



FIRST
DUBAI

THE POWER OF DEVELOPMENT

رأس المال المصرح به والمدفوع 100,000,000 د.ك. سجل تجاري 94032 تاريخ التأسيس 2003

KUWAIT HEAD OFFICE

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التاريخ: 2021/01/28
مرجع: FDC-FI-01-2021-0008

المحترمين

السادة / شركة بورصة الكويت

تحية طيبة وبعد،،،

الموضوع: الإفصاح عن نتائج اجتماع مجلس إدارة شركة دبي الأولى للتطوير العقاري

**Subject: Disclosure of the Results BOD Meeting of
First Dubai Real Estate Development Co.**

بالإشارة إلى الموضوع أعلاه، وإلى إفصاحنا بتاريخ 2021/01/25 مرفق طيه نموذج الإفصاح عن المعلومة الجوهرية موضح به نتائج اجتماع مجلس إدارة شركة دبي الأولى للتطوير العقاري المنعقد بتاريخ 2021/01/28.

Reference to the above subject, and our disclosure on the date of 25/01/2021, kindly find attached the material information disclosure form clarifying the results of the meeting of the BOD of First Dubai Real Estate Development Co. held on Thursday 28/01/2021.

وتفضلوا بقبول وافر الاحترام والتقدير،،،

عبد العزيز باسم الثوغياني
رئيس مجلس الإدارة



المرفقات:
- نموذج الإفصاح عن المعلومات الجوهرية

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شركة دبي الأولى للتطوير العقاري ش.م.ك ع
FIRST DUBAI REAL ESTATE DEVELOPMENT CO. K.S.C.P.

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نموذج الإفصاح عن المعلومات الجوهرية

التاريخ :	2021/01/28
إسم الشركة المدرجة	شركة دبي الأولى للتطوير العقاري
المعلومة الجوهرية	اجتمع مجلس إدارة شركة دبي الأولى للتطوير العقاري يوم الخميس الموافق 2021/01/28 الساعة الواحدة ظهراً وتمت مناقشة واعتماد البيانات المالية السنوية للشركة للسنة المالية المنتهية في 2020/12/31.
أثر المعلومة الجوهرية على المركز المالي للشركة	وارد بالمرفقات: <ul style="list-style-type: none">- البيانات المالية المجمعة وفقاً لنموذج بورصة الكويت.- بيان المركز المالي المجموع.- بيان الدخل المجموع.- نموذج الإفصاح عن تأثير الأحداث الناتجة عن إنتشار فايروس كورونا المستجد (كوفيد - 19) على البيانات المالية.- تقرير مراقب الحسابات حول البيانات المالية السنوية للشركة للسنة المالية المنتهية في 2020/12/31.

Form for disclosing material information

Date:	28/01/2021
Name of listed company	First Dubai Real Estate Development Co.
Material information	The Board of director of First Dubai Real Estate Development Co. has convened on 28/01/2021 at 1:00 PM where they discussed and approved the company's Annual Financial Statements for the year ended 31/12/2020.
Effect of the material information on the company financial position	Attached <ul style="list-style-type: none">- Annual Consolidated Financial Statements according to Boursa Kuwait templates.- Consolidated Statement of Financial Position.- Consolidated Statement of Income.- Disclosure form of the impact of events caused by the spread of Corona Virus (Covid-19) on the financial statement.- Independent Auditor's Report on the Annual Financial Statements for the year ended 31/12/2020.

Financial Results Form
Kuwaiti Company (KWD)

نموذج نتائج البيانات المالية
الشركات الكويتية (د.ك.)

Select from the list 2020-12-31 اختر من القائمة

Company Name	اسم الشركة
First Dubai Real Estate Development Company	شركة دبي الاولى للتطوير العقاري
Board of Directors Meeting Date	تاريخ اجتماع مجلس الإدارة
2021-01-28	
Required Documents	المستندات الواجب إرفاقها بالنموذج
<input checked="" type="checkbox"/> Approved financial statements	<input checked="" type="checkbox"/> نسخة من البيانات المالية المعتمدة
<input checked="" type="checkbox"/> Approved auditor's report	<input checked="" type="checkbox"/> نسخة من تقرير مراقب الحسابات المعتمد

التغيير (%)	السنة المقارنة	السنة الحالية	البيان
Change (%)	Comparative Year	Current Year	Statement
	2019-12-31	2020-12-31	
(76%)	910,738	222,153	صافي الربح (الخسارة) الخاص بمساهمي الشركة الأم Net Profit (Loss) represents the amount attributable to the owners of the parent Company
(76%)	0.91 fils	0.22 fils	ربحية (خسارة) السهم الأساسية والمخفضة Basic & Diluted Earnings per Share
(49%)	2,223,382	1,143,333	الموجودات المتداولة Current Assets
(2%)	88,771,260	86,766,600	إجمالي الموجودات Total Assets
(14%)	1,020,881	877,322	المطلوبات المتداولة Current Liabilities
(16%)	9,455,462	7,906,896	إجمالي المطلوبات Total Liabilities
(1%)	74,341,721	73,869,003	إجمالي حقوق الملكية الخاصة بمساهمي الشركة الأم Total Equity attributable to the owners of the Parent Company
(21%)	2,961,180	2,346,406	إجمالي الإيرادات التشغيلية Total Operating Revenue
(68%)	1,890,788	597,433	صافي الربح (الخسارة) التشغيلية Net Operating Profit (Loss)
-	(29%)	(29%)	الخسائر المتراكمة / رأس المال المدفوع Accumulated Loss / Paid-Up Share Capital

البيان Statement	الربع الرابع الحالي Fourth quarter Current Year	الربع الرابع المقارن Fourth quarter Comparative Year	التغيير (%) Change (%)
	2020-12-31	2019-12-31	
صافي الربح (الخسارة) الخاص بمساهمي الشركة الأم Net Profit (Loss) represents the amount attributable to the owners of the parent Company	(30,769)	538,602	(106%)
ربحية (خسارة) السهم الأساسية والمخفضة Basic & Diluted Earnings per Share	(0.03) fils	0.54 fils	(106%)
إجمالي الإيرادات التشغيلية Total Operating Revenue	452,030	678,149	(33%)
صافي الربح (الخسارة) التشغيلية Net Operating Profit (Loss)	(49,033)	481,797	(110%)


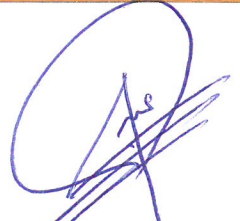
• Not Applicable for first Quarter

• لا ينطبق على الربع الأول

سبب ارتفاع/انخفاض صافي الربح (الخسارة)	Increase/Decrease in Net Profit (Loss) is due to
يعود سبب الإنخفاض في صافي الربح بشكل رئيسي إلى تداعيات الظروف الراهنة الناتجة عن تفشي وباء COVID-19 والذي أثر سلباً على المجموعة وأعمالها مما نتج عنه إنخفاض في قيمة العقارات الإستثمارية والعقارات بغرض المتاجرة، والموجودات المالية والأرصدة المدينة وحصة الشركة من نتائج أعمال الشركة الزميلة.	The decrease in net profit is mainly due to the impact of COVID-19 outbreak which had negatively impacted the group and its operations and resulted in a drop in the values of investment properties, properties held for trading, financial assets, receivable and the share of associate's results.
بلغ إجمالي الإيرادات من التعاملات مع الأطراف ذات الصلة (المبلغ د.ك.)	Total Revenue realized from dealing with related parties (value, KWD)
13,155 د.ك	KD 13,155
بلغ إجمالي المصروفات من التعاملات مع الأطراف ذات الصلة (المبلغ د.ك.)	Total Expenditures incurred from dealing with related parties (value, KWD)
230,984 د.ك	KD 230,984

Corporate Actions		استحقاقات الأسهم (الإجراءات المؤسسية)	
النسبة	القيمة		
لا يوجد	لا يوجد	توزيعات نقدية	Cash Dividends
لا يوجد	لا يوجد	توزيعات أسهم منحة	Bonus Share
لا يوجد	لا يوجد	توزيعات أخرى	Other Dividend
لا يوجد	✓	عدم توزيع أرباح	No Dividends
لا يوجد	لا يوجد	زيادة رأس المال	Capital Increase
	علاوة الإصدار Issue Premium	لا يوجد	
لا يوجد		تخفيض رأس المال	Capital Decrease

The Company's comments in case the auditor has concerns or a qualified opinion	تعقيب الشركة في حال قيام مراقب الحسابات بإبداء ملاحظات أو تحفظات
There were no qualifications or concerns mentioned in the auditor's report.	لا توجد أي ملاحظات أو تحفظات واردة في تقرير مراقب الحسابات.

ختم الشركة Company Seal	التوقيع Signature	المسمى الوظيفي Title	الاسم Name
		رئيس مجلس الإدارة	عبد العزيز باسم اللوغاني

Attach a copy of the financial statements approved by the Board of Directors and the approved auditor's report

يجب ارفاق نسخة البيانات المالية المعتمدة من مجلس الإدارة وتقرير مراقب الحسابات المعتمد

FIRST DUBAI REAL ESTATE DEVELOPMENT COMPANY – K.S.C. (PUBLIC)
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2020
(All amounts are in Kuwaiti Dinars)

	Note	2020	2019
ASSETS			
Current assets:			
Cash and cash equivalents	3	577,205	108,820
Financial assets at fair value through profit or loss	4	105,782	1,606,869
Accounts receivable and other debit balances	5	207,844	238,567
Properties held for trading	6	252,502	269,126
Total current assets		1,143,333	2,223,382
Non-current assets:			
Financial assets at fair value through other comprehensive income	7	5,010,644	5,717,273
Investment properties	8	67,002,204	67,551,426
Investment in an associate	9	13,610,419	13,279,179
Total non-current assets		85,623,267	86,547,878
Total assets		86,766,600	88,771,260
LIABILITIES AND EQUITY			
Current liabilities:			
Accounts payable and other credit balances	10	877,322	1,020,881
Total current liabilities		877,322	1,020,881
Non-current liabilities:			
Due to a related party	11	6,822,770	8,245,486
Provision for end of services indemnity		206,804	189,095
Total non-current liabilities		7,029,574	8,434,581
Total liabilities		7,906,896	9,455,462
Equity:			
Capital	12	100,000,000	100,000,000
Share premium		2,760	2,760
Treasury shares	13	(664,834)	(664,834)
Treasury shares reserve		1,319	1,319
Statutory reserve	14	1,206,469	1,206,469
Voluntary reserve	15	1,206,469	1,206,469
Employees' share option reserve		66,140	66,140
Other reserves		(320,567)	(320,567)
Fair value reserve		(2,588,016)	(1,844,952)
Effect of changes in other comprehensive income of an associate		35,266	34,367
Foreign currencies translation reserve		3,796,765	3,749,471
Accumulated losses		(28,872,768)	(29,094,921)
Equity attributable to shareholders of the Parent Company		73,869,003	74,341,721
Non-controlling interests	19	4,990,701	4,974,077
Total equity		78,859,704	79,315,798
Total liabilities and equity		86,766,600	88,771,260

The accompanying notes from (1) to (24) form an integral part of the consolidated financial statements


Abdulaziz Basem AL Loughani
Chairman

FIRST DUBAI REAL ESTATE DEVELOPMENT COMPANY – K.S.C. (PUBLIC)
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
FOR THE FINANCIAL YEAR ENDED DECEMBER 31, 2020
(All amounts are in Kuwaiti Dinars)

	Note	2020	2019
<u>Revenue:</u>			
Revenue from sale of properties held for trading		-	129,620
Rental income		2,300,675	2,672,240
Net management fees and commission income		45,731	159,320
Total revenue		<u>2,346,406</u>	<u>2,961,180</u>
<u>Cost:</u>			
Cost of sale of properties held for trading		-	(147,789)
Rental cost		<u>(609,684)</u>	<u>(680,276)</u>
Total cost		<u>(609,684)</u>	<u>(828,065)</u>
Gross profit		1,736,722	2,133,115
Impairment loss of properties held for trading	6	(16,951)	(15,698)
Change in fair value of investment properties	8	(604,164)	(22,861)
Group's share of results from an associate	9	330,341	638,353
General and administrative expenses		(582,798)	(618,066)
Allowance for expected credit losses	5	<u>(265,717)</u>	<u>(224,055)</u>
Operating profit		597,433	1,890,788
Net (loss) profit on financial assets	16	(95,869)	1,619
Finance charges		-	(610,403)
Other expenses		<u>(278,085)</u>	<u>(357,723)</u>
Profit for the year before National Labor Support Tax and Contribution to Zakat		223,479	924,281
National Labor Support Tax		(15,098)	(13,614)
Contribution to Zakat		<u>(6,039)</u>	<u>(5,445)</u>
Profit for the year		<u>202,342</u>	<u>905,222</u>
Attributable to:			
Shareholders of the Parent Company		222,153	910,738
Non-controlling interests		<u>(19,811)</u>	<u>(5,516)</u>
		<u>202,342</u>	<u>905,222</u>
Basic and Diluted earnings per share attributable to Shareholders of the Parent Company (Fils)	17	<u>0.22</u>	<u>0.91</u>

The accompanying notes from (1) to (24) form an integral part of the consolidated financial statements

**نموذج الافصاح عن تأثير الأحداث الناتجة عن انتشار فيروس
كورونا المستجد على البيانات المالية لشركة دبي الأولى للتطوير العقاري بتاريخ 31 ديسمبر 2020**

**Disclosure for the impact of events arising from novel Corona virus outbreak on the financial statements
of First Dubai Real Estate Development Company as of December 31, 2020**

م.أ	أولاً: تأثير فيروس كورونا المستجد على المركز المالي للشركة First: The impact of novel Corona virus on the company's financial position
1	التأثير على الأصول العقارية أيا كان تصنيفها Impact on real estate properties regardless of related classification إنخفاض بقيمة 621,115 دينار كويتي Reduction of KD 621,115
2	التأثير على الاستثمارات بالقيمة العادلة من خلال الأرباح أو الخسائر Impact on investments at fair value through profit or loss إنخفاض بقيمة 206,821 دينار كويتي Reduction of KD 206,821
3	التأثير على الاستثمارات بالقيمة العادلة من خلال الدخل الشامل الآخر Impact on investments at fair value through other comprehensive income إنخفاض بقيمة 706,629 دينار كويتي Reduction of KD 706,629
4	التأثير على الاستثمارات المدرجة بالتكلفة المطفأة Impact on investments at amortized cost لا يوجد N/A
5	التأثير على الشركات الزميلة والمشاريع المشتركة Impact on investments in associates and joint ventures إنخفاض في نتائج أعمال الشركة الزميلة بقيمة 308,012 دينار كويتي نسبة الى السنة المقارنة Decrease in the share of results from an associate by KD 308,012 compared to comparative year
6	التأثير على الأرصدة المدينة Impact on receivables إنخفاض بقيمة 232,170 دينار كويتي Reduction of KD 232,170
7	التأثير على القروض والأرصدة الدائنة Impact on loans and payables لا يوجد N/A
8	التأثير على المخزون Impact on inventory لا يوجد N/A
9	التأثير على الشهرة والأصول غير الملموسة Impact on goodwill and intangible assets لا يوجد N/A
10	أي تأثير جوهري آخر على البيانات المالية Other significant impact on the financial statements لا يوجد N/A

م. ثانيا: تأثير فيروس كورونا المستجد على الأنشطة الرئيسية للشركة (الإيرادات والمصروفات) بما فيها تأثير الحوافز الحكومية Second: The impact of novel Corona virus on the company's main activities (Revenues & Expenses) including the governmental incentive packages	
1	التأثير على الإيرادات Impact on revenues إنخفاض في إيرادات الإيجارات بقيمة 371,565 الف دينار كويتي نسبة الى السنة المقارنة Reduction in rental income by KD 371,565 compared to comparative year
2	التأثير على المصروفات Impact on expenses لا يوجد N/A

ثالثا: تأثير فيروس كورونا المستجد على إستمرارية الشركة Third: The effect of novel Corona virus on the Company's going concern	
لا يوجد N/A	

رابعا: الخطوات التي اتبعتها الشركة للحد من الآثار الاقتصادية المترتبة على تفشي فيروس كورونا المستجد Fourth: Steps taken by the company to curtail the economic impact of the novel Corona virus spread	
<p>1. دعم مستأجري عقارات الشركة عن طريق تأجيل سداد مستحقات العملاء 2. تقليص المصروفات التشغيلية 3. إدارة التدفقات النقدية للمجموعة 4. تحسين الاتفاقيات مع الموردين</p> <p>1. Supporting the company's tenants by postponing due balances for the customers 2. Reducing operating expenses 3. Group cash flow management 4. Optimizing agreements with vendors</p>	


عبد العزيز باسم اللوغاني
رئيس مجلس الإدارة


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INDEPENDENT AUDITOR'S REPORT

The Shareholders
First Dubai Real Estate Development Company - K.S.C. (Public)
State of Kuwait

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the consolidated financial statements of First Dubai Real Estate Development Company - K.S.C. (Public) (the "Parent Company") and its subsidiaries (the "Group"), which comprise the consolidated statement of financial position as at December 31, 2020, and the consolidated statements of profit or loss, profit or loss and other comprehensive income, changes in equity and cash flows for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as at December 31, 2020, and its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs).

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the Group in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with ethical requirements that are relevant to our audit of the consolidated financial statements in the State of Kuwait, and we have fulfilled our other ethical responsibilities in accordance with the (IESBA Code). We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current year. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon without providing a separate opinion on these matters. We identified the following key audit matter:

Valuation of investment properties

Investment properties amounting to KD 67,002,204 as of December 31, 2020 form a significant part of the total assets of the Group. The determination of the fair value of such properties is a subjective area and is highly dependent on judgements and estimates. Accordingly, the valuation of investment properties is considered a key audit matter. The Group performs an annual valuation exercise through licensed valuers to determine the fair value of the investment properties. These valuations are dependent on certain key assumptions such as estimated rental revenues, discount rates, occupancy rates, market knowledge, developers' risk and historical transactions. In estimating the fair value of investment properties, valuers used the income capitalization and comparable market prices and had considered the nature and usage of the investment properties. We reviewed the valuation reports from the licensed valuers on a samples base and checked the adequacy of disclosures in the consolidated financial statements, which is included in Note 8.

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RSM Albazie & Co. is a member of the RSM network and trades as RSM. RSM is the trading name used by the members of the RSM network. Each member of the RSM network is an independent accounting and consulting firm which practices in its own right. The RSM network is not itself a separate legal entity in any jurisdiction.

Other Information

Other information consists of the information included in the Group's 2020 Annual Report, other than the consolidated financial statements and our auditor's report therein. Management is responsible for the other information. Our opinion on the consolidated financial statements does not cover the other information attached to it, and we do not and will not express any form of assurance conclusion thereon. In connection with our audit of the consolidated financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with IFRSs, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, Parent Company's management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are assigned for overseeing and supervision of financial statements preparation.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Parent Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Group's management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidences regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

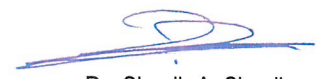
From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current year and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

Furthermore, in our opinion, proper books of account have been kept by the Parent Company and the consolidated financial statements, together with the contents of the report of the Parent Company's Board of Directors relating to these consolidated financial statements, are in accordance therewith. We further report that we obtained all the information and explanations that we required for the purpose of our audit and that the consolidated financial statements incorporate all information that is required by the Companies Law No. 1 of 2016 and its Executive Regulations, as amended, and by the Parent Company's Memorandum of Incorporation and Articles of Association, as amended, that an inventory was duly carried out and that, to the best of our knowledge and belief, no violations of the Companies Law No. 1 of 2016 and its Executive Regulations, as amended, or of the Parent Company's Memorandum of Incorporation and Articles of association, as amended, have occurred during the financial year ended December 31, 2020, that might have had a material effect on the business or financial position of the Parent Company.

Furthermore, we are not aware of any material violations of the provisions of Law 7 of 2010, as amended, relating to the Capital Markets Authority and its related regulations during the year ended December 31, 2020 that might have had a material effect on the Group's financial position or results of its operations.

State of Kuwait
January 28, 2021



Dr. Shuaib A. Shuaib
License No. 33-A
RSM Albazie & Co.