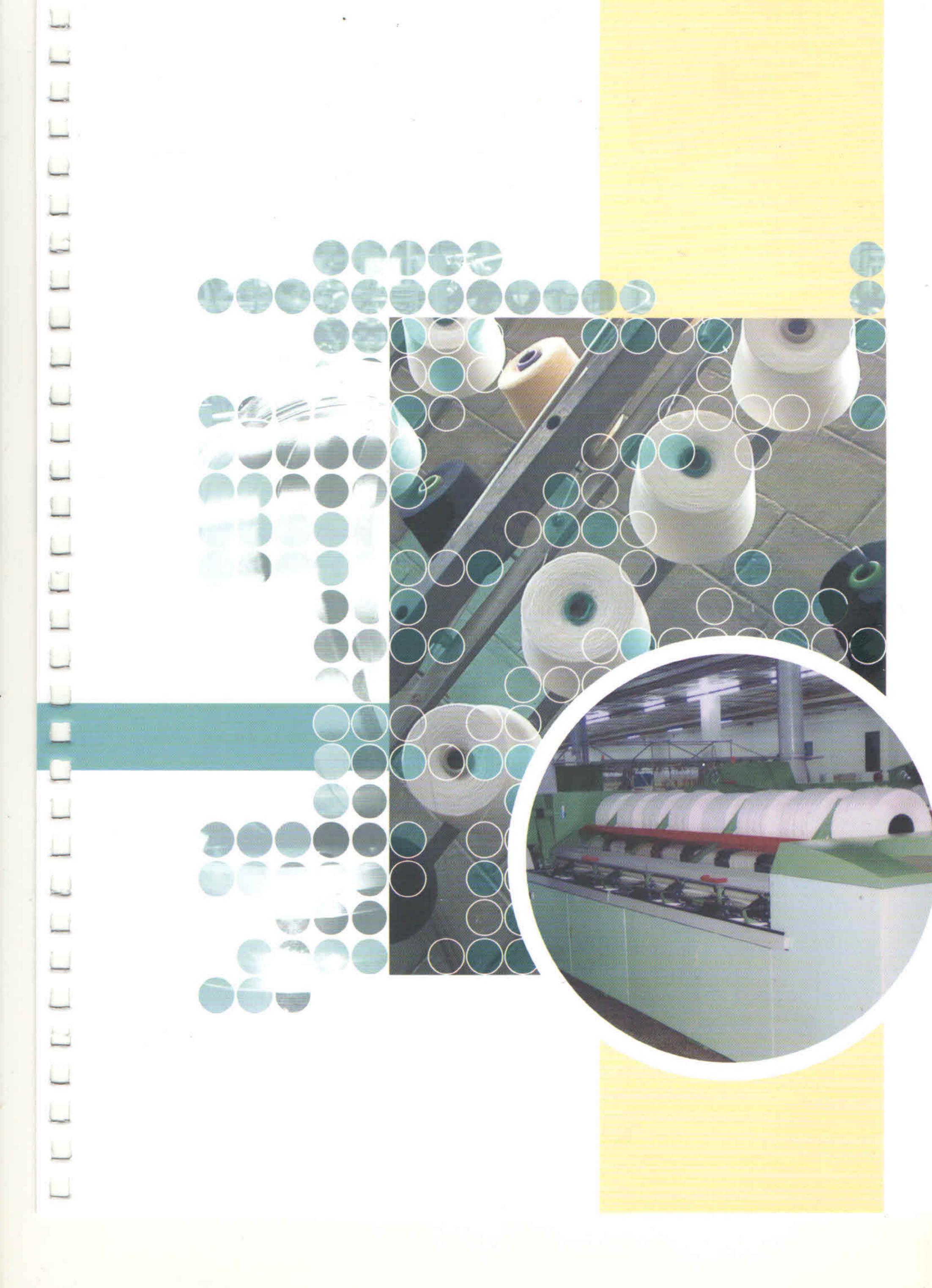
Number of employees: 1,320

Janana De Malucho (JDM) Textile Mills Limited

Habibabad, Kohat, KPK Pakistan Tel: +92 (0922) 510063, 510064, 512930

Fax: +92 (0922) 510474 Email: janana@brain.net.pk Website: www.jdm.com.pk is of highest quality, JDM has
a stringent Quality
Management System which
conforms to the highest
international standards. The
Company has acquired ISO
9001-2000 (Quality) and ISO
14001 (Environment)
Certification from Moody
International (Pvt.) Ltd.

In order to ensure that its yarn





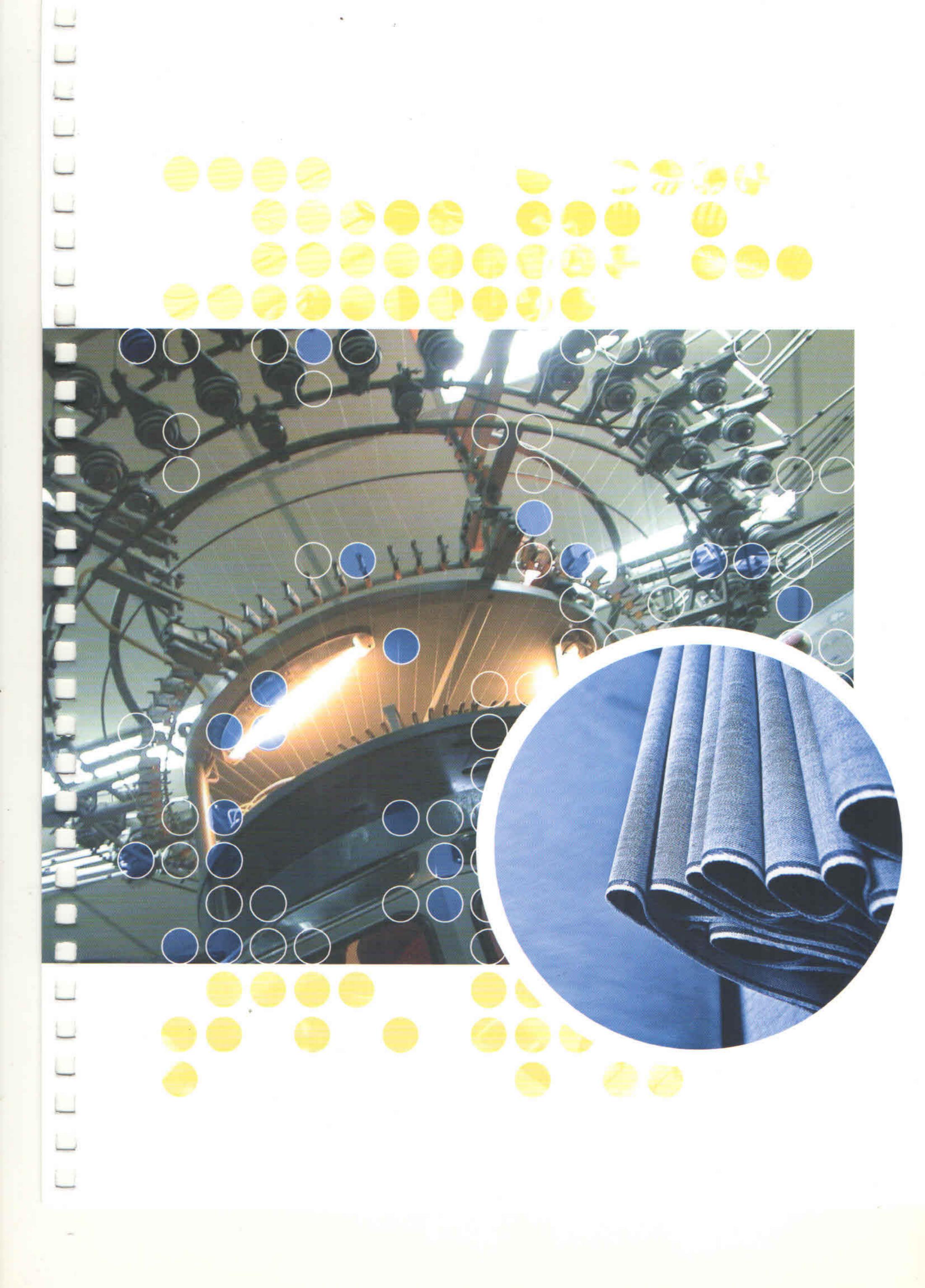
Incorporated as a public limited company, Babri Cotton Mills Ltd currently, has 53,040 spindles with a fully-equipped Reiter back process and Murata 21C auto coners. It is engaged in the production of superfine counts of 80/S, 52/S yarn from extra long staple cotton of USA and CIS origin.

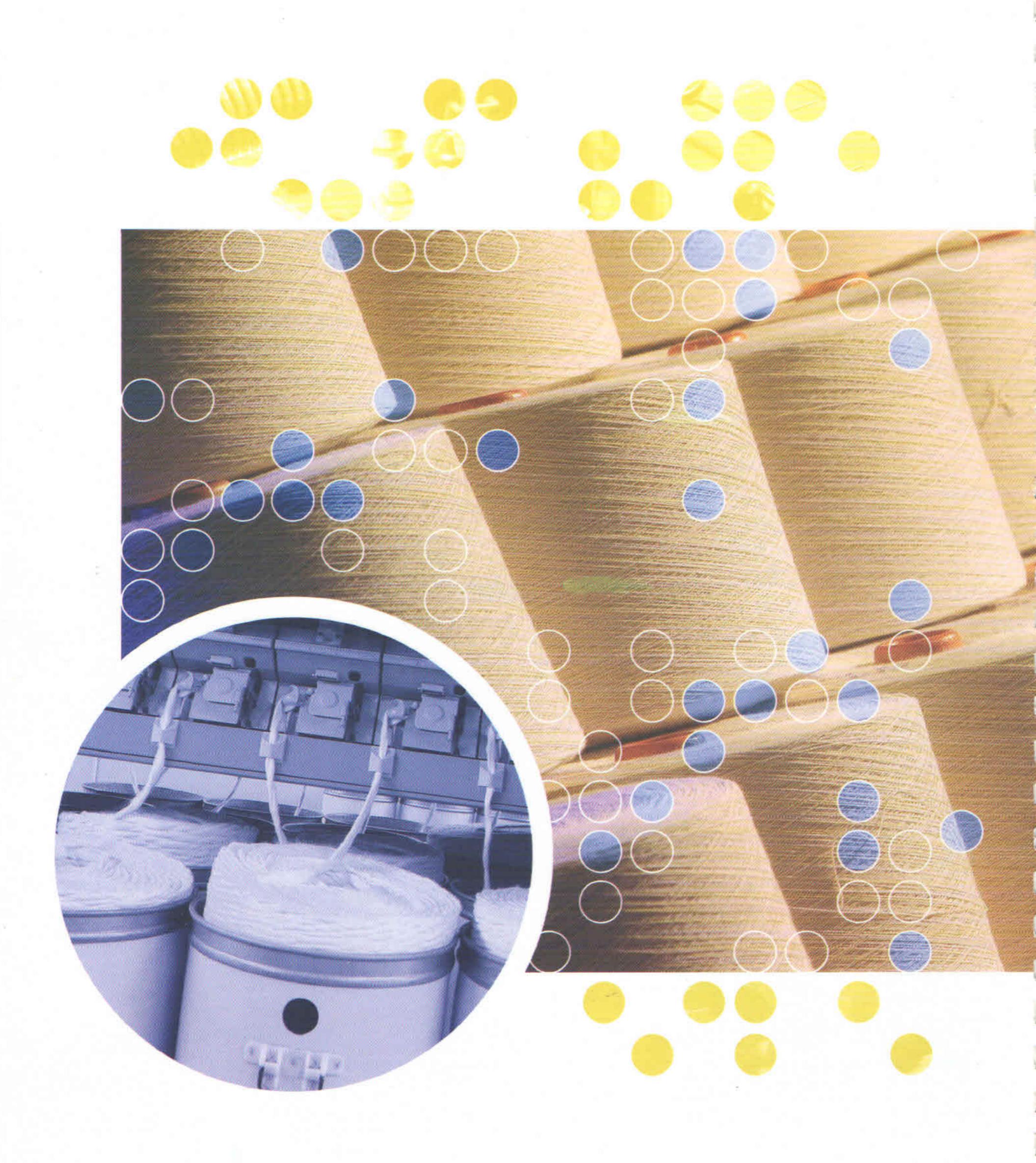
The Company obtained ISO 9001-2000 (Quality) and ISO 14001: 2004 (Environment) Certification from Moody International (Pvt) Ltd. All of Babri Cotton Mills' products undergo a stringent quality check that conforms to standard specifications.

Established: 1970

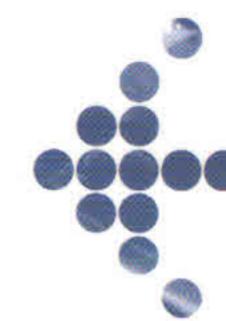
Number of employees: 992

Babri Cotton Mills Limited
Habibabad, Kohat, KPK Pakistan
Tel: +92 (0922) 516315, 512931, 518761
Fax: +92 (0922) 516335
Email: info@bcm.com.pk
Website: www.bcm.com.pk





Rahman Cotton Mills Limited Takht-i-Bhai, Mardan



Rahman Cotton Mills Limited was set up as a private limited company near the ancient Buddhist Monastery of Takht-i-Bhai. The project, which went public in 1977, is principally engaged in the manufacture and sale of yarn.

Equipped with 66,000 spindles, including the state-of-the-art Reiter, Compact spinning machinery and complete back process, Rahman Cotton Mills produces superfine counts of 105, 80 and 60. Air Jet Yarn is manufactured from extra long staple cotton of US Pima/CIS origin and Pakistani origin.

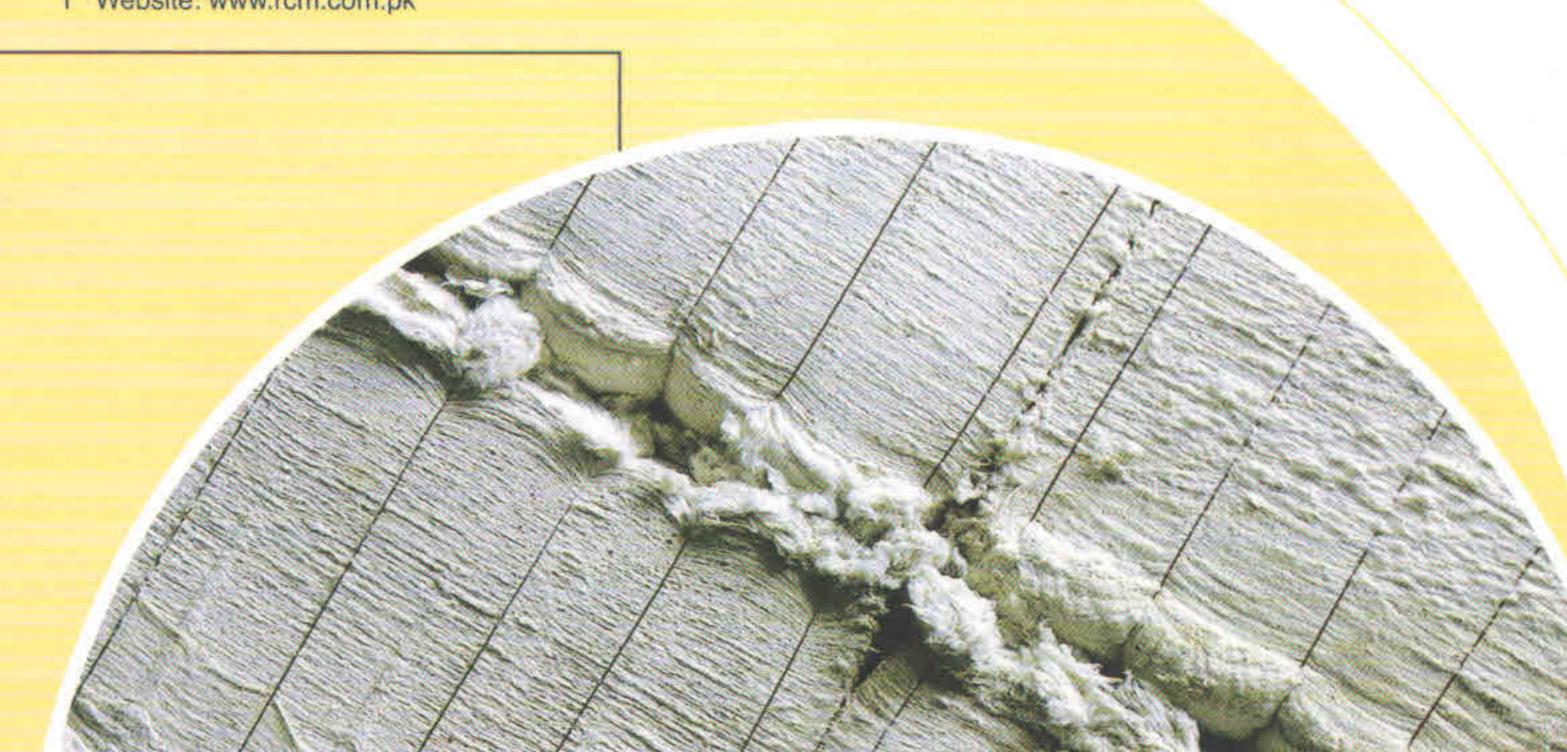
THE CIRCLE

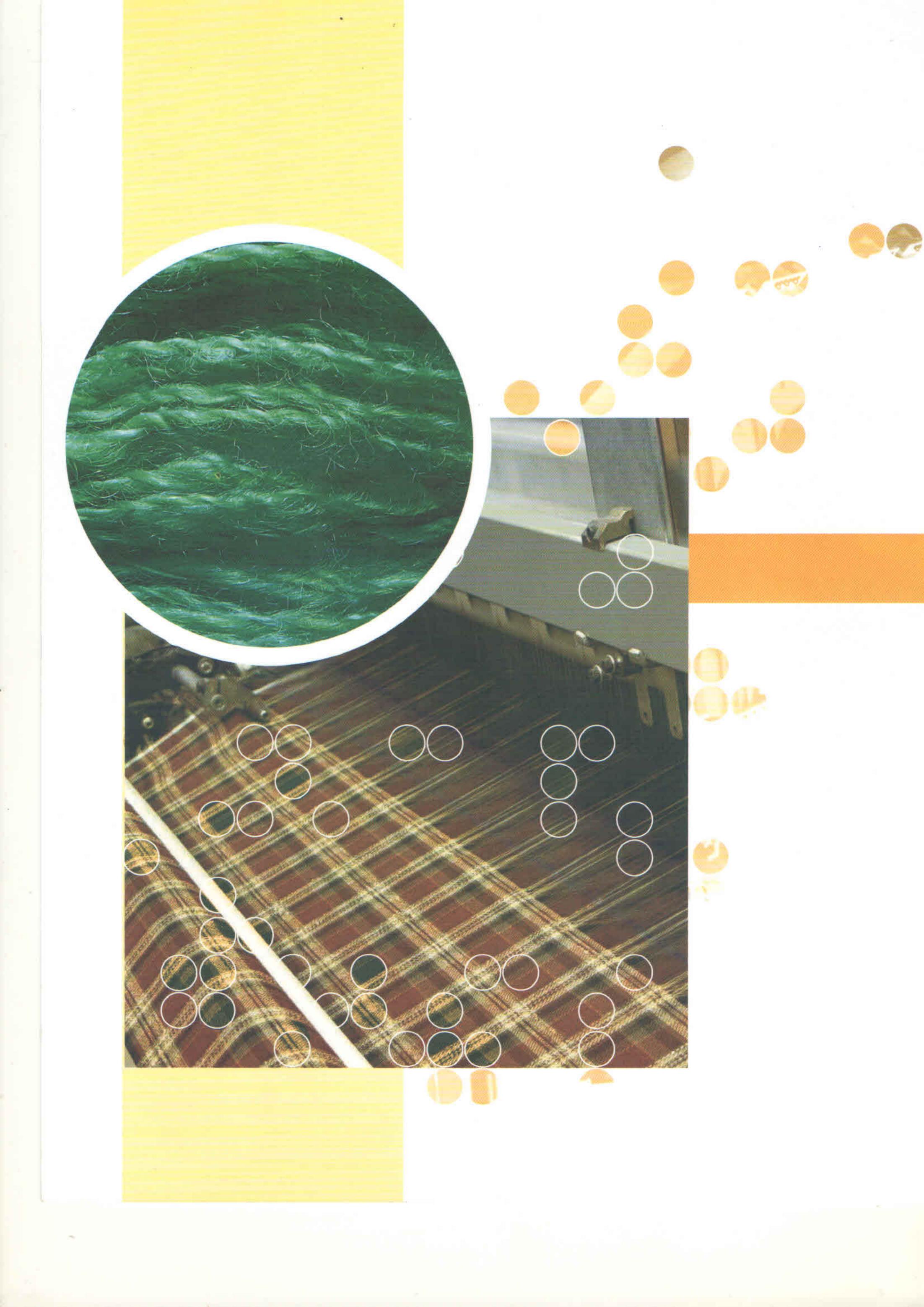
Established: 1962

Number of employees: 1,460

Rahman Cotton Mills Limited
Takht-i-Bhai, Mardan, KPK Pakistan
Tel: +92 (0937) 551676, 552716

Fax: +92 (0937) 551568
Email: rcmltd@gmail.com
 rcm@rcm.com.pk
Website: www.rcm.com.pk







Bannu Woollen Mills Limited



Established by PIDC, Bannu Woollen Mills is the earliest composite woollen mill in Pakistan.
The Company came under the aegis of Bibojee Group of Companies when it was purchased by the Group in 1964.

The Mill manufactures an extensive product range of woollens which includes blazers, tweeds, velour shirting cloth, byla/byma worested shirting cloth, curtain cloth, services uniform cloth, shawls and blankets etc.

Established: 1953

Number of employees: 500

Bannu Woollen Mills Limited

Bannu 28100,

KPK Pakistan

Tel: +92 (0928) 613250, 613151, 612274

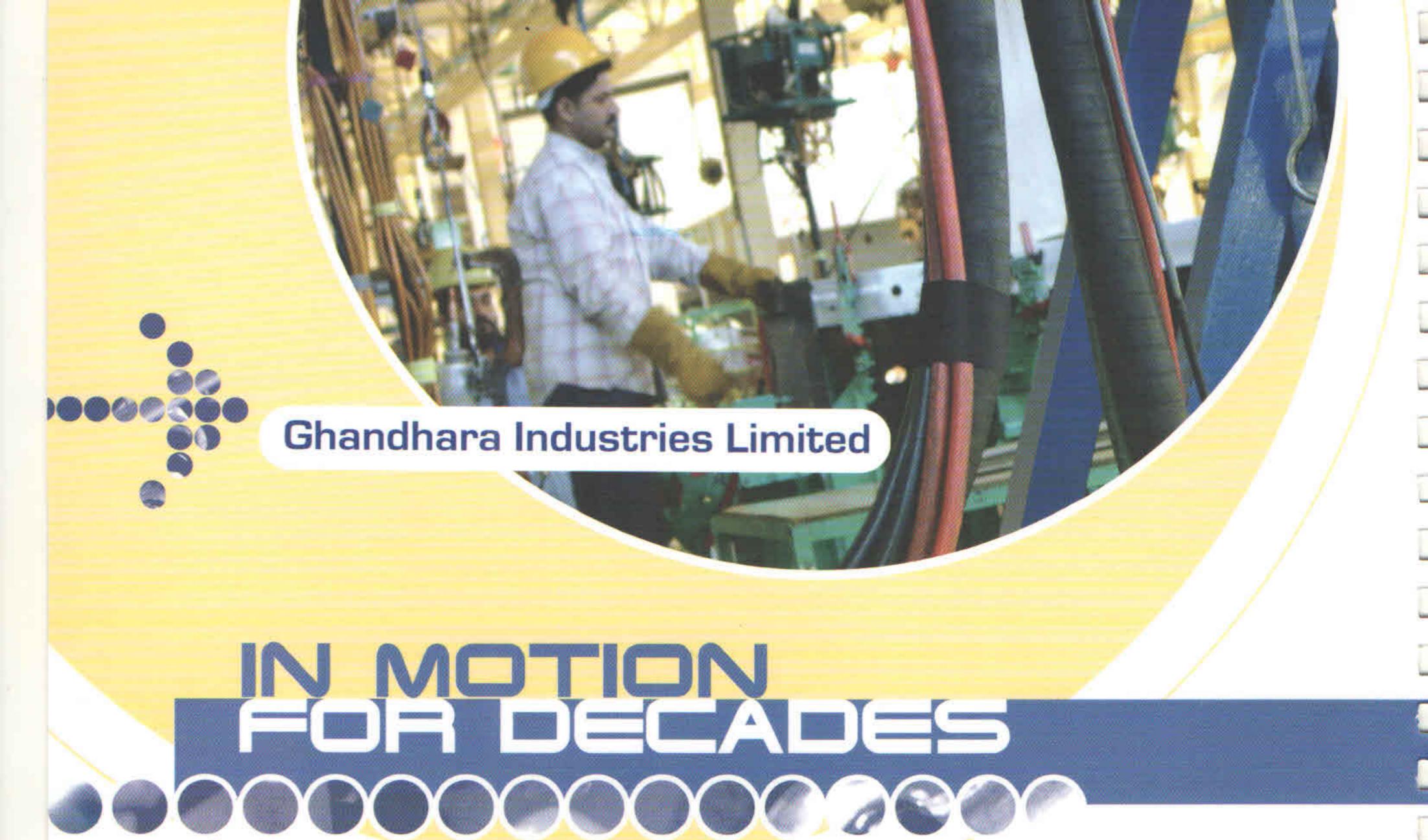
Fax: +92 (0928) 611450

Email: bwm@bibojee.com

bannuwoolen@yahoo.com

Website: www.bwm.com.pk





Ghandhara Industries Limited (GIL) is a public limited company which is listed on all three stock exchanges of Pakistan. This Company was bought by the Bibojee Group of Companies from General Motors, USA, in 1963. In 1972, it was nationalised and in 1992 it was once again taken over by Group when the Government started its Privatisation Policy.

The Company has franchise of assembling ISUZU automotive vehicles. It is involved in the progressive manufacture and assembly of trucks and bus chassis and fabrication of bus and load bodies. The Company has an Assembly Plant in Karachi.

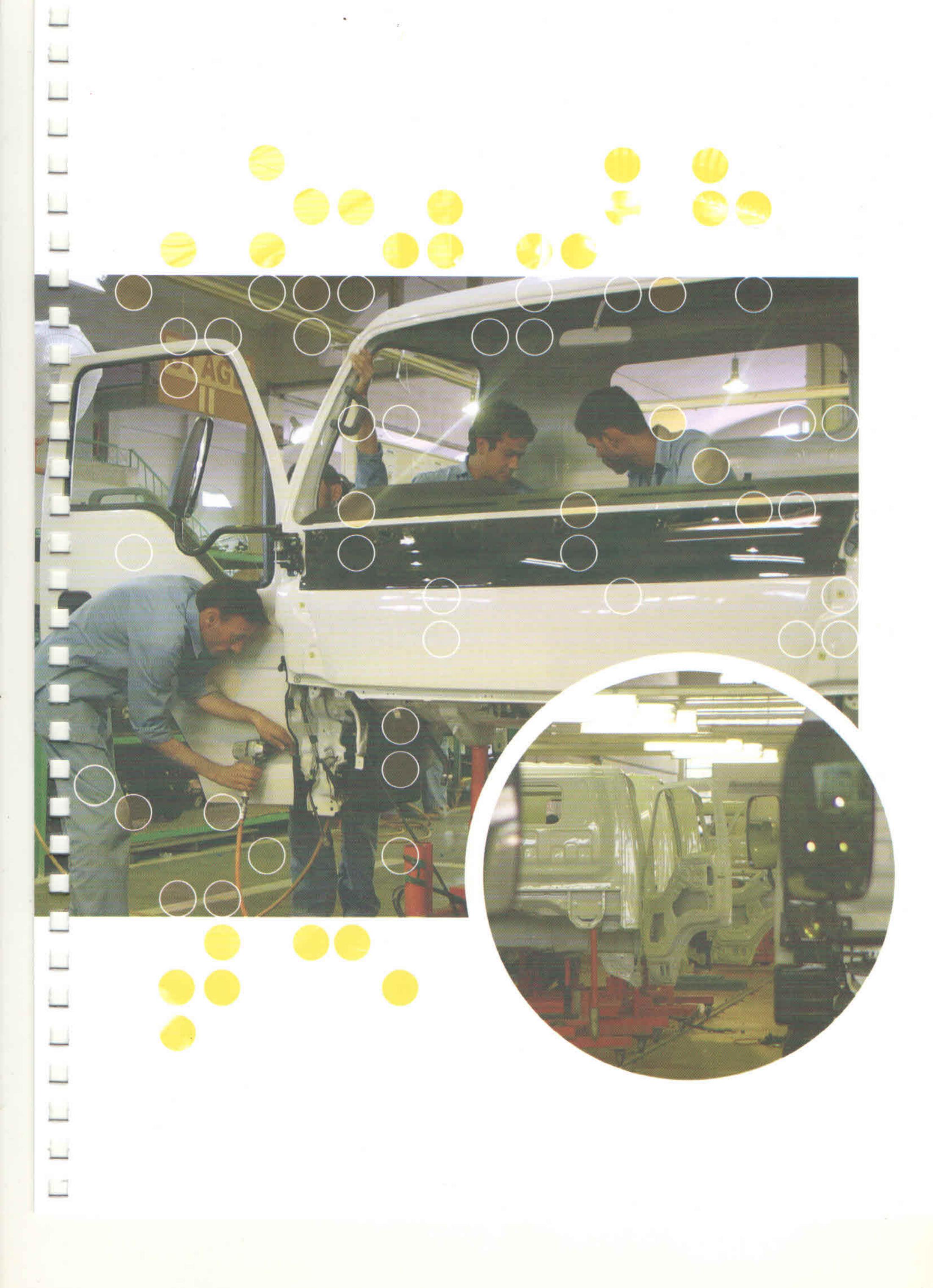
Established: 1963

Number of employees: 310

Ghandhara Industries Limited F-3, Hub Chauki Road,

S.I.T.E., Karachi. Pakistan Tel: +92 (021) 32590199, 32560083-86 Fax: +92 (021) 32560090, 32564458

Email: info@gil.com.pk Website: www.gil.com.pk





Ghandhara Nissan Limited (GNL) and Ghandhara Nissan Diesel Limited (GNDL) were established as joint-ventures between Japanese manufacturers and the Bibojee Group. The two companies were merged in 2004. GNL assembles Nissan Passenger Cars, Light Commercial Vehicles and UD Trucks and Buses. Recently GNL has entered into a distribution agreement with Dongfeng China, which is the largest Heavy Commercial Vehicle manufacturer in China.

THE FUTURE OCCOR

GNL, the market leader in heavy trucks in Pakistan, is fast increasing its share of the truck market. The Car Division of GNL also assembles Land Rovers for the Pakistan Army/Sigma Motors.

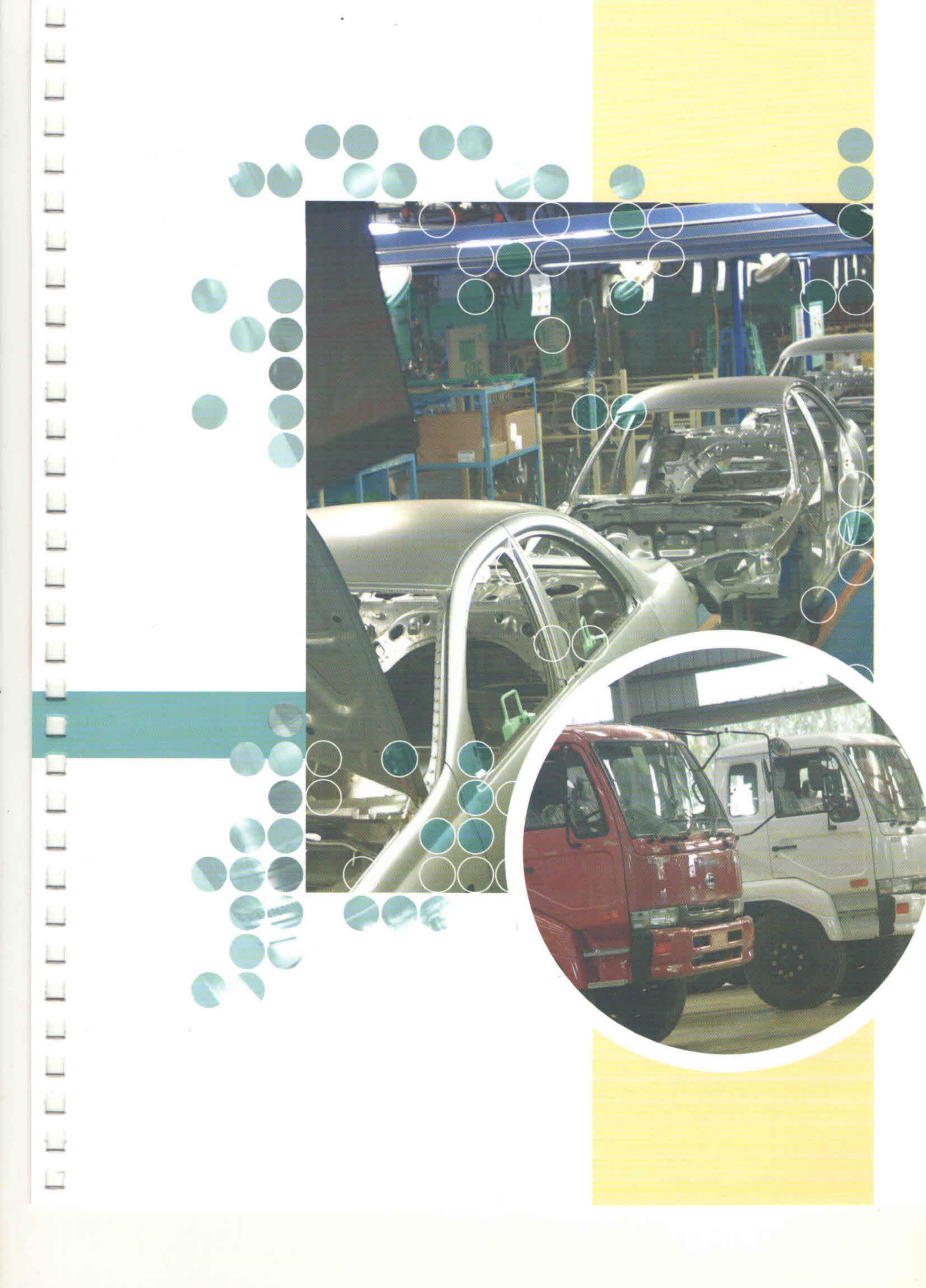
GNL is also importing and marketing a variety of completely built-up products; its sprawling plant is situated on 47 acres at Port Qasim near Karachi and plan to restart the assembly of Nissan passenger cars in near future.

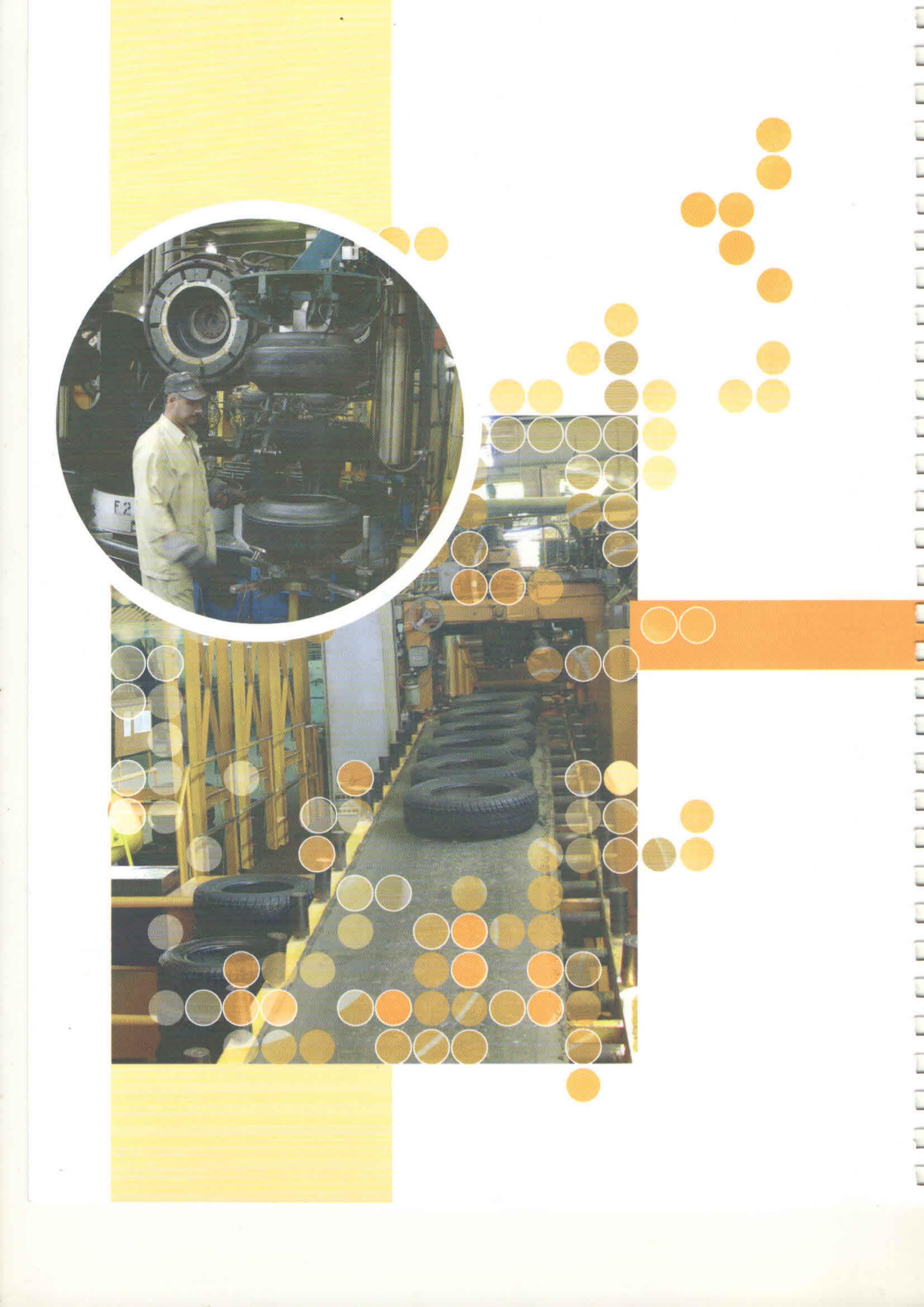
Established: 1981

Number of employees: 638

Ghandhara Nissan Limited (109/2, Ghandhara House, Clifton, Karachi-75600, Pakistan Tel: +92 (021) 35830251-7 UAN: 111-190-190

Fax: +92 (021) 35830258, 35870136 Email: info@ghandhara.com.pk Website: www.ghandharanissan.com.pk









The General Tyre and Rubber Company of Pakistan Limited

The General Tyre & Rubber Company of Pakistan Limited (GentiPak) is the largest tyre manufacturing company of Pakistan. It is a public limited company, which has the technical support of 'Continental' of Germany, world's fourth largest in the tyre industry.



Through regular expansions of its plant's capacity, GentiPak now has a production capacity of 2.5 million tyres a year. Ever responsive to market forces, GentiPak now produces steel belted radial tyres for cars and light commercial vehicles. It also produces the complete range of tyres for buses, heavy trucks and tractors for the agriculture sector.

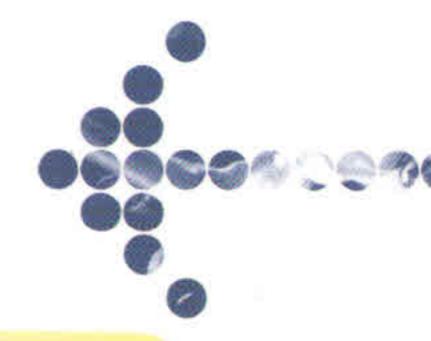
Established: 1964

Number of employees: 1,800

The General Tyre and Rubber Company of Pakistan Limited H-23/2, Landhi Industrial Trading Estate, Landhi, Karachi. Pakistan Tel: +92 (021) 35080172-81 UAN: +92 (021) 111 487 487 Fax: +92 (021) 35080170, 35080171, 35083614 Email: headoffice@gentipak.com

Website: www.generaltyre.com.pk





Gammon Pakistan Limited (GPL)

Gammon Pakistan Limited (GPL) is a renowned construction company of Pakistan which specializes in concrete construction work and has taken on large-scale projects both locally and internationally. The Company's impressive portfolio includes a large number of docks, bridges, harbours, mills, water towers, framed structures, heavy foundation works and power houses.

professionals, GPL is innovative,
modern and yet rooted in a
tradition of high quality standards.
It's no surprise, then, that GPL
has won four 'Certificates of Merit'
from the Karachi Stock Exchange

Run by a group of experienced

for excellent performance.

Established: 1947

Number of employees: 112

Gammon Pakistan Limited

Gammon House, 400/2, Peshawar Road, Rawalpindi 56000. Pakistan Tel: +92 (051) 5477326-7 Fax: +92 (051) 5477511

Email: gammon1@dsl.net.pk Website: www.gammonpakistan.com



Universal Insurance Co. Ltd

The Universal Insurance Company Limited is a renowned General Insurance Company. It is an 'A' Rated (by JCR-VIS) insurance Company and underwrites risks in all classes of general insurance, namely Property, Engineering, Motor, Marine, Health and Travel.

Established: 1960

Number of employees: 227

Universal Insurance Company Limited Universal Insurance House, 63, Shahrah-e-Quaid-e-Azam, Lahore-54000. Pakistan

Tel: +92 (042) 37324244, 37353458, 37355426 Fax: +92 (042) 37230326

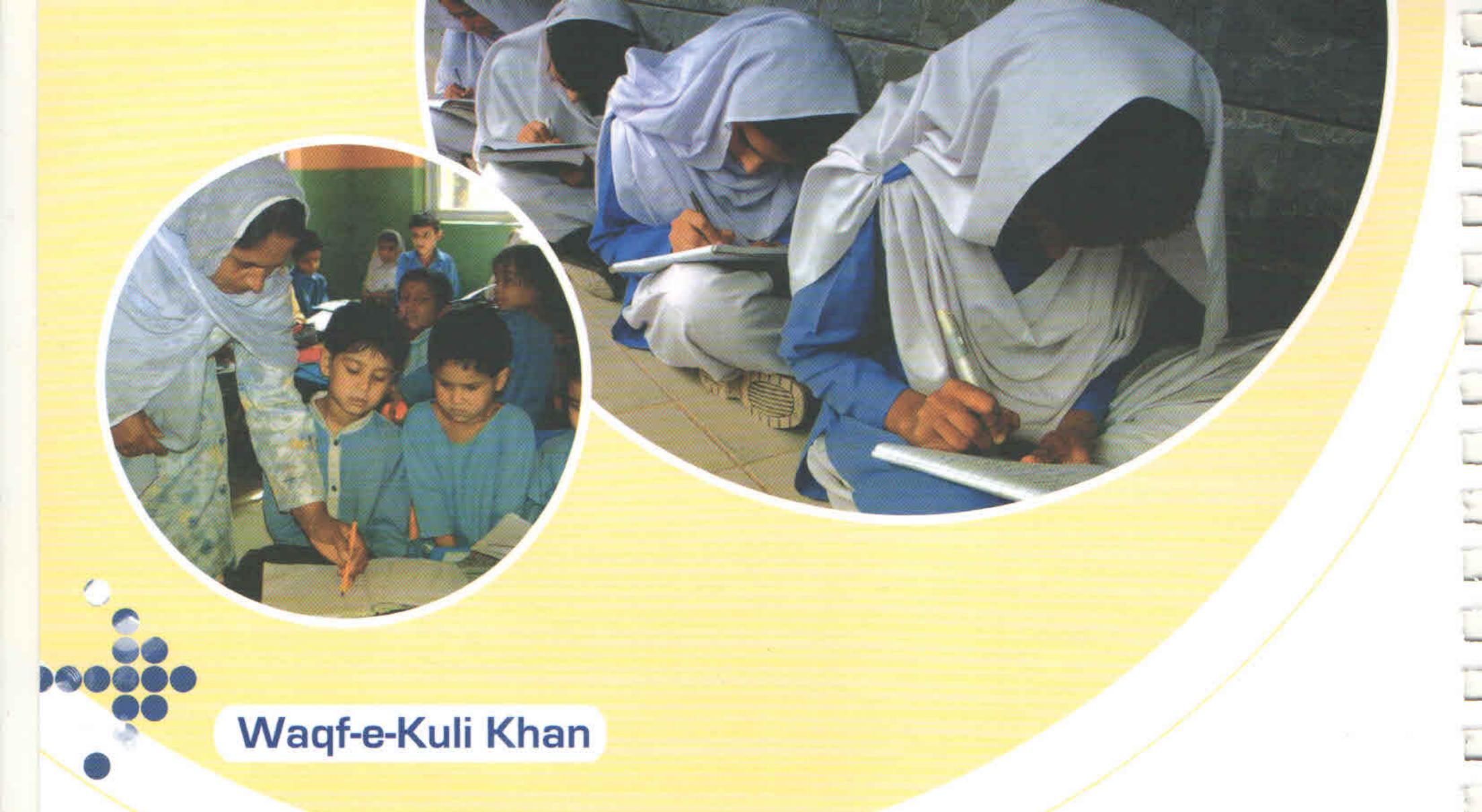
Email: info@uic.com.pk Website: www.uic.com.pk

The Company is also an ISO 9001 compliant. The Company has maintained an excellent record for settling claims, for nearly five decades.

The Company maintains adequate reinsurance arrangements through world class ('A' rated) reinsurers and by virtue of these arrangements, It has the capacity as well as the professional expertise to underwrite large infrastructure projects and industrial concern.

With a diverse portfolio of around 30,000 premium clients, Universal Insurance continues to be the preferred choice of large as well as emerging corporate groups.





EDUCATION & CONCERN EDUCATION & CONCERN

Waqf-e-Kuli Khan (WKK) is a Registered Society set up in memory of General Habibullah's father, the late Khan Bahadur Kuli Khan. WKK was established to extend financial assistance to poor students around the country.

Managed by a distinguished Board of Governors, the WKK receives a major portion of its donations from the Bibojee Group of Companies.

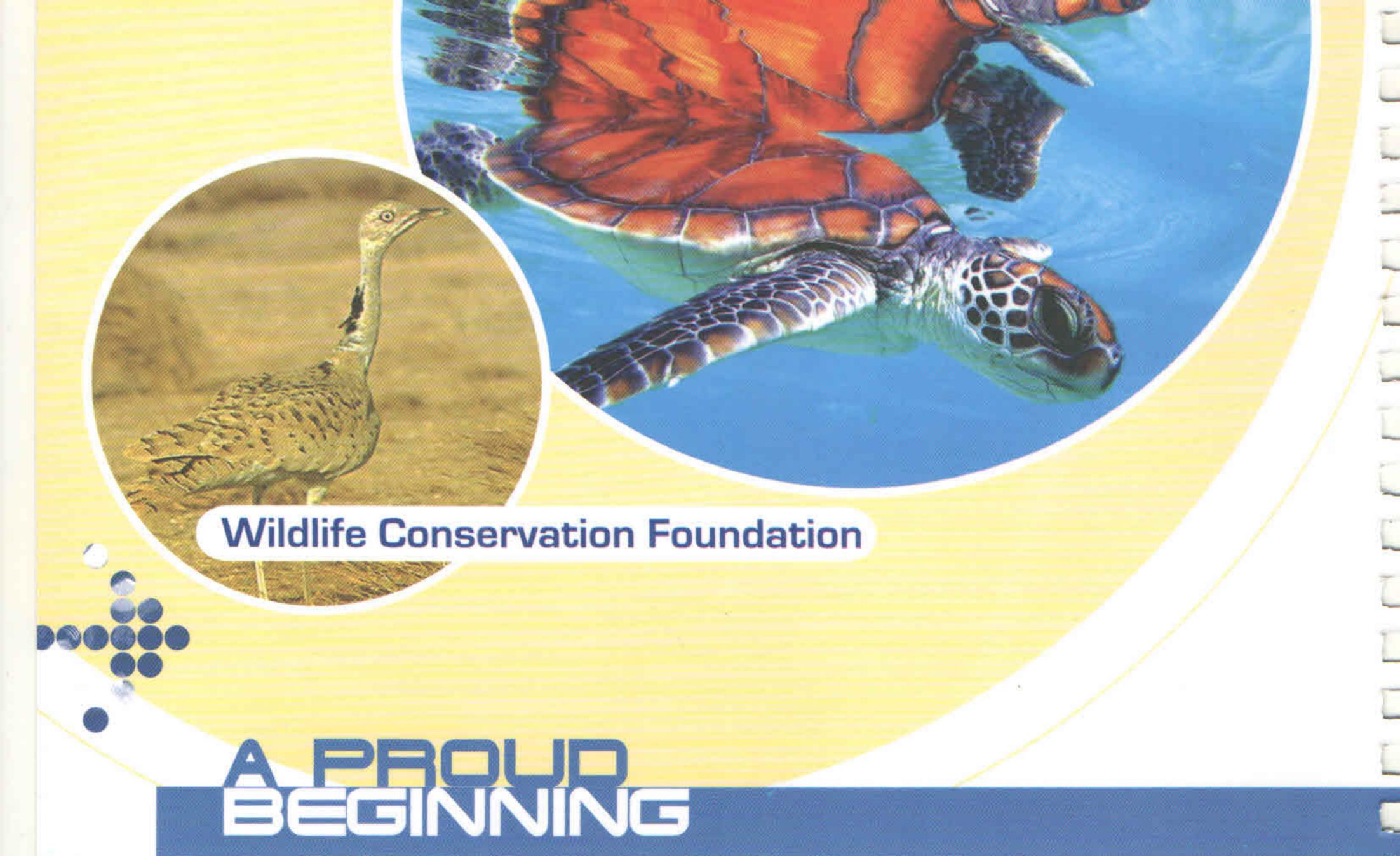
Donations to the tune of Rs. 46.15 million have been received from the Group in the past five years. The Fund is mainly used to grant scholarships to deserving students and so far it has sponsored thousands of students.

Established: 1958

Number of employees: 715



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A strong supporter of Wildlife, General Habibullah established this Foundation in 1972. The successful transferral of an Urial

embryo in a Sheep has already been completed.

The Foundation supports endangered species such as the Houbara Bustard, lbex and the Snow Leopard and has championed their cause at local and international fora.

Many people having made contributions to its cause, the Foundation now works under the leadership of Mr. Raza Kuli Khan Khattak.

Established: 1958

Number of employees: 715



Bibojee Group of Companies

Automobile **Textile Sector** Tyre & Rubber Insurance / Sector Construction Ghandhara Nissan Ltd. Janana De Malucho The General Tyre & The Universal Insurance Textile Mills Ltd. Rubber Company of Co. Ltd. Ghandhara Industries Ltd. Pakistan Ltd. Babri Cotton Gammon Mills Ltd. Pakistan Ltd. Rahman Cotton Mills Ltd. Bannu Woollen Mills Ltd.

Janana De Malucho (JDM) Textile Mills Limited

Habibabad, Kohat, KPK Pakistan

Tel: +92 (0922) 510063, 510064, 512930

Fax: +92 (0922) 510474 Email: janana@brain.net.pk Website: www.jdm.com.pk

Babri Cotton Mills Limited

Habibabad, Kohat, KPK Pakistan Tel: +92 (0922) 516315, 512931, 518761

Fax: +92 (0922) 516335 Email: info@bcm.com.pk Website: www.bcm.com.pk

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Takht-i-Bhai, Mardan, KPK Pakistan Tel: +92 (0937) 551676, 552716

Bannu Woollen Mills Limited

Bannu 28100, KPK Pakistan

Tel: +92 (0928) 613250, 613151, 612274

Fax: +92 (0928) 611450
Email: bwm@bibojee.com
bannuwoolen@yahoo.com
Website: www.bwm.com.pk

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