COMPANY PROFILE

SAKA HOLDING

SAKA HOLDING


CANADA
RUSSIA
AUSTRALIA
SAKA HOLDING



COMPANY PROFILE

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CORPORATE INFORMATION



SAKA HOLDING is a multinational company headquartered in the United Kingdom and founded by Dr. Aziz SAKA.

SAKA HOLDING, which has gained its strength with worldwide relationship management, It operates in areas such as energy, international foreign trade, project management, banking and finance, asset management, fintech, technology, with its lobby activities created by win-win policies from Africa to America, from Asia to Europe.

ABOUT US

CORPORATE INFORMATION



Our vision is to bring together a global investment ecosystem where thought leadership is effective, people and ideas are connected, and opportunities are realized by effectively using the time we can't get back.

OUR VISION

CORPORATE INFORMATION



Purpose is our why too

Everything we do starts with our purpose.

We are reimagining the power of people and capital to create a better world for all of us – a world that’s fair. That’s sustainable. And that gives everyone the opportunity to thrive.

A key part is in making connections: drawing on our global ecosystem of partners, clients and communities to share ideas, bring opportunities to life and make a real impact.

OUR PURPOSE

CORPORATE INFORMATION



Our Values

Sincerity

We place authenticity, respect and trust at the heart of our relations with all stakeholders, thus appearing as we are and being as we appear.

Courage

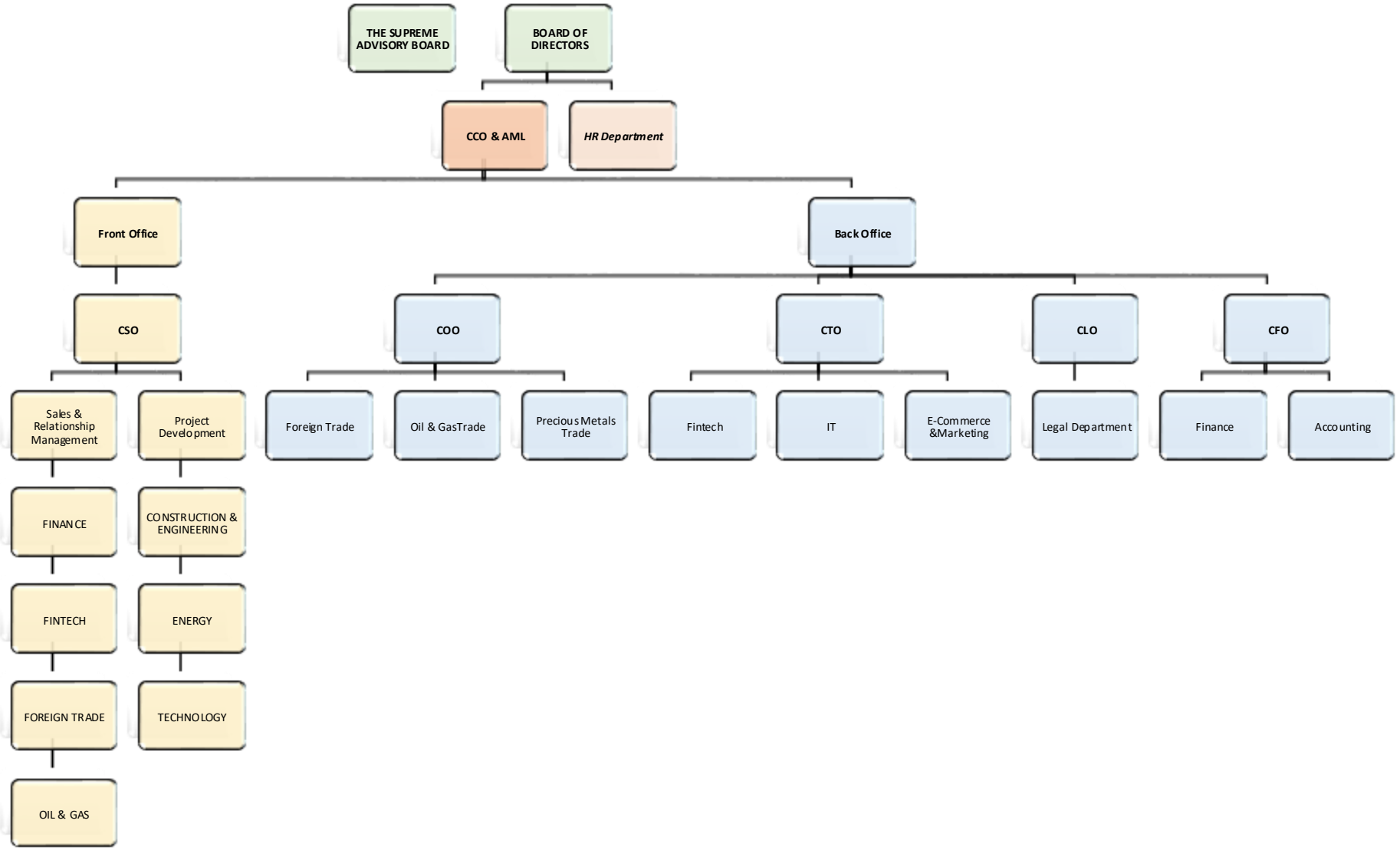
We express our thoughts freely and take risks. We are not afraid to make mistakes. We take the initiative and assume responsibility. We take action.

Passion

We approach all tasks with enthusiasm, excitement and perseverance. We mobilize our community with our energy.

OUR VALUES

SAKA HOLDING ORGANIZATION CHART



ORGANIZATION OF THE SAKA HOLDING



- The Supreme Advisory Board consists of shareholders in general. SAB constitutes the basic working principles and organizational structure of the HOLDING. It determines the vision and mission of the HOLDING in its working principles.
- Plays a role in the regulation of the working principles and the decisions to be taken by the Board of Directors.
- Decisions of the Board of Directors are checked by SAB before voting in the General Assembly and are sent to the General Assembly after the determination of conformity with the decisions to be taken.

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- **Strategic Planning:** The board is responsible for setting the long-term strategic goals of the company in the oil and gas sector. This may involve expanding into new markets, investing in infrastructure or technology, or diversifying business activities.
- **Risk Management:** The board must understand the risks associated with oil and gas trading and develop strategies for risk mitigation. This can include price volatility, geopolitical risks, environmental risks, and more.
- **Financial Oversight:** The financial performance of the company needs to be monitored. The board reviews and approves financial reports, budgets, and investment decisions.
- **Compliance and Ethics:** The board bears the responsibility for ensuring that the company complies with all applicable laws and regulations and maintains ethical standards. This includes monitoring the work of the Chief Compliance Officer.

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- **Leadership Selection:** The board plays a role in selecting and evaluating executives, including the CEO and other senior officers.
- **Stakeholder Communication:** The board communicates with shareholders, investors, and other stakeholders to inform them about the company's performance and maintain investor confidence.
- **Crisis Management:** During times of crises, whether related to safety issues, environmental disasters, or market instability, the board needs to act swiftly to protect the company and take appropriate measures.
- **Supervision and Audit:** The board may conduct internal and external audits and reviews to ensure that business operations are conducted properly and efficiently.

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- **Ensuring Regulatory Compliance:** The CCO is responsible for ensuring that the company complies with all applicable laws and regulations in the field of oil and gas, including environmental regulations, export controls, tax laws, and more
- **Risk Management:** A CCO must identify and assess risks associated with the trading of oil and gas. This can include market risks, political risks, environmental risks, and compliance risks.
- **Developing Internal Policies:** The CCO typically develops internal policies and procedures for compliance with laws and regulations and ensures that employees understand and adhere to them.
- **Training and Awareness:** The CCO conducts training programs for employees to ensure they are aware of compliance requirements and how to implement them in their daily work.

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- **Monitoring and Enforcement:** The CCO monitors compliance with policies and regulations and takes appropriate actions in case of violations. This may involve disciplinary measures or revising business processes.
- **Reporting:** The CCO prepares regular reports for management and regulatory authorities on the company's compliance activities and any violations.
- **Cooperation with Regulatory Authorities:** The CCO collaborates with government agencies and regulatory authorities, ensuring that all required reports and inquiries are addressed in a timely and accurate manner.
- **Promoting Ethics and Integrity:** The CCO plays a crucial role in promoting a corporate culture that values ethics and integrity.

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- **Recruitment and Talent Management:** HR is responsible for finding, hiring, and retaining qualified professionals for positions in the oil and gas sector. This may include engineers, geologists, technicians, and other specialized staff.
- **Training and Development:** The HR department organizes training programs and development initiatives to ensure that employees have the necessary skills and knowledge to effectively perform their roles in the oil and gas business.
- **Employment Law and Labour Relations:** HR assists in crafting employment contracts and ensures that the company complies with all labour laws and regulations. They also handle personnel matters and labour-related issues.
- **Health and Safety:** In an industry dealing with potentially hazardous materials and situations, HR is responsible for developing and implementing health and safety policies to ensure the well-being of employees.

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CHIEF SALES OFFICER

Director of Sales & Relationship EMEA & APAC

1. **Customer Acquisition:** The Director is responsible for identifying and acquiring new customers and business opportunities. This may include identifying potential customers, participating in industry events, and developing marketing strategies for lead generation.
2. **Customer Relationship Management:** Maintaining and developing long-term customer relationships is crucial. This can include assisting with resolving customer inquiries, providing technical support, and ensuring high customer satisfaction.
3. **Sales Strategy:** The Director develops and implements sales strategies to achieve revenue and profit goals. This includes setting sales targets, identifying sales channels, and creating sales plans.

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4. **Team Leadership:** Often, the Director is responsible for leading and developing a sales team. This may involve hiring, training, and monitoring the performance of sales personnel.
5. **Market Analysis:** Thorough market analysis is essential to identify opportunities and threats in the industry. The Director monitors market trends, competitors, and regulatory developments.
6. **Contract Negotiations:** The Director conducts contract negotiations with customers, ensuring that contracts align with the company's interests and are legally binding.
7. **Budgeting and Reporting:** Creating sales budgets and regularly reporting on sales performance and results are critical tasks. This helps track progress against goals and make adjustments as necessary.
8. **Business Strategy:** The Director works closely with the management team to develop and implement the company's long-term business strategy.

ORGANIZATION OF THE SAKA HOLDING



9. **Trade in Refined Products:** Besides crude oil and natural gas, refined products like gasoline, diesel, liquefied petroleum gas (LPG), and other petrochemicals are traded globally. These products are bought and sold worldwide.
10. **International Relations and Diplomacy:** Given the geopolitical and economic significance of oil and gas trade, international relations and diplomatic negotiations play a crucial role in this industry.
11. **Product Placement:**
    - ***Developing a Marketing Strategy:*** *Developing a comprehensive marketing strategy is crucial for positioning products and services in the oil and gas sector. This includes identifying target audiences, defining sales messages, and selecting appropriate distribution channels.*
    - ***Product Positioning:*** *It's important to clearly communicate how products or services in the oil and gas sector meet the needs and requirements of customers. This can involve emphasizing performance, quality, reliability, and other features.*

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- ***Sales Promotion**: The sales department may conduct sales promotion efforts to persuade customers to purchase products or services. This can include discounts, special offers, or other incentives.*
- ***Building Relationships:** In the B2B (Business-to-Business) arena, building and maintaining long-term relationships with customers and business partners is crucial. This includes customer service and support.*
- ***Industry Events:** Participating in industry events, trade shows, and conferences provides an opportunity to showcase products and services in the oil and gas sector and deepen business relationships.*
- ***Online Presence:** In today's digital world, having a strong online presence is important. This can involve creating a professional website, using social media, and implementing online marketing strategies.*

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- ***Market Research:*** *Conducting market research helps understand the needs and trends in the oil and gas industry and adjust products or services accordingly.*
- ***Customer Care:*** *Effective customer care is crucial for ensuring customer satisfaction and gaining repeat business.*
- ***Compliance:*** *In this industry, products and services often need to meet strict legal and regulatory requirements. Complying with these regulations is crucial.*

ORGANIZATION OF THE SAKA HOLDING



CHIEF SALES OFFICER

Director Project Development

CONSTRUCTION

1. **Project Planning:** The construction department is responsible for comprehensive project planning, including setting objectives, schedules, budgets, and resource requirements.
2. **Procurement of Materials and Resources:** The department procures construction materials, machinery, equipment, and labour to ensure that all necessary resources are available for the project.
3. **Construction Site Management:** It monitors and coordinates on-site construction progress, including the coordination of subcontractors and trades.
4. **Quality Control:** The construction department ensures that all construction work meets quality standards and regulations through inspections and quality control measures.

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5. **Safety:** Workplace safety is of the utmost importance. The construction department implements safety policies and practices to prevent accidents and injuries.
6. **Budget and Cost Control:** It monitors project budgets and costs and ensures that the project stays within budget.
7. **Communication:** The construction department communicates regularly with clients, contractors, engineers, and other stakeholders to discuss project progress and any issues that may arise.
8. **Documentation:** It maintains accurate records and documentation of construction progress, scope changes, and other critical information.
9. **Time Management:** The construction department creates schedules and timelines for the project and ensures that milestones are met.
10. **Problem Solving:** When issues or delays arise, the construction department develops solutions and measures to get the project back on track.

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11. **Sustainability and Environmental Protection:** In modern construction companies, considering environmental impacts and sustainable construction practices is becoming increasingly important.
12. **Acceptance and Handover:** At the end of the project, the construction department is responsible for the acceptance and handover of the finished building or facility.

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Director Project Development

PROJECT FINANCE

1. **Resource Procurement:** Project financing is responsible for sourcing capital and financial resources for the project. This can be achieved through bank loans, bond issuances, equity investments from investors, or a combination of these financing methods.
2. **Risk Assessment:** Project financing conducts a thorough assessment of the project's financial risks. This includes analysing market risks, operational risks, political risks, and other potential challenges.
3. **Financing Structure:** Project financing develops a financing structure tailored to the specific requirements of the project. This may involve a combination of different financing instruments and sources to best support the project.
4. **Due Diligence:** Comprehensive due diligence is conducted to ensure that all aspects of the project and financing are carefully examined and understood.

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5. **Financing Contract Negotiations:** Project financing often involves complex contracts and agreements with various parties, including lenders, investors, and project partners. Negotiating these contracts is a key task.
6. **Monitoring and Risk Management:** After securing financing, project financing monitors the project's progress and financial risk. This includes identifying issues and implementing risk management strategies.
7. **Cost Control:** Project financing helps keep project costs in check and ensures that financial resources are used efficiently.
8. **Compliance:** Project financing ensures that all applicable laws and regulations related to project financing are complied with.
9. **Return Evaluation:** It evaluates the expected return of the project in relation to the financial risk undertaken to ensure the investment is appropriate.

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CHIEF LEGAL OFFICER

LEGAL DEPARTMENT

1. **Contract Management:** The legal department drafts, reviews, and negotiates contracts on behalf of the company. This includes customer contracts, supplier agreements, employment contracts, and more.
2. **Legal Counselling:** The legal department provides legal advice and counsel to the management and other departments of the company. They assist in resolving legal questions and ensure that the company complies with applicable laws and regulations.
3. **Mergers and Acquisitions:** Involvement in due diligence, contract negotiation, and legal compliance in mergers and acquisitions.
4. **Environmental Protection and Sustainability:** Addressing environmental and sustainability issues, especially in industries subject to stringent environmental regulations.

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5. **Crisis Management:** Playing a crucial role in risk assessment and crisis management during times of crises or legal challenges.
6. **Privacy and Data Protection:** Ensuring compliance with data protection laws and developing and enforcing data privacy policies.
7. **Intellectual Property:** They protect and manage the company's intellectual property, including trademarks, patents, and copyrights.
8. **Dispute Resolution:** The legal department represents the company in legal disputes, whether in court or through alternative dispute resolution methods such as arbitration or mediation.
9. **Internal Training:** Providing training to employees to educate them about legal matters and raise awareness of compliance.

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CHIEF FINANCIAL OFFICER

ACCOUNTING

1. Controlling
2. Administration
3. Analysis and Forecasting
4. Mathematics
5. Financial Reports
6. Finance
7. Risk Management
8. Tax and Regulatory Compliance

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CHIEF OPERATION OFFICER

FOREIGN TRADE

1. **Oil & Gas Operations**
2. **Logistics and Transportation:** Transporting crude oil and natural gas across international borders involves complex logistics, including shipping, pipelines, storage facilities, and other infrastructure.
3. **Hedging and Risk Management:** Due to price volatility in global markets, companies in the oil and gas trade often use derivative instruments such as futures and options to hedge price risks.
4. **Compliance and Customs Clearance:** Compliance with laws and regulations in international trade is crucial. This includes customs clearance, export controls, and adherence to trade sanctions.

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5. **International Contracts and Supply Agreements:** In the oil and gas industry, long-term contracts between companies and countries are common. These contracts may include supply agreements, price clauses, and volume guarantees.
6. **Export of Crude Oil and Natural Gas:** This involves selling crude oil, natural gas, and other hydrocarbon products to foreign markets. Oil and gas producers often export surpluses to serve international markets.
7. **Import of Crude Oil and Natural Gas:** Countries lacking domestic resources import crude oil and natural gas to meet their energy needs. Importing oil and gas products is crucial for many economies.
8. **Inventory Management:** support inventory management, deliveries, and logistics processes for the transportation of energy products.
9. **Precious Metals**
    - ***Market Analysis and Forecasts:*** *Given the volatility of precious metals markets, market analysis and forecasts play a crucial role in trading decisions.*

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CHIEF OPERATION OFFICER

ENERGY TRADE

1. **Market Analysis:** Energy traders closely monitor global energy markets to analyse supply and demand dynamics, price trends, geopolitical factors, and weather patterns that can impact energy prices.
2. **Supply and Demand Forecasting:** Traders forecast future supply and demand conditions for energy commodities, taking into account factors like production levels, consumption trends, and infrastructure constraints.
3. **Risk Management:** Managing risk is a critical aspect of energy trading. Traders use various risk management tools and strategies, such as hedging, to protect against price volatility and unexpected market events.
4. **Market Access:** Traders need access to various energy markets, including spot markets, futures markets, and over-the-counter (OTC) markets. They may use trading platforms and brokerage services to execute trades.

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5. **Data Analysis and Technology:** Energy traders rely on sophisticated trading systems and data analysis tools to make informed decisions. These tools help traders analyze market data, execute trades, and manage risk.
6. **Environmental Factors:** In recent years, environmental considerations and regulations have become increasingly important in energy trading. Traders may need to account for emissions allowances, renewable energy credits, and other environmental factors.

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CHIEF TECHNOLOGY OFFICER

FINTECH

1. **Start-up's goal** : What are the goals and objectives for establishing your start-up?
2. **Specific audience :** What specific audience are you interested in developing a product for? Your answer should guide the business model to use.
3. **Business processes:** Before launching your product, you need to understand the core aspect of your business offerings and determine key operational processes.
4. **Key partners:** Consult with investors, co-founders, and other strategic alliances.
5. **Consumer demand: The** thriving need in your geographical target market should guide your FinTech adoption model.

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CHIEF TECHNOLOGY OFFICER

IT

1. **Infrastructure Management:** The IT department is responsible for planning, implementing, and maintaining the IT infrastructure, including networks, servers, storage systems, and communication devices.
2. **Data Management:** Storing, backing up, and managing extensive volumes of data are crucial. This also involves ensuring data integrity and security.
3. **Trading Systems:** Developing and maintaining trading systems and applications that enable the trading of crude oil, natural gas, and other energy commodities.
4. **Risk Management:** Providing IT tools and systems to monitor and assess risks associated with trading activities, including market price fluctuations and geopolitical risks.
5. **Communication Systems:** Managing communication systems, including email, VoIP, and instant messaging, to facilitate communication between various departments and trading partners.

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6. **Cybersecurity:** Protecting IT systems and data from cyber threats, including developing security policies, training, and implementing security solutions.
7. **Back-Office Integration:** Integrating IT systems with back-office functions such as billing, accounting, and contract management.
8. **Continuity Planning:** Developing emergency recovery and business continuity plans to ensure business operations can continue in the event of unforeseen disruptions.
9. **Project Management:** Leading IT projects to introduce new systems or improve existing infrastructure.
10. **Compliance and Regulation:** Ensuring compliance with all relevant laws and regulations related to energy trading. This requires the implementation of compliance tools and processes.

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CHIEF TECHNOLOGY OFFICER

E-COMMERCE & MARKETING

1. Pricing and Trading: E-commerce allows companies to assess energy products online and set prices based on market data, supply and demand, and other factors. Trading of energy products can occur via electronic trading platform
2. Transaction and Contract Management: E-commerce platforms facilitate the management of transactions and contracts between various parties, including suppliers, customers, and trading partners.
3. Data Analysis and Reporting: E-commerce systems capture and analyse data on transactions, price trends, and market dynamics. The reports created determine the path to be followed in the HOLDING's electronic commerce structuring.

OUR SERVICES



- ENERGY
- INTERNATIONAL FOREIGN TRADE
- ENGINEERING & CONSTRUCTION
- BANKING & FINANCE
- WEALTH MANAGEMENT
- FOREIGN EXCHANGE
- FINANCIAL TECHNOLOGY



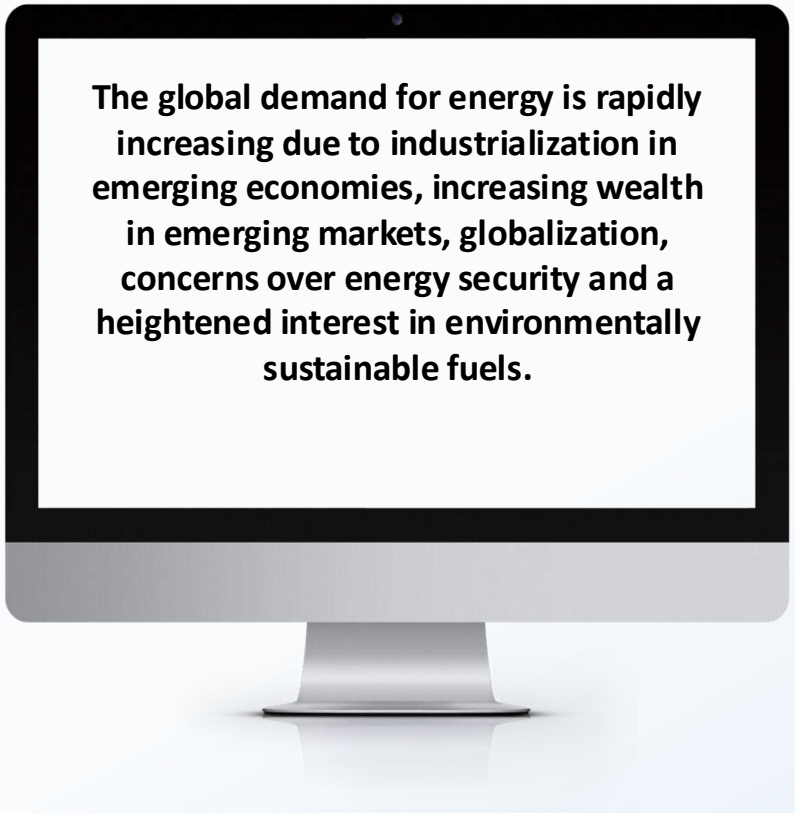
ENERGY

ENERGY



- ENERGY SOURCES
- FUEL OILS
  - TRADE INSPECTION
  - FUELS BLENDING
  - MONITORING
  - CONSULTANCY
  - TERMINAL OPERATIONS
- FUEL GASES
  - LNG CONTACT REVIEW & CONSULTANCY
  - LNG SHIP CALIBRATION
- COAL
  - EXPLORATION SERVICES
  - CARGO & VESSEL SERVICES
- ALTERNATIVE FUELS
- WIND
  - CONTRACT ENGINEER SERVICES
  - ASSESSMENT PHASE
  - TURBINE AND FOUNDATION PHASE
  - MANUFACTURING PHASE
- SOLAR
  - CONCEPTUAL PHASE
  - MANUFACTURING PHASE

ENERGY SOURCES



To meet these needs, energy suppliers need improved access to alternative energy sources including biofuels, uranium, coal bed methane and oil sands. While these new energy sources present new opportunities for growth within the energy sector through new and innovative technologies, there are several operational challenges.

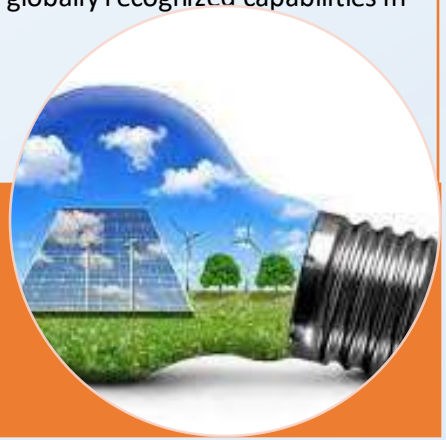
SAKA HOLDING is at the forefront of developing analytical, process and trade technologies for biofuels, uranium mining, coal bed methane and oil sands. Our experience and expertise enable you make these energy sources available to your customers in a safe, efficient and cost-effective manner.

Globally, SAKA HOLDING has extensive experience providing a comprehensive suite of services to clients involved in the exploration, development, production and trade of conventional and new energy commodities. We provide reliable, independent support at every step of the energy value chain for:

- ✓Exploration services
- ✓Flowsheet development and process design
- ✓Safety and licensing requirements. SAKA HOLDING has a proven track record in health and safety and environmental practices and protocols, including radioactive materials
- ✓Commercial trade support services

Partner with SAKA HOLDING and benefit from our globally recognized capabilities in the energy sector.

ENERGY SOURCES



FUEL OILS



TRADE INSPECTION

- The supervision of bulk movements - measuring both the quantities involved and the quality of each parcel - remains a basic trade requirement in business. However, the methodologies and techniques in use have developed over the years. Effective loss control and the preservation of cargo quality using standard trade methodologies alongside our innovative procedures, local knowledge and technical support is the primary goal of this service set.
- We continue to develop innovative methodologies to allow measurements to be made and validated and to allow trade facilitation, while at the same time complying with a changed environment and the various technologies in use around the world.
- Our trade inspection services include:

Measurement of volumes and weights ashore and on-board tankers

Sampling of oil, gas and chemical cargoes

Inventory measurement of oil, gas and chemicals

✓Laboratory analysis of bulk hydrocarbon cargoes

✓Pipeline measurement of bulk hydrocarbon deliveries

✓Preparation of inspectors reports to be used with Letters of Credit

✓Suitability inspections of shore tanks before rental or use

✓Supervision of lightering and other ship to ship transfers

✓Bunker surveys

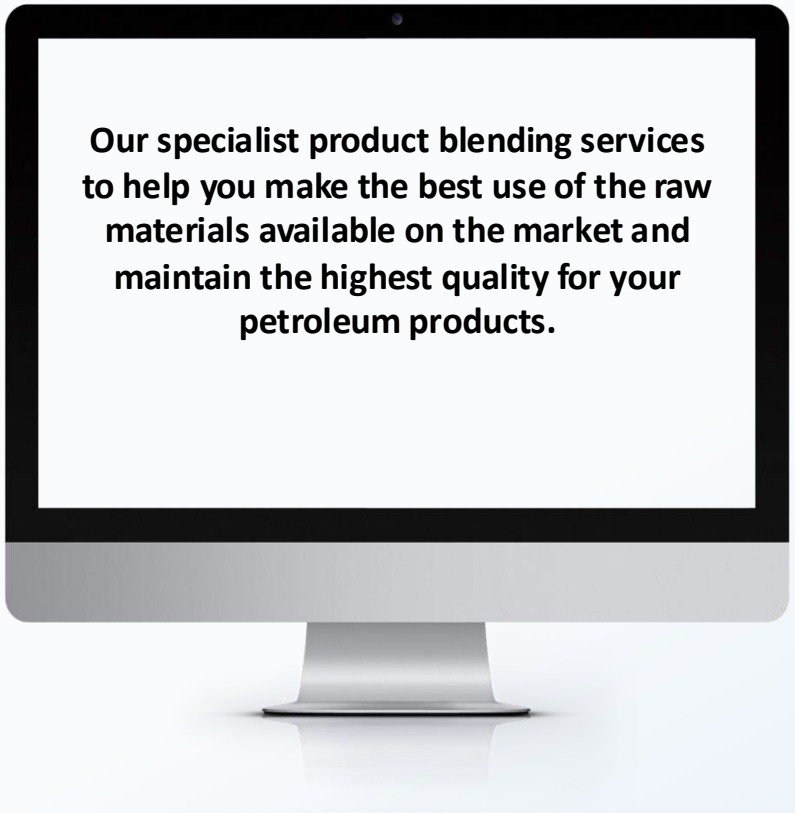
✓On hire and off hire surveys

✓FPSO and blend ship supervision

✓Blend supervision of gasoline, fuel oil and LPG blends



FUEL OILS

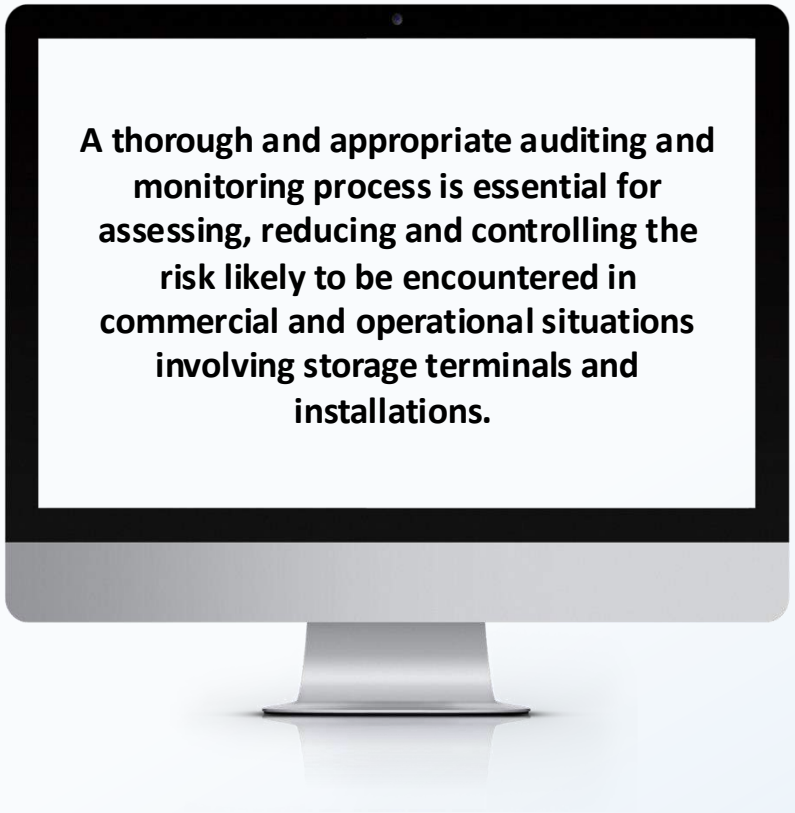


FUELS BLENDING

- Fuel blending involves mixing hazardous wastes or hazardous waste and commercial fuels to meet the specifications required by an incinerator, a cement kiln, or an industrial furnace.
- WM's fuels blending services allow your facility's high BTU (>5,000 BTUs/pound) liquids, sludge and solids, to be blended and used as an alternative fuel. Fuels blending can reduce your facility's overall waste disposal costs and support your company's sustainability objectives. It also permanently removes this materials from the environment.
- As part of its service, WM will work with your facility's management to:
  - Determine which of your hazardous wastes can be included in a fuels blending program.
  - Ensure your fuels blending program is in compliance with all applicable local, state and federal regulations.
  - Provide all necessary documentation.
  - Develop a service schedule that complements your facility's ongoing operations.



FUEL OILS

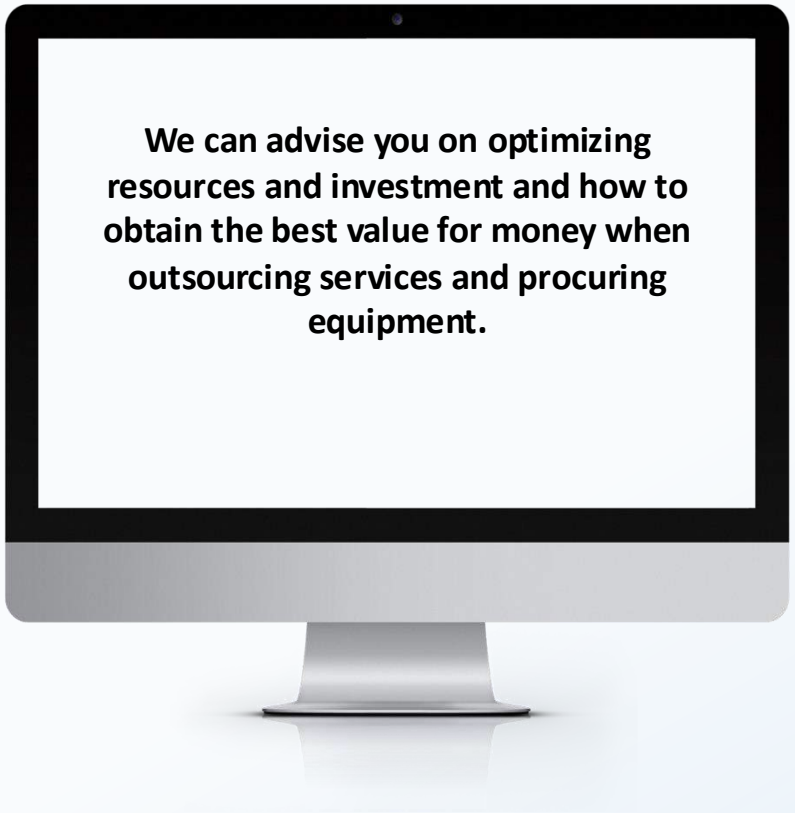


- According to the Carbon Trust, typically 20% of all business' annual energy costs are wasted through the use of inefficient equipment. Effective energy monitoring on a granular asset level continuously monitors equipment's performance and energy output and instantly recognises when an asset is not operating efficiently.
- Energy monitoring becomes even more effective when it is conducted in real-time. As soon as an asset breaks down, instant notifications can be sent to the maintenance team to rectify the situation before excessive amounts of energy is wasted. In addition, the continuous monitoring and analysis of equipment data means predictive maintenance can take place, so assets can continue to operate efficiently at all times with fewer failures. Reducing the cost of factory downtime.
- We conduct auditing and monitoring to help you assess the competency and standards of your terminal and facility service providers.
- Our services cover:
  * Storage and handling facilities
  * Operational and maintenance standards
  * Environmental and regulatory compliance
  * Hardware, processes and systems

MONITORING



FUEL OILS

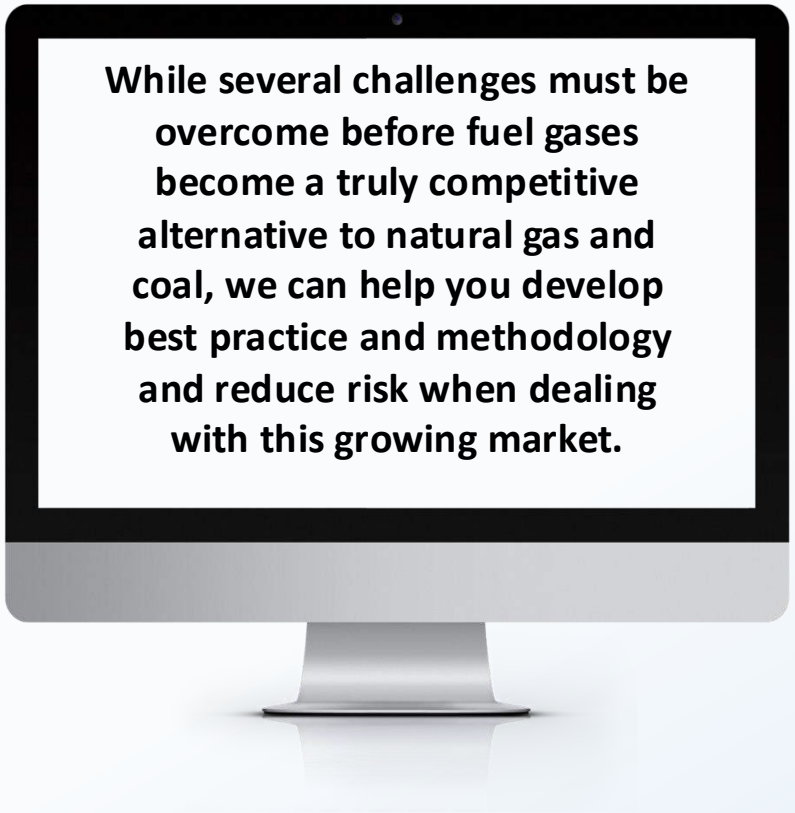


CONSULTANCY

- Our consultants provide specialist support in all areas of technical development, problem solving and quality assurance, offering innovative and practical solutions to our customers in the oil and gas industries.
- We bring the best expertise, innovation and new services based on client demands, new trends and shifts in the areas of environment, health, safety and sustainability (EHS). With our long-standing relationships between associate companies we share best practices, expertise and learnings to enable superior services and results to our clients.
- We have a focus on reducing risks to employees and the global environment. Our clients bring us complex issues, and our consultants help deconstruct the issues into understandable solutions. We provide engineering support from design to closure of a facility. By combining strategic thinking, multidisciplinary perspectives and technical expertise, we solve client challenges while also planning for a more sustainable future.
- Through our unique operating model, our associate provides a single point of contact to obtain global expertise to help you refine and/or create and implement global strategy, policy, compliance programs, and risk assessments for environment, health, safety (EHS) and sustainability.



FUEL GASES



- In addition to reviewing any new contracts through our comprehensive Sales and Purchase Agreement (SPA) review process, we also offer consultancy services to ensure the highest accuracy of sampling systems and compositional monitoring and can provide tailored custody transfer training.

- **SALES AND PURCHASE AGREEMENT REVIEW**
  We will conduct a review to:

✓Verify that the SPA is in line with the terminal set-up, ensuring that the terminal can comply with the requirements as agreed between buyer and seller.

✓Verify that all measurement, testing and calculation undertaken is in line with latest international (industry accepted) standards.

✓Verify that the calculation section is complete, and that full calculation can be done on the basis of complete information.

✓Identify your final results against all the other calculation possibilities, due to the different norms/standards through which final energy calculation can be made.

LNG CONTACT REVIEW & CONSULTANCY



FUEL GASES



- The complex liquefaction and re-gasification processes involved require that all volumes be measured with precision.
- LNG ship calibration from we can help you avoid systematic transit losses when transporting liquefied gas cargoes around the world, whatever type of vessel is involved.
- Calibration tables stay with a vessel for a very long period, perhaps for the entire lifetime of the ship. It is essential with high-value cargoes such as LNG that these tables represent the very best in both technology and the application of the same.
- Our specialist staff are trained not only in calibration but also in the science of LNG. This means that when carrying out the calibrations they are cognizant of the damage that can be caused inadvertently by even the smallest imperfection on the tank surface.
- We produce capacity tables and certificates of accuracy to ensure reliable volume determination.

LNG SHIP CALIBRATION



COAL



- **Exploration Project Management**
  We provide coal exploration project management services from initial planning to outcrop mapping, target delineation, drillhole spotting, core logging and splitting, and the submission of samples for analysis at our state-of-art laboratories.
- **Exploration Laboratory Analysis**
  Our analytical services during the exploration stage of your project include:

✓Coal bed methane analysis
✓Petrographic analysis
✓Core analysis

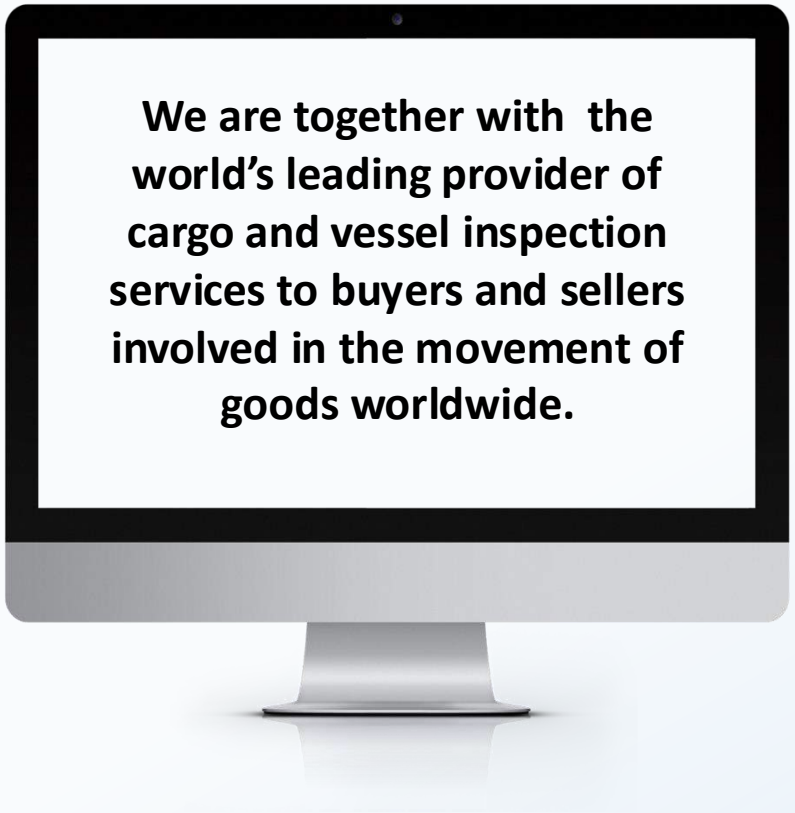
- **Environmental Assessments**
  Environmental responsibility is a fact of life in today's coal industry. Corporations are constantly confronted with new laws and regulations and focus on meeting environmental requirements. This can include adapting production processes, investing in emission-reducing techniques and ongoing environmental investigations. We offer the following environmental services to help you meet these ongoing challenges:

✓Environmental analysis
✓Environmental baseline studies
✓Environmental mineralogy
✓Acid rock drainage testing
✓Water treatment strategies
✓Mine closure and reclamation planning

EXPLORATION SERVICES



COAL



- Whether you are buying or selling, the inspection certificate or report provided by an independent inspector upon completion of the shipment inspection assures you an honest, accurate assessment of your commodity and the vessel.
- Our commercial cargo services include:

✓Cargo Tally Verification
✓Draft Surveys
✓Loss Prevention
✓Stockpile Inventory Measurement
✓Rust Evaluation
✓Belt Scales and Hopper Scales
✓Repack of dangerous waste & products

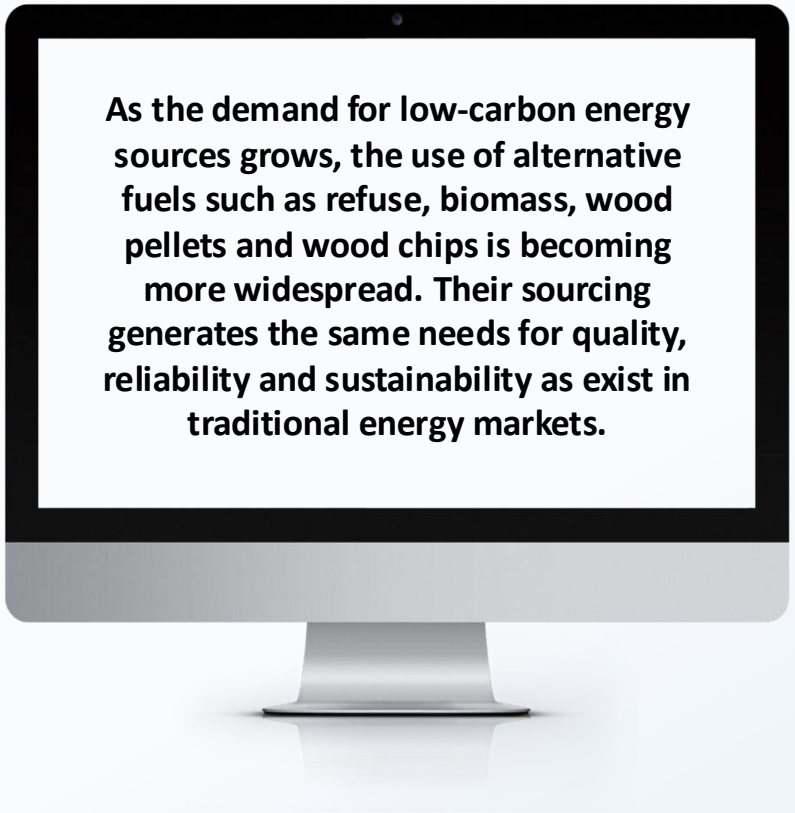
- Our commercial carrier inspection services include:

✓Loading Master / On – Off Hires
✓Hold and Hatch Inspections
✓Visual Inspections
✓Bunker and Conditional Surveys
✓Biotic Indices & Ballast Water Sampling

CARGO & VESSEL SERVICES



ALTERNATIVE FUELS



- Renewable energy is energy derived from natural sources that are replenished at a higher rate than they are consumed. Sunlight and wind, for example, are such sources that are constantly being replenished. Renewable energy sources are plentiful and all around us.
- Fossil fuels - coal, oil and gas - on the other hand, are non-renewable resources that take hundreds of millions of years to form. Fossil fuels, when burned to produce energy, cause harmful greenhouse gas emissions, such as carbon dioxide.
- Generating renewable energy creates far lower emissions than burning fossil fuels. Transitioning from fossil fuels, which currently account for the lion's share of emissions, to renewable energy is key to addressing the climate crisis.
- Renewables are now cheaper in most countries and generate three times more jobs than fossil fuels.
- Our extensive expertise in the energy industry, combined with our global capabilities means that we can help you manage your alternative fuels supply chain wherever you are in the world and whatever your requirements. Through the development of best practice and methodology and risk reduction, we will make sure that your alternative fuels meet required standards, ensuring the safe running of your operations.

ALTERNATIVE FUELS



WIND



- As a project investor you need to be certain that your main contractor adheres to all the terms of your contract. As an independent third-party, we offer you a comprehensive range of contract engineer services, including lender's engineer and owner's engineer services, ensuring your project is carried out to the required quality and in accordance with all conditions.
- **WHY USE CONTRACT ENGINEER SERVICES ?**
- From the initial design phase, right through to construction and operation, the combined skills of our team of multi-disciplinary specialists provides you with effective professional management, helping you to:

✓Benefit from a comprehensive range of contract engineer services, including lender's engineer and owner's engineer services

✓Ensure that the main contract between you and your main contractor meets all required and agreed conditions

✓Benefit from independent monitoring of your project schedule to help deliver the required quality and technical specifications

✓Ensure that your installations, materials, equipment, facilities and projects meet all quality and performance requirements, whether regulatory, voluntary, legal or customer-based

✓Focus on your core business by limiting the participation of your employees to supervision and releasing of payments

CONTRACT ENGINEER SERVICES



WIND



- Wind energy usage is increasing at fast rates due to significant technical advances, energy supply security and environmental concerns. Research is focusing among other areas on the development of reliable and accurate wind energy assessment methods. Offshore wind energy resources are usually larger than at geographically nearby onshore sites, which may offset in part higher installation, operation, and maintenance costs. Successful offshore wind energy development relies on accurate analysis and assessment of wind energy resource potential. Offshore wind assessment challenges are related to the wind turbine size, offshore installation challenges, lack of adequate and long-term wind and meteorological measurements, etc. Wind, a highly intermittent phenomenon has large spatiotemporal variability, being subject to sub-hourly, hourly, diurnal, seasonal, yearly, and climate variations in addition to their dependence on the geography and environment. Wind regime characteristics are critical to all aspect of a wind energy project, e.g. potential site identification, economic viability, equipment design, operation, management, or wind farm impacts on the electric grid. For a reliable wind energy assessment, measurements at rotor heights are required at least for one year. If such measurements are not available needs to be substituted by alternative approaches, e.g. measure-correlate-predict or numerical methods.
- At this crucial design basis and site assessment stage, our offers a wide range of services to help you make the right choices, ranging from assessment to auditing to testing to technical assistance. Our global coverage and depth of know-how guarantees you access to up-to-date information and techniques – wherever you are in the world.

ASSESSMENT PHASE



WIND

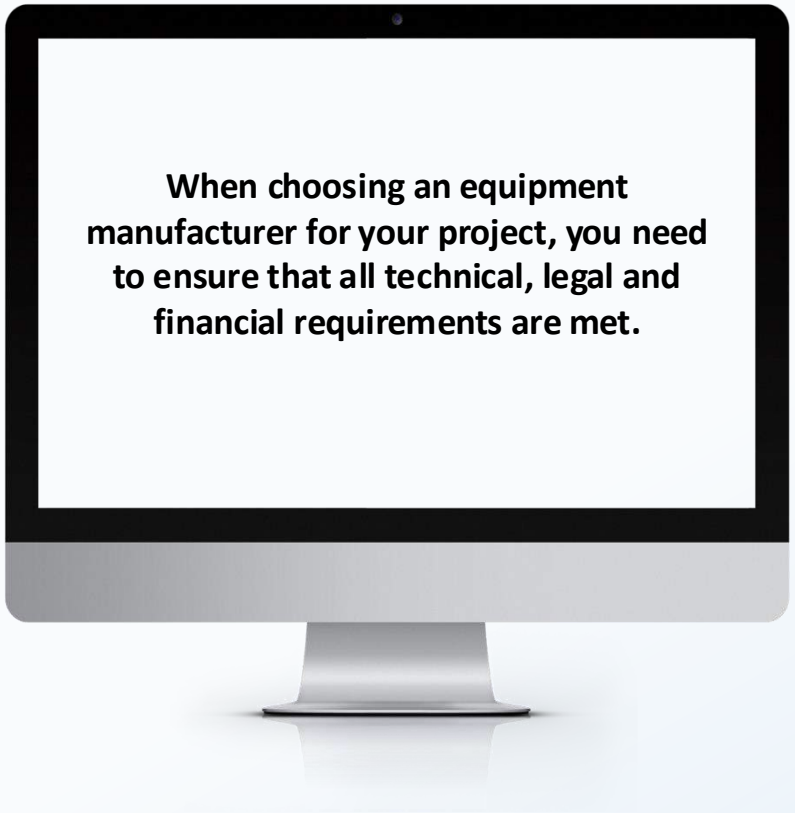


- Never before has the question of optimizing the foundations for wind turbines been as valid as today, in the context of searching for the best model of financing and highest profitability of investments in wind farms. When deciding to undertake such a project, investors must specify the expected rate of return and time frame for investment in advance. Most often, the financing is based on a feed-in tariffs (FiTs), feed-in premium (FiP), tenders, tradable green certificates (TGS), Power Purchase Agreement or Contracts for Difference (CfDs).
- In recent years, more and more is heard about investments without subsidies, based only on a fixed price for the energy generated, so-called “black energy”.
- Regardless of finding the best model of profitability of a wind farm, the interest of each investor is to optimize the project implementation costs. The better the wind farm project is prepared, thought out and planned, the more money can be saved. The biggest reductions in investment costs can be obtained at the stage of wind project implementation, in which one of the most significant expenses is the cost of the foundation itself.
- The optimization of the foundation for the tower of the wind turbine should first of all be made with rationality, based on knowledge and experience, because the basic goal must be the failure-free construction. It is ill-advised if the marketing pressure of winning orders leads to balancing on the edge of security.

TURBINE & FOUNDATION PHASE



WIND



- SAKA HOLDING works with wind energy technology suppliers to promote advanced manufacturing capabilities. The goals are to increase reliability while lowering production costs and promote an industry that can meet all demands domestically while competing in the global market. The Wind Energy Technologies Office supports industry partnerships and targeted R&D investments that integrate new designs, materials, and processes into manufacturing facilities, thus making wind turbines a more affordable domestic energy source for communities around the country.
- Whether you are looking to select a supplier, control product quality or manage the integrity of your supply chain, we are there to support you throughout the manufacturing stage of a project. We offer assessment, auditing, testing and technical assistance services to help you make the right choices. Our global coverage and depth of know-how guarantees you access to the most up-to-date and relevant information and techniques.
- Wind turbine installations are often assembled using parts from different suppliers. We can help ensure the quality and integrity of the entire installation by checking the quality of its component parts.

MANUFACTURING PHASE



SOLAR

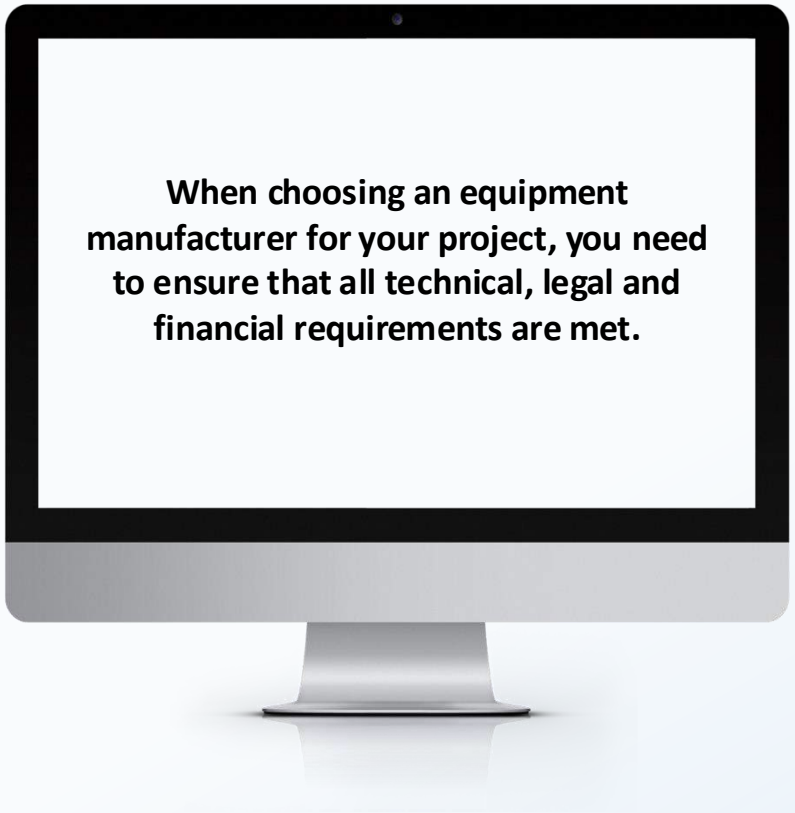


- Designed for decision makers in developing and emerging as well as developed economies, this guide does not cover every aspect of solar energy technology, policy and deployment. Rather, it aims to provide a comprehensive list of steps and issues for each phase of solar energy road mapping and deployment. Selected case studies encapsulate the wide array of existing applications, and discussions of deployment drivers and barriers are accompanied by realistic recommendations for actions, tools, and useful information.
- This crucial planning phase forms the foundation for the subsequent design phase.
- Our offers a wide range of services to support project feasibility studies and all aspects of managing risk at the concept stage. Our global coverage and expertise guarantees you access to the most up-to-date and relevant information and techniques.
- For solar energy projects, ensuring that a concept is viable and feasible is key to its subsequent success. Find out how we can support your solar energy projects at the conceptual phase.

CONCEPTUAL PHASE



SOLAR



- Solar cells basically consist of pure silicon, a metalloid which in nature is not available in that pure condition. A first step is the deoxidization of silicon dioxide (SiO2) through carbon arc welding (CAW). In this process, carbon dioxide (CO2) and silicon are produced. This silicon produce with ca. 99% still not sufficiently pure for solar cells must then further be purified. Purification is done through the floating zone technique under which the 99% silicon rods are moved through a heated zone many times into the same direction until all the impure parts of the rod are at one end of the silicon rod. The impure part is then cut off and the remaining 100% pure silicon rod can now be used in the production process.
- Whether you are looking to select a supplier, control product quality or manage the integrity of your supply chain, we are there to support you throughout the manufacturing stage of a project. We offer assessment, auditing, testing and technical assistance services to help you make the right choices. Our global coverage and depth of know-how guarantees you access to the most up-to-date and relevant information and techniques.
- Solar panel installations are often assembled using parts made by different suppliers. We can help ensure the quality and integrity of the entire solar panel installation by verifying the quality of its various component parts.

MANUFACTURING PHASE





INTERNATIONAL FOREIGN TRADE

INTERNATIONAL FOREIGN TRADE



- **BASIC COMPILATION**
- **SAKA HOLDING COMMERCIAL SERVICE**
  - **VIRTUAL SERVICES**
  - **EXPORT**
  - **IMPORT**
  - **LOGISTICS**
  - **CUSTOMS**
- **SAKA HOLDING E-COMMERCE SERVICE**
  - **E-COMMERCE STATISTICS**
  - **E-COMMERCE STRATEGY**

BASIC COMPILATION



- If there is a point on which most economists agree, it is that trade among nations makes the world better off. Yet international trade can be one of the most contentious of political issues, both domestically and between governments.
- When a firm or an individual buys a good or a service produced more cheaply abroad, living standards in both countries increase. There are other reasons consumers and firms buy abroad that also make them better off—the product may better fit their needs than similar domestic offerings or it may not be available domestically. In any case, the foreign producer also benefits by making more sales than it could selling solely in its own market and by earning foreign exchange (currency) that can be used by itself or others in the country to purchase foreign-made products.
- Still, even if societies as a whole gain when countries trade, not every individual or company is better off. When a firm buys a foreign product because it is cheaper, it benefits—but the (more costly) domestic producer loses a sale. Usually, however, the buyer gains more than the domestic seller loses. Except in cases in which the costs of production do not include such social costs as pollution, the world is better off when countries import products that are produced more efficiently in other countries.

INTERNATIONAL FOREIGN TRADE



BASIC COMPILATION



- **COMPARATIVE ADVANTAGE**
- Even a country that is more efficient (has absolute advantage) in everything it makes would benefit from trade. Consider an example:
- Country A: One hour of labor can produce either three kilograms of steel or two shirts. Country B: One hour of labor can produce either one kilogram of steel or one shirt.
- Country A is more efficient in both products. Now suppose Country B offers to sell Country A two shirts in exchange for 2.5 kilograms of steel.
- To produce these additional two shirts, Country B diverts two hours of work from producing (two kilograms) steel. Country A diverts one hour of work from producing (two) shirts. It uses that hour of work to instead produce three additional kilograms of steel.
- Overall, the same number of shirts is produced: Country A produces two fewer shirts, but Country B produces two additional shirts. However, more steel is now produced than before: Country A produces three additional kilograms of steel, while Country B reduces its steel output by two kilograms. The extra kilogram of steel is a measure of the gains from trade.

WHY COUNTRIES TRADE



BASIC COMPILATION



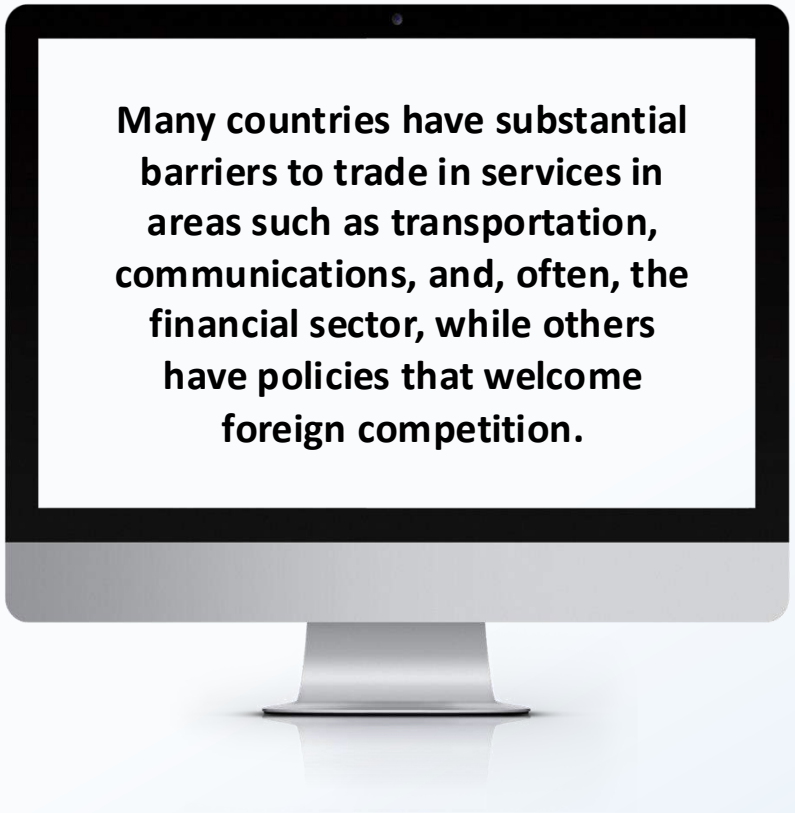
WHY TRADE REFORM IS DIFFICULT

Trade contributes to global efficiency. When a country opens up to trade, capital and labor shift toward industries in which they are used more efficiently. That movement provides society a higher level of economic welfare. However, these effects are only part of the story.

Trade also brings dislocation to those firms and industries that cannot cut it. Firms that face difficult adjustment because of more efficient foreign producers often lobby against trade. So do their workers. They often seek barriers such as import taxes (called tariffs) and quotas to raise the price or limit the availability of imports. Processors may try to restrict the exportation of raw materials to depress artificially the price of their own inputs. By contrast, the benefits of trade are spread diffusely and its beneficiaries often do not recognize how trade benefits them. As a result, opponents are often quite effective in discussions about trade.

TRADE REFORM

BASIC COMPILATION



- Reforms since World War II have substantially reduced government-imposed trade barriers. But policies to protect domestic industries vary. Tariffs are much higher in certain sectors (such as agriculture and clothing) and among certain country groups (such as less developed countries) than in others.

- Moreover, trade barriers affect some countries more than others. Often hardest hit are less developed countries, whose exports are concentrated in low-skill, labor-intensive products that industrialized countries often protect. The United States, for example, is reported to collect about 15 cents in tariff revenue for each $1 of imports from Bangladesh (Elliott, 2009), compared with one cent for each $1 of imports from some major western European countries. Yet imports of a particular product from Bangladesh face the same or lower tariffs than do similarly classified products imported from western Europe. Although the tariffs on Bangladesh items in the United States may be a dramatic example, World Bank economists calculated that exporters from low-income countries face barriers on average half again greater than those faced by the exports of major industrialized countries (Kee, Nicita, and Olarreaga, 2006).

TRADE POLICIES



BASIC COMPILATION

Differences in comparative advantage may arise for several reasons. In the early 20th century, Swedish economists Eli Heckscher and Bertil Ohlin identified the role of labor and capital, so-called factor endowments, as a determinant of advantage.

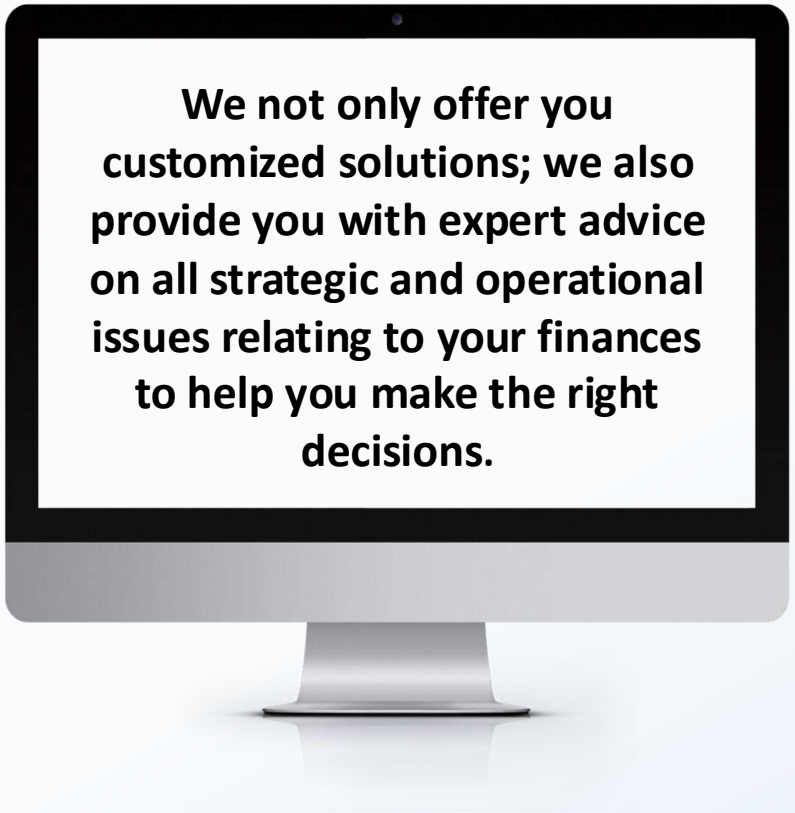
TRADE POLICIES

- The World Trade Organization (WTO) referees international trade. Agreements devised since 1948 by its 153 members (of the WTO and its predecessor General Agreement on Trade and Tariffs) promote nondiscrimination and facilitate further liberalization in nearly all areas of commerce, including tariffs, subsidies, customs valuation and procedures, trade and investment in service sectors, and intellectual property. Commitments under these agreements are enforced through a powerful and carefully crafted dispute settlement process.

- Under the rules-based international trading system centered in the WTO, trade policies have become more stable, more transparent, and more open. And the WTO is a key reason why the global financial crisis did not spark widespread protectionism. However, as seen most recently with the Doha Round of WTO trade negotiations, the institution faces big challenges in reaching agreements to open global trade further. Despite successes, restrictive and discriminatory trade policies remain common. Addressing them could yield hundreds of billions of dollars in annual global benefits. But narrow interests have sought to delay and dilute further multilateral reforms. A focus on the greater good, together with ways to help the relatively few that may be adversely affected, can help to deliver a fairer and economica

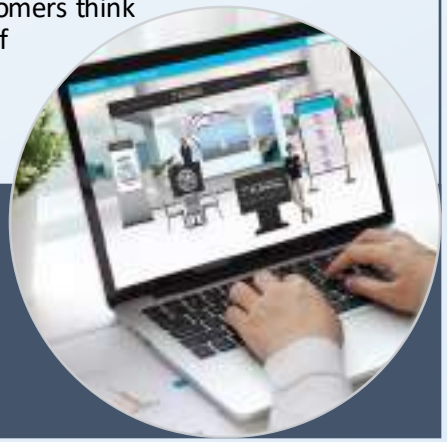


SAKA HOLDING COMMERCIAL SERVICE



- **THE SAKA HOLDING COMMERCIAL SERVICE IS HERE TO HELP!**
- Connecting you to business opportunities in markets around the world as quickly and efficiently as possible is a priority for the SAKA HOLDING Commercial Service – especially during challenging times. Take advantage of our menu of virtual export promotion services and learn more about our refund policy to help you export with peace of mind.
- **SAKA HOLDING VIRTUAL EXPORT PROMOTION SERVICES**
- **Customized Market Research**
- We answer questions about an overseas market including market trends and size, customary distribution and promotion practices, market entry requirements, regulations, product standards and registration, key competitors and potential agents, distributors, or strategic partners.
- **What Should I ask in my market resarch servey?**
- When you reach SAKA HOLDING Virtual Services , you want to ask specifics. Find out about demographics, customer behaviors, and how people feel about your product. A common mistake is asking unnecessary, personal questions that can come off as rude. check out our article on market research questions to learn more about how to ask smart, relevant questions.
- **What kinds of market research are out there?**
- Eight different types of market research exist—so dive into them and work out what fits your needs. If you're a local shoe shop in Connecticut looking to open another store—you'll want to do some competitive analysis. If you part of a growing business and you want to find out what your customers think of you—then you'll need to carry out some kind of customer research.

VIRTUAL SERVICES



SAKA HOLDING COMMERCIAL SERVICE

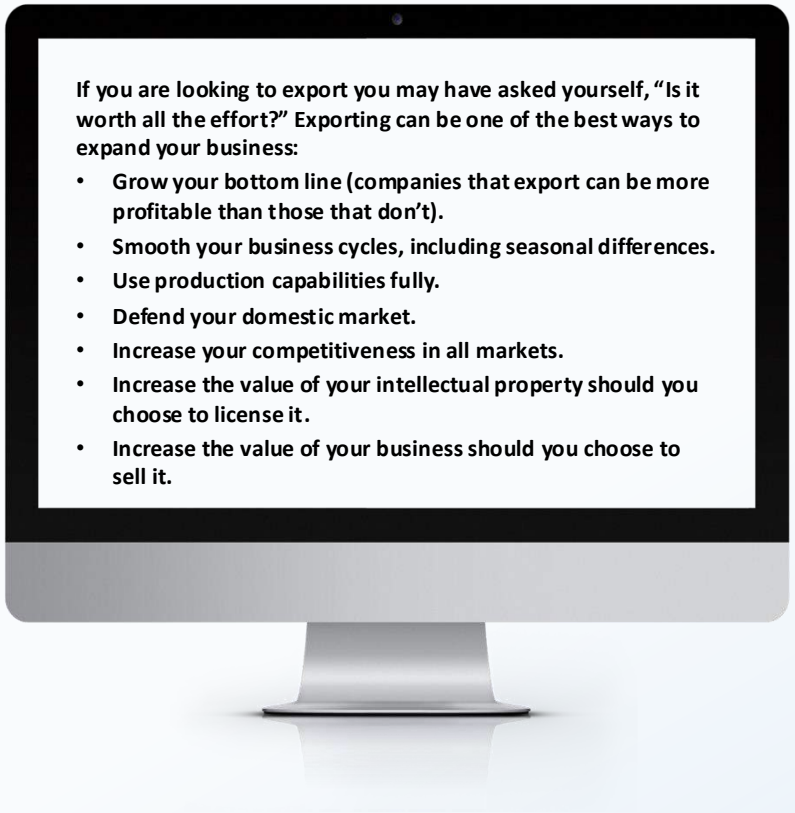


- **In light of the services, you will receive from SAKA HOLDING Commercial Service, you will receive service from the 10 Steps portal to export your products.**
- **Step 1 – Getting started: assessing your export potential**
  Examining the basics of exporting. Evaluate your readiness with fifteen questions.
- **Step 2 – Globalization: linking to global value chains**
  Connecting to the world's top suppliers. See how value chains link your business to the world.
- **Step 3 – Charting your route: developing your export plan**
  Planning starts at home before you export. Determine how to draft and maintain an evergreen plan.
- **Step 4 – Setting out: identifying your target market**
  Selecting a target market can make or break success. Become effective in targeting the right market.
- **Step 5 – Reaching the customer: developing your export marketing strategy**
  All markets are not the same. Understand how to adapt your strategy to address cultural differences.

EXPORT



SAKA HOLDING COMMERCIAL SERVICE



- **Step 6 – Opening the door: entering your target market**
  Developing your market-entry strategy. Learn how Free Trade Agreements benefit your planning.
- **Step 7 – Shippers and shipping: delivering the goods**
  Getting goods to market can be challenging. Become efficient in managing export logistics.
- **Step 8 – Identifying your export financing requirements**
  Understanding risks and protecting from shortfalls. Discover financing opportunities to support export success.
- **Step 9 – The fine print: understanding the legal side of international Trade**
  Interpreting the rules of engagement can be complex. Master how to safeguard your goods and services.
- **Step 10 – Selling online: E-commerce for exporters**
  Taking advantage of the internet is easy. Access new markets from the comfort of home.

EXPORT



SAKA HOLDING COMMERCIAL SERVICE

Despite these benefits, a poor choice of suppliers, production delays or currency fluctuations can quickly make a good import idea turn bad. "A lot of companies run into trouble by jumping into importing too quickly, with inadequate preparation," says Patrick Grenier, a business consultant at BDC who advises entrepreneurs on importing. "It's common to see businesses sign on with the first supplier they meet and not do enough vetting."

In light of the services, you will receive from SAKA HOLDING Commercial Service, you will receive services from the 8 Steps portal to import the products you need.

1. Attend trade shows

- Your first step is to find reliable suppliers. An excellent place to start is at various trade shows where foreign companies show off their wares.

2. Visit potential suppliers in person

- Based on your initial contacts, make a short list of companies that seem like good potential suppliers or partners. Research these companies in-depth by asking for samples, evaluating their team and getting a sense of what they'd be like to work with. Scratch off those that don't meet your requirements, and then arrange on-site visits to meet the most promising ones.

3. Diversify your supplier list

- Try not to rely on a single supplier. Diversifying helps ensure continued supply in case of interruption with one of your partners. "Let them know they're not your only supplier". "Then you're not a hostage of any one company."

4. Research Your Country taxes, fees and product requirements

- Before signing an agreement with a supplier, be sure to check whether their products meet your country regulatory requirements

IMPORT



SAKA HOLDING COMMERCIAL SERVICE

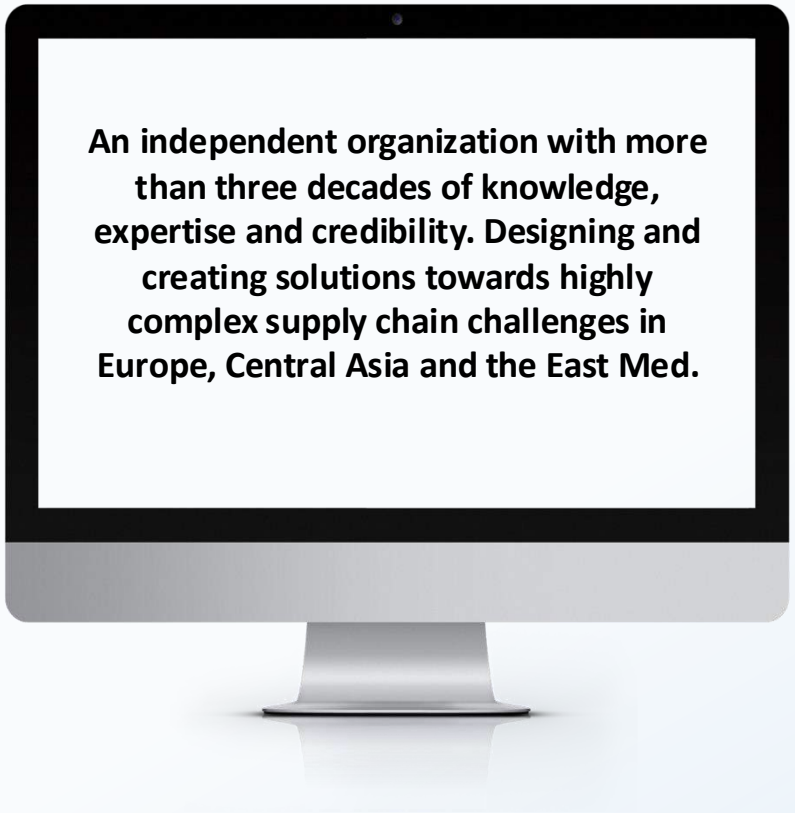


- **5. Hedge your currency risk**
  Payment for imports is usually made in U.S. dollars or euros. Both currencies can fluctuate significantly against your country local currency, with major impacts on your margins. You can hedge your risk with the help of a currency broker or your bank.
- **6. Verify goods before final payment**
  Suppliers often ask for partial payment upfront when an order is first made—30% is typical—then require the balance to be paid before products are shipped. Especially with a new supplier, it's a good idea to make a trip to inspect goods in person before releasing final payment. You can also negotiate with the supplier, so they accept final payment when the shipment arrives in your country. In this way, you won't have to pay while the merchandise is in transit.
- **7. Regularly check in on suppliers**
  It's important to contact suppliers regularly to see how production is going, especially with time-sensitive orders.
- **8. Watch holidays**
  Keep on top of important dates in your suppliers' country. Some holidays may involve extended work breaks when production shuts down. Holiday dates may change from year to year. For example, the Chinese New Year break can last as long as a month for many suppliers.

IMPORT



SAKA HOLDING COMMERCIAL SERVICE



- **Operations**
  We listen, question, comprehend and ensure we are completely clear on the goal.
- We take it away, break it down and build it up. Our vast knowledge allows us to propose more than one option from which your only task is to select the right fit for you. From transport to warehousing, VAS to vehicle security, our team are well versed in providing you the service you deserve. Limitless logistics is not a motto. If the geographical feasibility exists, we'll find it and make it happen.
- Our agility and range of professional partnerships allow us to be your extended logistics arm, we take the pain away.
- Our ability and versatility coupled with our agility and resiliency reinforce the strength of our solutions in a rapidly changing landscape.

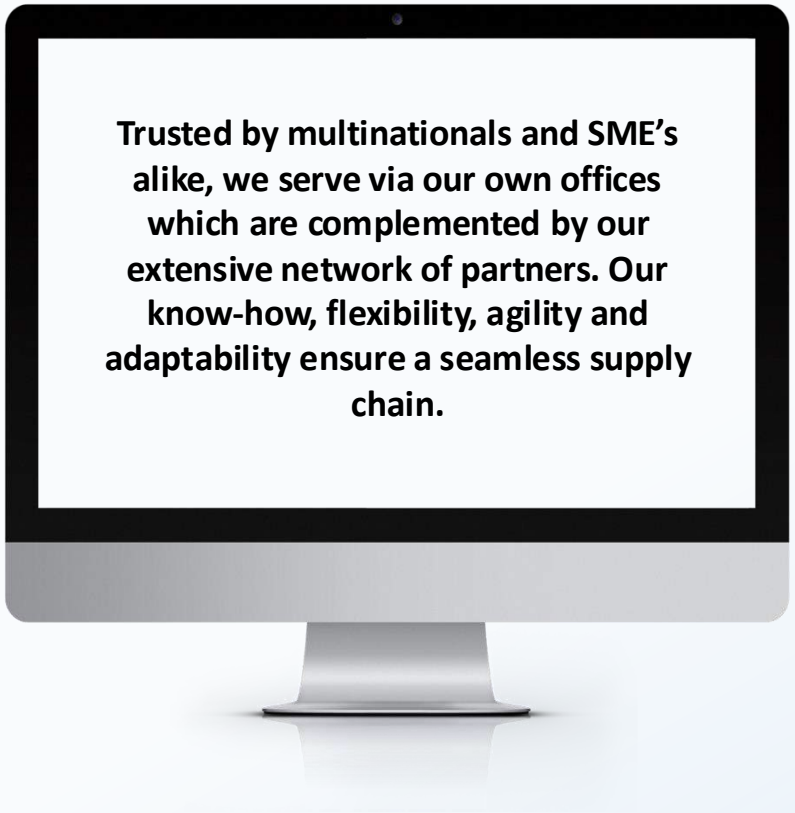
❑**Warehousing & VAS**

- With a wide network of partners, we are able to offer a multitude of solutions from basic external storage for oversized machinery and containers to intricate solutions and piece picking.
- Our specialised network of partners can support with e-commerce, retail, VAS and distribution at item level as well as LTL/FTL. Your specific inquiries will be handled with an in-depth study by our team of experts.



LOGISTICS

SAKA HOLDING COMMERCIAL SERVICE



❑**Multimodal**
Nothing is off limits when it comes to transport modes. With our network and experiences, we will be able to find the best method to get your goods delivered where they're needed, when they're needed.
Our multimodal options are perfect for ensuring you have the most optimal route, as well as one resilient to the ever rapidly changing landscape.

❑**Customs (AEO Certified)**
Our resilience and ability to endure adversity stems from our core DNA. We chose our path, and we did it with good reason, the more difficult and diverse the bigger the learning.
The smarter we are, the bigger your win. Operating in countries where rules and regulations are in place until they are not – is no surprise for us, we adapt, we steer our vessel and crew with precision to ensure compliancy.
We learn fast and act faster. The strength of a global network of partnerships allow us to stay ahead of the game.

❑**Challenging Markets**
Our attention to detail is on point as is our knowledge in short-sea and deep-sea shipping routes and options.

LOGISTICS



SAKA HOLDING COMMERCIAL SERVICE



❑**Projects**

We aim to simplify complex projects by breaking down the needs. We carefully study the end-to-end mission, understand the remit, the exceptions, the customs and the timelines. Your criteria is set, and we establish the modality and methodology, projects are prone to change, each of our solutions comes with a back up and express route, we lift the load and assume the burden.

❑**Oversized**

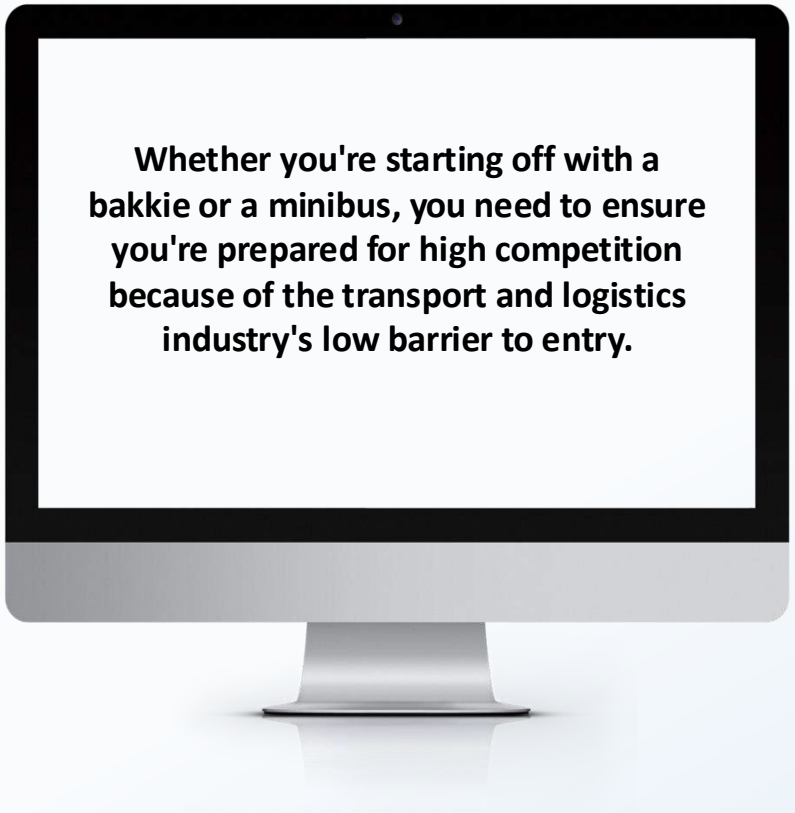
We offer solutions for a variety of “high and heavy” cargoes across the UK, Europe, CAS & other regions.

- Provision of Haulage Permits
- Loading Supervision
- Route Surveys
- Local Lifting Services
- Storage of Project Cargo
- Organisation of Related Customs Services
- Precise Scheduling



LOGISTICS

SAKA HOLDING COMMERCIAL SERVICE



❑**Visibility**

Proactive reporting for a resilient supply chain. Knowledge is strength, our tracking serves in aiding your planning, your manpower.

Why block a slot and manpower when vehicles are late? Our ETA's are as strong as they can be given, we cross borders and endure weather extremes. A fully adaptable report which can support your internal KPI's and much more.

❑**Compliance**

Through our Compliance program our aim is to proactively prevent issues from occurring, drive accountability for behaviors, and generate learnings that can be applied across the organization. We expect our business partners to share these values and uphold them when doing business with SSL or, when acting on our behalf.

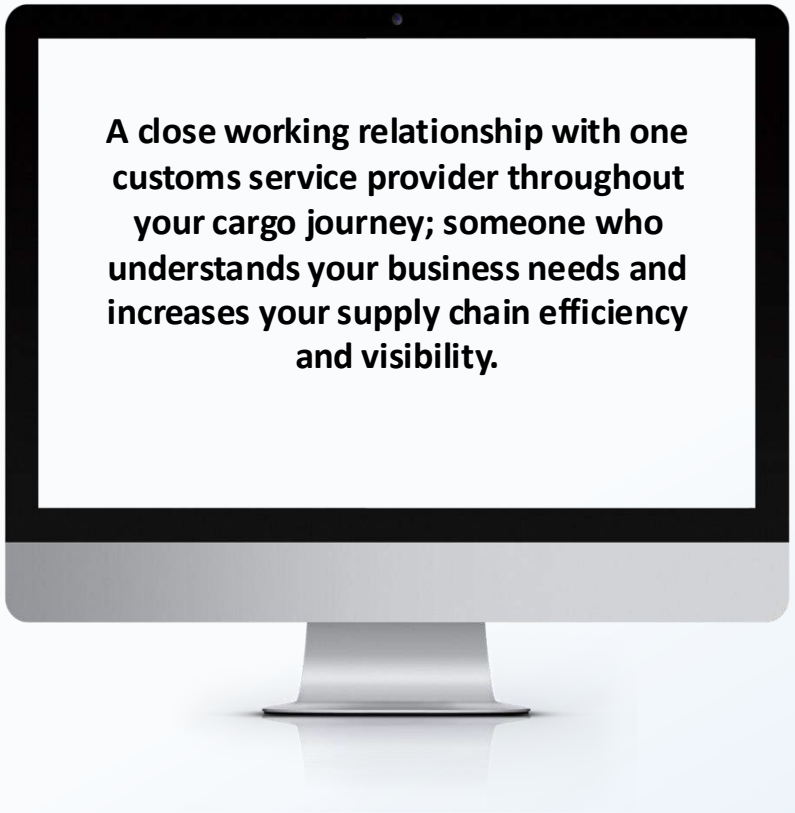
❑**Health & Safety**

Forms part of our core compliance, every aspect of the business is rigorously validated through regular audits and allows us to remain at the forefront of this critical issue. We are committed to ensuring a safe environment for our staff and partners alike, that is further enriched with every new request from our customers.

LOGISTICS



SAKA HOLDING COMMERCIAL SERVICE



❑**With us, you can easily manage other crucial areas of your business and leave customs in the hands of a trusted partner. Here's why:**

- **We handle your business around the world**
  Every business and supply chain is unique. That's why we tailor our broad range of customs solutions to fit your business needs, no matter the size of your operation.
- **New services and capabilities**
  Our suite of customs services is continuously evolving to help you understand and comply with trade regulations and provide efficiency.
- **Strong data management and visibility**
  Our range of solutions gives you a bird's eye view to spot supply chain enhancement opportunities or deal with potential problems.
- **Efficient services that benefit your bottom line**
  We offer convenient and easy-to-use solutions to help you streamline your importing and exporting processes and reach your goals even faster.

❑**Our range of Customs Services**

- Every importer and exporter needs to have customs clearance. Maersk can help expedite this process at both origin and destination. Our core services include:
- Import Declarations
- Export Declarations
- In-Transit Declarations



CUSTOMS

SAKA HOLDING COMMERCIAL SERVICE



Providing end-to-end integration
Integrate your customs process with our Supply Chain Management (SCM) platform for export data management and downstream import benefits.

Global Trade and Customs Consulting services
Compliance experts and specialist trade consultants help you man oeuvre the complex world of tariff codes, taxes, duties and international trade regulations to help decrease costs and increase predictability.

Offering more compliance control
Dedicated compliance management teams to closely monitor your customs activity along with the latest changes in legislation.

Optimising your supply chain
Keep your complex supply chain running smoothly by minimising downtime and reducing costs with a tailor-made approach that's unique to your business needs.

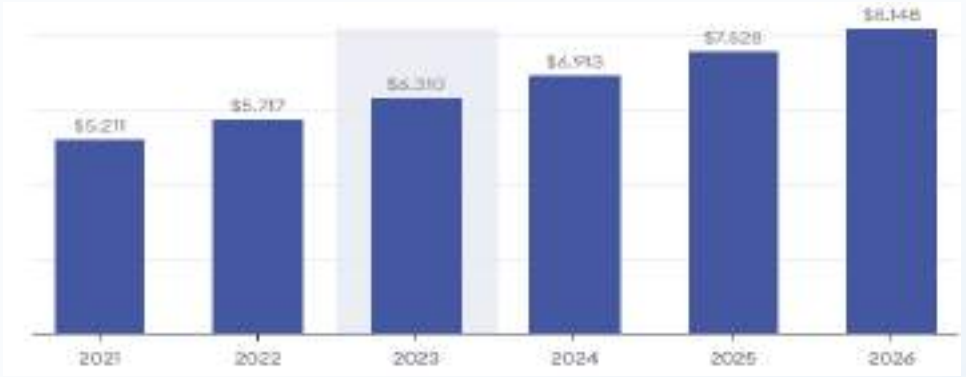
CUSTOMS



SAKA HOLDING E-COMMERCE SERVICE



❖**General E-Commerce Statistics**



- **20.8% of retail purchases are expected to take place online in 2023**

  Quickly departing are the days when shoppers would trek to the local mall to spend the day perusing various shops. Nowadays, the first touchpoint a customer has with a business typically takes place online, especially if the company has a presence on social media. As entrepreneurs look to start new businesses with little overhead, renting a physical retail space may no longer be a top priority as the focus shifts to establishing a web presence that captures these online sales with a low barrier to entry.

E-COMMERCE STATISTICS



SAKA HOLDING E-COMMERCE SERVICE



- **By 2026, 24% of retail purchases are expected to take place online**
  - There's no denying that online shopping is popular in today's day and age. But how will it look a few years from now? Research shows that it's more than just a trend. Customers will likely continue to turn to the internet every time they want to make a retail purchase. It's clear that turning your business into an e-commerce venture is more than just a fad. It's a great long-term investment, especially if you hope to scale.
- **E-commerce sales are expected to grow 10.4% in 2023**
  - Since 20.8% of retail purchases are expected to take place online in 2023, it's no surprise that e-commerce sales are supposed to increase as well. With more customers shopping online, your business can sell more and earn more as a result. Whether your goal is to boost your sales by a small percentage, or you hope to completely transform your business from a startup to a large organization, e-commerce can help.
- **The global e-commerce market is expected to total $6.3 trillion in 2023**
  - One of the greatest benefits of e-commerce is that you can sell your products and services to anyone, from anywhere. As long as a customer has access to your website, they can purchase from it, even if they're on the other side of the world. If you currently have a local or national presence, this strategy can give your brand the global presence it needs to enjoy unmatched growth.

E-COMMERCE STATISTICS



SAKA HOLDING E-COMMERCE SERVICE



- **By 2026, the e-commerce market is expected to total over $8.1 trillion**
  When we say e-commerce is not a fad but a valuable long-term strategy, we mean it. In just three years from now, it's supposed to take up trillions of dollars in market share. So what does this mean for your business? If you don't jump on the online sales bandwagon now, you'll likely miss out on a lot of money.
- **The U.S. e-commerce market will reach over $1.1 trillion in sales in 2023**
  While the global e-commerce market is expected to take off, so is the U.S. e-commerce market.[1] This is great news if you'd like to target customers on a national level. Even if you're located in one state, you can sell to those across the country. E-commerce is an easy and affordable way to boost your U.S. sales.
- **In the U.S., 16.4% of retail purchases are expected to take place online in 2023**
  Whether you sell T-shirts, furniture, supplements or anything in between, rest assured that taking your products online is worthwhile. Shopping online rather than at a brick-and-mortar location is the norm among many U.S. customers.[After all, it caters to their busy lifestyles and provides them with a sense of convenience they can't resist.

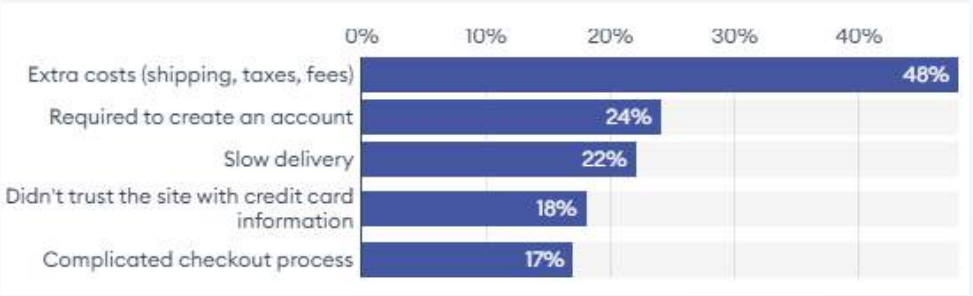
E-COMMERCE STATISTICS



SAKA HOLDING E-COMMERCE SERVICE



- **Online Shopping Behavior Statistics**

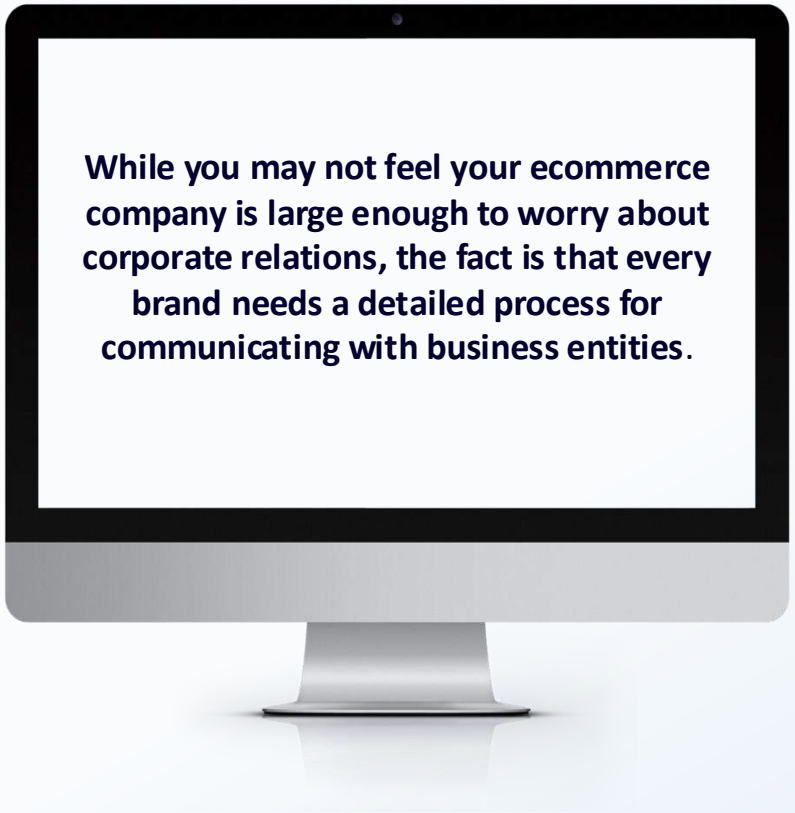


- **57% of online shoppers report shopping internationally**
  - When online customers can't find a business that meets their needs on a local or national level, they don't give up. Instead, more than half of them look abroad. This means e-commerce can transform your business into a global organization. You don't have to stick to customers in your area if you don't want to.
- **The most common reason online shoppers abandon their cart is because of additional costs like shipping, taxes and fees (48%)**
  - If you plan to add e-commerce to your business, you should know what will deter, rather than attract, customers.

E-COMMERCE STATISTICS



SAKA HOLDING E-COMMERCE SERVICE



- **24% of online shoppers abandon their cart because the site wanted them to create an account**
  While you can ask online shoppers if they'd like to create an account on your website, you shouldn't require them to do so. This is because some of them may simply leave your online store and look elsewhere for what they need. They'd prefer to checkout as a guest and don't want to go through the time and hassle of creating a username and password.
- **22% drop out of an online shopping session because shipping is too slow**
  When a customer orders a product online, they may not expect it that hour or that day. But many of them want it as soon as possible. If it takes weeks or months for you to ship orders, they'll likely leave their online shopping session on your website and turn to a competitor with faster shipping times. E-commerce and slow shipping are not a good combination so it's important to streamline your shipping processes and do whatever you can to expedite the time it takes for customers to receive their orders.
- **79% of shoppers shop online at least once a month**
  While some customers might shop online every once in a while, most of them do so on a monthly basis.[5] Online shopping is simply a part of their regular routine, regardless of what they're looking for. It's second nature for them to turn to the internet every time they have a particular purchase in mind.

E-COMMERCE STATISTICS

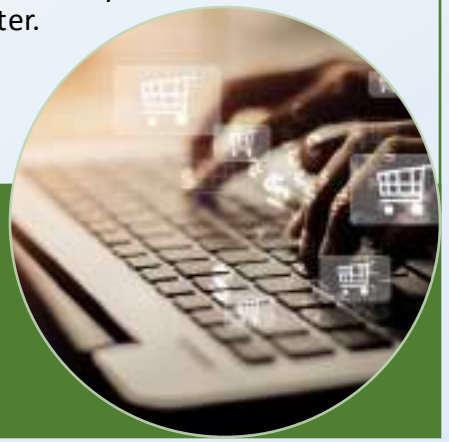


SAKA HOLDING E-COMMERCE SERVICE



- Starting an ecommerce business is no easy task. From setting up your website to streamlining your supply chain, it seems there are hundreds of things to consider in the early days. And truthfully, there are.
- But that's not to say this always-on pace should continue forever. With the right strategies in place during launch, it should be much simpler to navigate the changing world of ecommerce in the future. In fact, the more you build up your strategies today, the more efficiently your business will run tomorrow.
- **SAKA HOLDING offers you endless ready-made strategies with its Fintech establishment. All you have to do is give commands with your fingertips and follow your command.Please follow our strategy :**
- **Product strategy**
  Product strategy comprises inventory management and development. It requires you to take a bird's-eye view of some major processes, including:
  Development research.
  Who is in charge of the research portion of your products? Will it be primarily accomplished in-house or by a third-party organization?
  Product orientation.
  What kind of people want to buy your products, and how are they perceived in the marketplace? You may want to rely on a two-by-two matrix or a SWOT analysis to navigate the planning process better.

E-COMMERCE STRATEGY



SAKA HOLDING E-COMMERCE SERVICE



Inventory supply chain.
How do you plan on getting products, and how viable will this approach be in the future? Is there enough flexibility in the structure to account for shortages?
Line of products.
Consider the entire width and breadth of your product line. How much do you want to offer? Are you planning on multiple varieties with customization options (i.e., t-shirts with different logos) or just multiple lines of related products (t-shirts, shorts, etc.)?
Product viability.
Are your products evergreen, meaning they remain relevant all year long? Or are they going to be seasonal? Perhaps you'll want a mix of both to increase sales during different events or holiday seasons.

- **Customer relationships**

Building a strategy for managing customers is imperative for tracking the lifecycle of the buyer's journey. There are many important things to consider along the way, including:

Target market.
Who is the audience your brand is trying to reach? You may want to create user personas detailing your customers' specifics, including their demographics, ages, income, and psychographics.

E-COMMERCE STRATEGY



SAKA HOLDING E-COMMERCE SERVICE



Company branding.
How do you want to present yourself to customers? Think through all elements of this, including your company logo, brand voice, and business name.

Sales channels.
How do you plan on accomplishing the customer acquisition process? Social media? Emails? Webinars?

CX and UX.
Consider the impact of your customer experience and user experience. Do you have everything in place to wow your buyers, including great customer service and an accessible website?

Customer retention.
Is there a specific frequency at which customers should order from your company? How will this impact your sales and profit margins in the future?

E-COMMERCE STRATEGY





ENGINEERING & CONSTRUCTION

ENGINEERING & CONSTRUCTION



- **EPC SERVICES**
  - ENGINEERING EXPERTISE
  - PROCUREMENT EXPERTISE
  - CONSTRUCTION EXPERTISE
- **CONSTRUCTION MANAGEMENT**
  - CONSTRUCTION MANAGEMENT PLANNING
  - PRECONSTRUCTION PROJECT MANAGEMENT
  - BUDGETING
  - SCHEDULING
  - BID MANAGEMENT
  - RISK MANAGEMENT
  - CONSTRUCTION PHASE
  - DEFECT ANALYSIS & REPAIR
  - GREEN BUILDING
- **ENERGY & CHEMICALS ENGINEERING**
  - OIL & GAS POWER PLANT
  - OIL/NATURAL GAS PIPELINES
  - CHEMICAL & PETROCHEMICALS

EPC SERVICES



- The management and delivery of construction projects are simply referred to as construction engineering. A ‘construction’ is defined as any building project used for residential, commercial, or industrial purposes. Construction engineers are civil engineers who have received training in the field of construction management.
- They plan construction activities, supervise the installation of structural elements, and inspect completed building projects. Construction engineers collaborate with architects and engineering technicians on building design and problem-solving on the project.
- Most construction engineers make use of computer-aided design software to design infrastructures like residential housing, bridges, skyscrapers, industrial warehouses. They also apply their project management skills to gather detailed reports on the feasibility and cost estimation of a construction project.
- However, the demand for construction engineers is solely dependent on the state of the construction industry in each country.

ENGINEERING EXPERTISE



EPC SERVICES



❑**Differences Between a Construction Engineer And a Civil Engineer**

- It is crucial to differentiate between the responsibilities of a construction engineer and that of a civil engineer. One of the most significant distinctions is that civil engineers typically concentrate on the design, analysis, and planning of construction projects.
- While a construction engineer may be involved in these processes, their core responsibilities are related to project execution and on-site management. Construction engineers oversee the day-to-day construction process, ensuring that all designs and plans are followed. The following are some general responsibilities of a construction engineer.

✓Creating budgets for the construction process and reporting back to stakeholders

✓Assembling high-tech equipment and machinery

✓Supervising a team of construction professionals

✓Overseeing the safety and progress of the building process

✓Using computer software to modify design specifications

✓Ultimately, construction engineers play a more crucial, hands-on role in the successful completion of major building projects.

ENGINEERING EXPERTISE



EPC SERVICES



❖SAKA HOLDING's engineering expertise includes traditional disciplines, architectural, civil, electrical, mechanical and structural engineering, as well as process and mechanical design for pressurized equipment, piping engineering and I&C.

❖SAKA HOLDING integrates engineering, procurement, fabrication, construction, maintenance (EPFCM), and project management. The project design process incorporates early involvement of construction and commissioning expertise, to ensure projects are designed to be constructed and operated in the most efficient manner.

ENGINEERING EXPERTISE



EPC SERVICES



Simply put, the procurement process is how we go about acquiring the goods and services we need. When we're shopping for arugula or a pair of jeans, procurement is pretty straightforward. But when we're looking to acquire all of the goods and services needed to get a major construction project up and running, the plot thickens.

Construction management procurement is defined as being the art and manner of securing necessary goods and services with an eye to:

- ✓timeliness
- ✓acceptable quality (which varies considerably from one client to the next)
- ✓respect of financial parameters (reasonable pricing)
- ✓minimizing and mitigating risk
- ✓effective communication and administration
- ✓and last but certainly not least, ensuring clients' satisfaction by understanding their dreams.

All of this can be subsumed under the word value–getting Clients what they need at an acceptable price, reliable schedule and without unnecessary risk. The process effectively begins with the procurement of the initial project team.

PROCUREMENT EXPERTISE



EPC SERVICES



Basic steps in project procurement management

In construction management, by definition procurement encompasses securing all of the goods and services needed to bring the construction project to completion in a timely and satisfying manner. Typically, the management of a specific deliverable project is laid out in several steps:

- The official procurement management plan is created here (which is part of the overall construction management plan.)
- Requests for proposals (RFP) and bid evaluation. The construction manager's experience with local designers, engineers, contractors and suppliers is invaluable.
- Awarding and signing contracts (project contract management). When service providers, contractors and suppliers have been chosen or procured, construction procurement schedules spell out how and when the various resources are to be managed with appropriate milestones clearly defined. Construction management software greatly facilitates this and the following step.
- Administration and monitoring of the building process, including management of contract compliance, change orders, submittals, on-site quality evaluations, tracking performance, etc.
- Closing out the contract and debriefing.

PROCUREMENT EXPERTISE



EPC SERVICES



- To get a feel for the complexity of procurement management, let's take a closer look at the bidding process in construction projects. It begins with preparing the design documents for the required work, and continues with the RFP documentation, an invitation to tender. Different service providers, contractors and suppliers submit their tenders or proposals, upon which the merits of the potential bids are discussed and weighed. Once a provider has been chosen, terms are settled, the contract is ratified, and the service is executed, or the goods provided. It isn't rocketing science, but it's involved, because every last nail has to be specified and procured, and someone has to hammer it in.
- Note that while the definitions of procurement and contract management are different, they go hand-in-hand. Contract management is the art of creating clear documents where each party knows exactly what's expected of them, the amount of remuneration, and means of assessing whether or not the contract is being respected are clearly defined.
- A procurement management plan maps out precisely how the procurement process is to be managed, and there will be a contract for each procured service or product to make sure everyone's on the same page. Procurement is a critical component of supply chain management. It takes on different flavors depending on whether the contractor is involved in design or not. For large projects, the merits of collaborative construction and strategic partnering are self-evident.

PROCUREMENT EXPERTISE



EPC SERVICES



❖SAKA HOLDING uses its international procurement expertise and global supplier networks to provide the best value for its customers' capital investments.

❖Accordingly, procurement and contract specialists of SAKA HOLDING perform following aspects of procurement properly to optimize purchase of material and services for achieving customer objectives:

- Contract Management
- Material Management
- Logistics
- Export Compliance
- Supplier Management and Registry

PROCUREMENT EXPERTISE



EPC SERVICES



- SAKA HOLDING Construction Group is a focused construction organization with deep expertise, a reputation for quality work, and extensive knowledge of the construction services, materials and labour marketplace. We've been delivering project management and construction know-how to vital infrastructure works for decades, matching our in-house capacity with evolving project complexity, contracting approaches, and client needs.
- Our project portfolio includes over 325 successfully completed major provincial highway and arterial road expansions, bridges, rail structures, airport access roads, and industrial and residential site developments.
- For us, every project is unique. Getting it right is our commitment.
- We begin by taking a 'whole-project' perspective, understanding the risks and challenges of the work, knowing the project goals, and setting the benchmark for quality, safety and efficient delivery.
- Whether we are providing services as general contractor or in partnership with others, we build each project team with the right compliment of leadership, experience and construction know-how.

CONSTRUCTION EXPERTISE



CONSTRUCTION MANAGEMENT



- **Construction Management Planning**
- Proper planning is a roadmap for success.
- SAKA HOLDING's impact on a project's outcome is greatest at the planning stage. Our ability to optimize results starts with carefully conceived and defined construction planning that incorporates scope and costs for informed decision-making. After evaluating all project variables, we create a comprehensive construction management plan that clarifies programmatic and budgetary objectives. Proper planning is a roadmap for success, reducing potential for expensive change orders, containing cost overruns and limiting liability.

✓Create a cohesive master plan strategy
✓Oversee architect selection
✓Prepare feasibility studies
✓Perform site and building assessments
✓Commission early engineering evaluations
✓Analyze entitlement and permitting requirements
✓Manage development of concept design
✓Develop a construction site management plan
✓Champion discretionary and environmental approvals
✓Develop a master schedule
✓Establish a pro-forma budget
✓Feasibility of Building Information Modeling (BIM)

CONSTRUCTION MANAGEMENT PLANNING



CONSTRUCTION MANAGEMENT



- **Preconstruction Project Management Services**
- Comprehensive services lay the foundation for a successful project.
- SAKA HOLDING's strong, early preconstruction services and project controls lay the foundation for a successful project. We manage the design team throughout the preconstruction process, efficiently allocating resources, ensuring the definition of responsibilities and facilitating collaboration to bring out the best work of all team members to focus on meeting program, budget and schedule objectives.

✓Oversee preparation of construction cost estimating
✓Prepare and monitor total project budget
✓Recommend qualified and appropriate contractors and consultants
✓Coordinate and manage architecture and engineering
✓Perform value engineering and life cycle analysis
✓Perform ongoing constructability reviews
✓Prepare and monitor critical path schedule
✓Incorporate green building options into the project plan
✓Arrange hazardous materials analysis and testing
✓Oversee risk management and insurance requirements
✓Ensure effective communication between project team members

PRECONSTRUCTION PROJECT MANAGEMENT



CONSTRUCTION MANAGEMENT



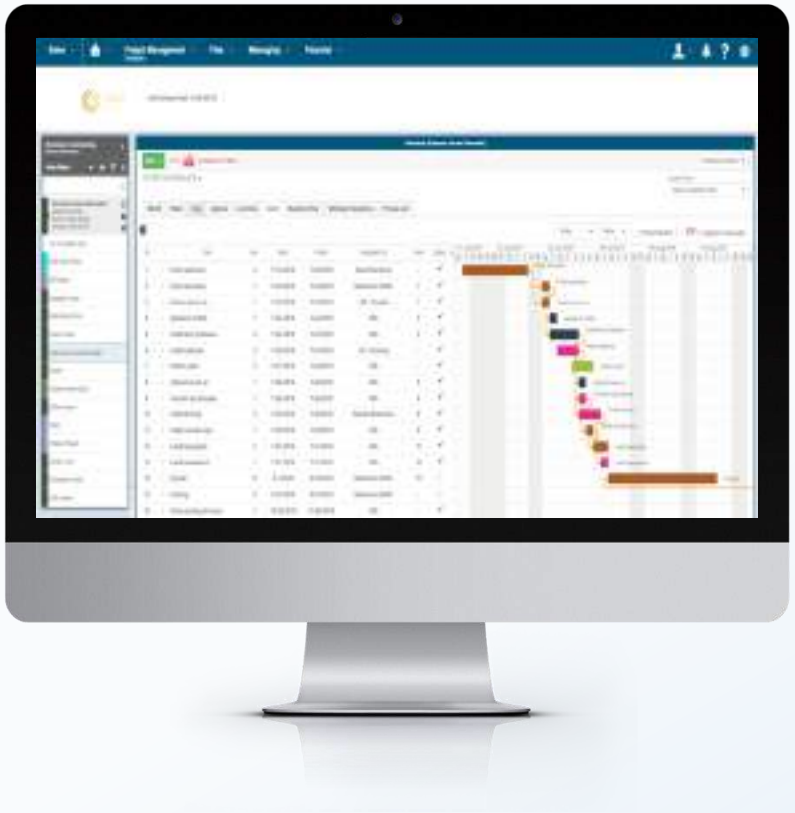
- **Construction Cost Estimating and Budgeting**
- Early budgeting is an essential tool for managing the project.
- SAKA HOLDING views cost estimating & construction budget management as essential functions of effective project management. Whether for a residential or commercial project, one of our first tasks is to ensure an accurate construction budget and include all soft costs to develop a total project budget which is part of the construction budgeting process. We prepare a critical cost analysis of requirements and set targets to meet project goals. Utilizing sophisticated cost management systems, we track all documents and costs from initial budgeting through project completion, controlling variances to ensure on-budget delivery.

✓Develop a construction project budget as early as possible
✓Analyze project requirements and drawings to verify scope
✓Oversee contractor in performance of detailed line-item construction
✓Project cost estimation
✓Prepare soft cost budget including all consultants
✓Analyze utility, permitting, testing and inspection costs
✓Establish FF&E design and budget
✓Determine and analyze cash flow requirements
✓Implement ongoing controls for real-time tracking of cost impacts

BUDGETING



CONSTRUCTION MANAGEMENT



- **Construction Management Scheduling**
- CPM scheduling accelerates construction and reduces project costs.
- Stone mark develops critical path method schedules, commonly known as CPM schedules, to identify conflicts and constraints that can impact project delivery and costs. Early in the planning and preconstruction phases, we focus on potential project scheduling impacts, proactively managing entitlement and jurisdictional requirements, team coordination, constructability review and long-lead delivery items. Our processes maintain communication among all members of the project team, allowing us to accelerate design and construction schedules and reduce overall project costs.

✓Prepare overall preconstruction and project schedules

✓Establish timelines for architects and consultants

✓Evaluate contractors' critical path schedules

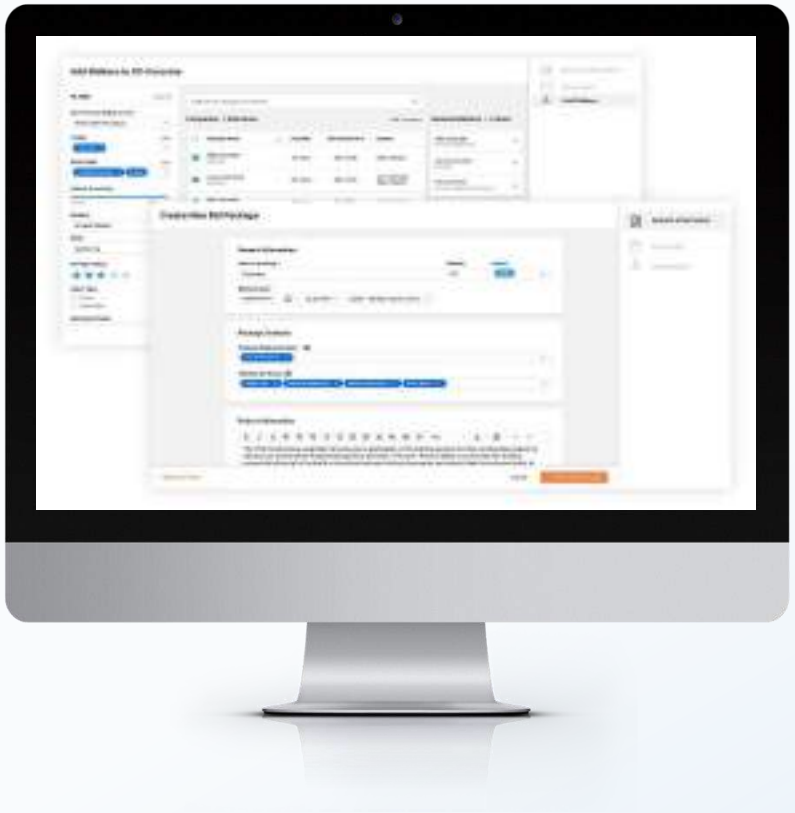
✓Establish milestones for team accountability

✓Update schedule and monitor progress to anticipate problems

SCHEDULING



CONSTRUCTION MANAGEMENT



- **Construction Bid Management Services**
- Professional bid analysis for the entire design and construction team
- As part of our professional construction bid management process, SAKA HOLDING assists you in assembling the right professional team and sets your project up for success. Utilizing a commercial construction bidding process, we establish and clearly delineate the precise scope of work and performance requirements for architects, engineers, consultants, designers, contractors and other project participants. Our bid analysis leads to a smoother process with fewer change orders once construction is underway.

✓Perform a construction risk assessment to identify potential exposures
✓Assess team strengths and weaknesses
✓Allocate risk to proper parties
✓Recommend Project Delivery Model
✓Anticipate unforeseen conditions
✓Develop an overall risk management plan for the project
✓Advise on legal issues including contracts and insurance
✓Negotiate contracts to ensure proper scope
✓Investigate potential for hazardous materials
✓Ensure on-site safety and quality controls

BID MANAGEMENT



CONSTRUCTION MANAGEMENT



- **Risk Management & Assessment Services**
- Integrated risk management throughout the entire project
- resources early to limit risk exposure, avoid disputes and ensure a positive outcome. Stonemark creates true value by integrating risk management throughout theRisk is inherent in construction. SAKA HOLDING provides expert guidance on risk management in construction projects, analyzing and mitigating risk to ensure successful delivery of even the most complex projects. We effectively manage risk through advising on contracts, insurance and warranties to properly assign contractual responsibility. Our construction risk assessment processes follow Client and team evolution: in the beginning the project focus is on design and cost; in the middle it is execution and avoidance of delays and in the end functionality and enduring quality. Proper procedures for payments to all project participants including requiring and checking lien releases are a must. The higher the risk the greater the need to allocate entire project.

✓Prequalify experienced design professionals and contractors
✓Prepare detailed Requests for Proposal and bid packages
✓Verify bid compliance with scope and technical requirements
✓Coordinate interview process
✓Bid analysis and make recommendations for award
✓Prepare insurance requirements and ensure compliance
✓Negotiate and issue contracts

RISK MANAGEMENT



CONSTRUCTION MANAGEMENT



- **Construction Phase Services**
- Strong project controls and vigilance keep the project on track.
- SAKA HOLDING's strong construction management services during project planning and preconstruction translate into fewer surprises and reduced risk during construction. State-of-the-art project controls enable us to manage change with speed and flexibility, ensuring that project needs are met in a timely manner. Our in-depth knowledge and expertise keeps projects running smoothly through all phases from start to finish.

✓Perform on-site project management
✓Ensure on-site Quality Assurance and Quality Control
✓Administer construction contracts
✓Coordinate permits, technical inspections and testing
✓Chair construction meetings
✓Manage budget and schedule
✓Monitor safety
✓Perform change order management
✓Purchase furnishings and equipment
✓Certify contractor progress payments
✓Assist in close out of punchlist and final inspections
✓Review warranties and close-out documentation

CONSTRUCTION PHASE



CONSTRUCTION MANAGEMENT



- **Construction Defect Analysis and Repair**
- Independent representation to strategize the optimal repair plan
- Retaining a construction manager for construction defect analysis and consulting is an essential strategy for defect repair projects. SAKA HOLDING has managed the repair process for thousands of homes, guiding clients from the initial defect analysis investigation through the completion of all restoration work. Our practical experience enables us to evaluate defects, prepare a cost-effective reconstruction plan and navigate the repair process smoothly and efficiently.

✓Perform forensic investigations

✓Evaluate and analyze design and construction defects

✓Prioritize scope of work and develop a reconstruction plan

✓Create accurate budgets for repair

✓Perform risk management analysis

✓Preparation of a comprehensive building defect analysis report

✓Educate stakeholders and provide effective communication

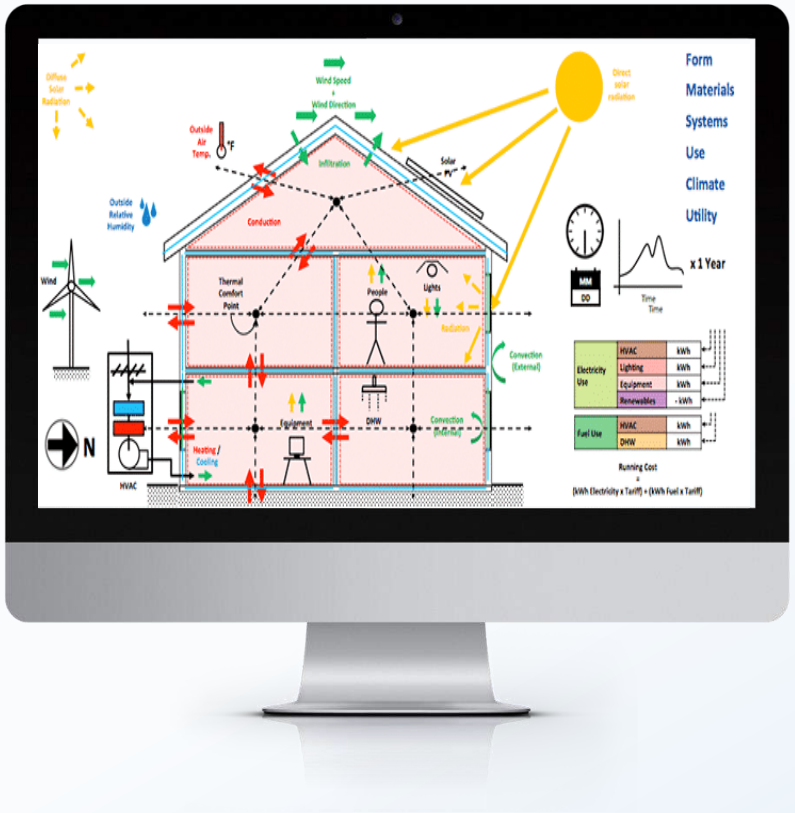
✓Provide preconstruction and construction services to oversee repairs

✓Provide expert witness reports and testimony

DEFECT ANALYSIS & REPAIR



CONSTRUCTION MANAGEMENT



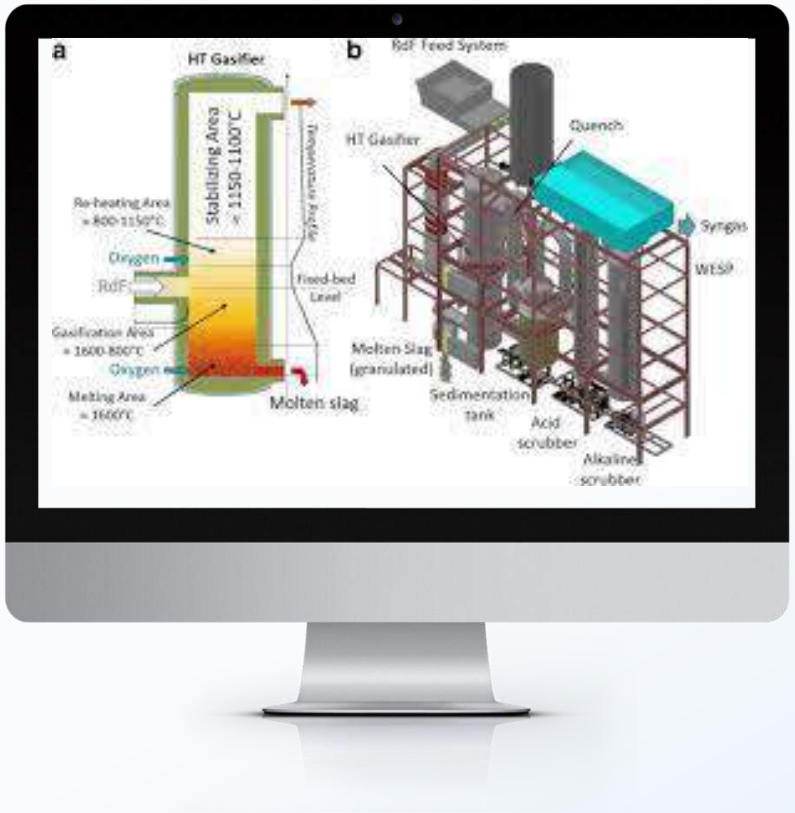
- **Green Building and Environmental Construction Management**
- Green building offers a wide spectrum of potential benefits.
- Green building and sustainability can be both pragmatic and responsible, optimizing project performance by reducing energy usage and lowering life cycle costs. SAKA HOLDING offers a range of environmental planning and green building options that allow clients to incorporate select sustainable elements such as energy-efficient systems, eco-friendly materials, recycling and water conservation features into their green construction plan. We work with clients to develop all-inclusive energy master plans that meet specific sustainability goals while creating a positive impact for clients, communities and the environment.

✓Increased energy and resource efficiency
✓Reduced water usage
✓Higher return on capital investment via reduced operating costs
✓Improved health benefits and worker productivity
✓Capitalize on other green opportunities
✓Making the world a better place!

GREEN BUILDING



ENERGY & CHEMICALS ENGINEERING

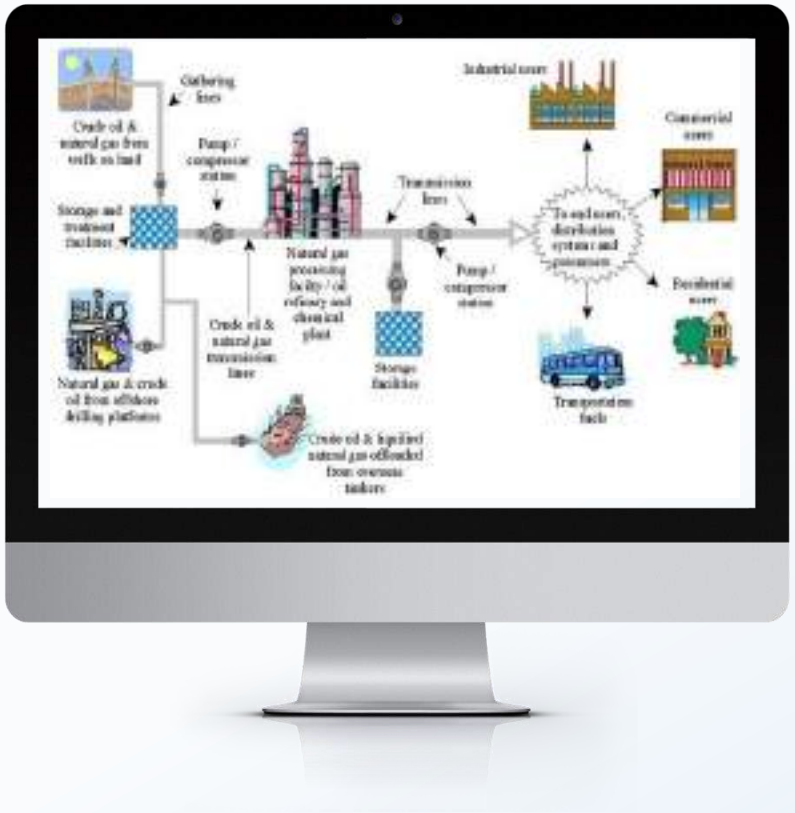


- SAKA HOLDING, together with its international partners, operates in the fields of energy generation and financing projects in the gas & petroleum sectors, developing projects,implementing, selling equipment, after-sales maintenance and services.
- SAKA HOLDING is a leading engineering & construction company for establishing infrastructure and integrated industrial projects from the planning and design stages, through engineering and procurement, till commissioning and handover.
- With over 30 years of proven experience, SAKA HOLDING has successfully completed large, complex and challenging projects requiring the highest levels of engineering, construction and management expertise to meet guaranteed performance criteria within contracted timelines.

OIL & GAS POWER PLANT



ENERGY & CHEMICALS ENGINEERING

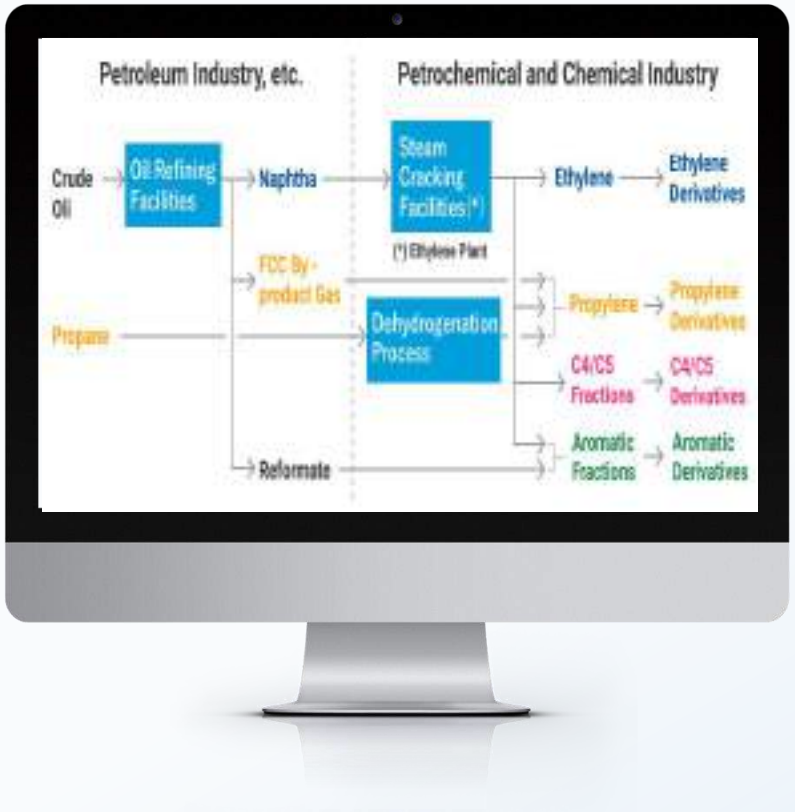


- SAKA HOLDING is a world multinational contractor in the survey, design, consultation, procurement, construction and management of long-distance pipelines and their auxiliaries, as well as medium-to-large Pipeline works. We provide customers with engineering services for pipelines used to transport different medium such as crude oil, natural gas, refined products, LPG, coal gas, nitrogen, oxygen, water, ethylene, coal and ore slurry, engineering services for oil and gas storage, and technical services for oil and gas storage and transportation, in compliance with Local and international standards.
- We provide the following services:
- Engineering survey, design, supervision and consultation.
- Pipeline construction.
- We install pipelines in different conditions such as mountains, deserts, plateau, tundra, swamps, hydrographic net, and collapsible loess. We are experienced in advanced technologies including semi-automatic pipeline welding, all-position automatic welding, and all-position internal welding. We have a sophisticated quality management system, HSE system, OSH (Occupational Safety and Health) system, and operational specifications.
- Pipeline anti-corrosion work.

OIL/NATURAL GAS PIPELINES



ENERGY & CHEMICALS ENGINEERING



- We are a leading company in the delivery of valuable solutions for customers operating in Refining, Petrochemical and Chemical sectors.

- We offer our customers a long-term and successful track record in the execution of extended basic and detailed engineering, procurement, construction and project management services in every area of a refinery complex. The company can design and build: delayed coking units, fluid catalytic cracking units, merox, powerformer, hydro treatment, sour water stripper/amine, claus and alkkylation, gasoline and diesel HDT & HDS. Techint can also carry out modernization of oil heaters, storage tanks, oil and water separation units and hot oil, desalination and dehydration systems, as well as design OSBL and utilities areas.

- Moreover, we can execute EPC including basic engineering for some refinery units such as: atmospheric and vacuum distillation, fractionation, gas recovery, amine treatment, sour waster stripping, utilities and offsites. In terms of procurement, the company can purchase critical equipment.

CHEMICAL & PETROCHEMICALS





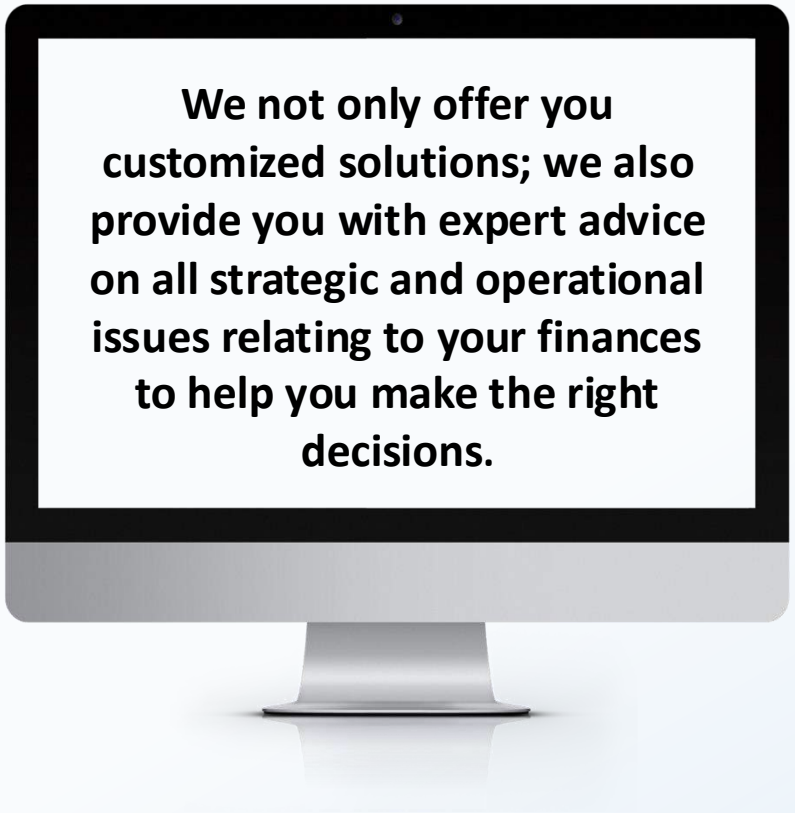
BANKING & FINANCE

BANKING & FINANCE



- **SMALL AND MEDIUM-SIZED ENTERPRISES (SME)**
  - **Financing**
    - Business Finance
    - Trade & Export Finance
    - Project Finance
  - **Cash Management**
    - Liquidity Management
    - Integration &Infrastructure
    - Corporate Reporting
- **MULTINATIONALS**
  - **Structured Finance**
    - Syndicated Financing
    - Acquisition financing
    - Management and Leveraged Buyouts
    - Structured Trade Finance

SMALL AND MEDIUM-SIZED ENTERPRISES (SME)



- **SAKA HOLDING Overdraft Facility for SME**
  The SAKA HOLDING Overdraft Facility for SME was designed to provide you with swift and convenient access to additional liquidity.
- **SAKA HOLDING Overdraft Facility**
  SAKA HOLDING commercial credits can be utilized on a current account basis in the form of fixed advances or documentary credits and SAKA HOLDING guarantees. As such, these lines of credit can be repaid at any time and without notification.
- **SAKA HOLDING Fixed Advance**
  The SAKA HOLDING fixed advance can be used to finance capital spending and working capital. The principal, the term and the rate of interest are fixed in advance for the entire duration of the advance.
- **SAKA HOLDING Libor Loan**
  The SAKA HOLDING Libor Loans offer you a flexible and attractive solution for financing your investments without a fixed framework term.
- **SAKA HOLDING Fixed-Rate Loan**
  Used to finance capital spending over the medium to long term. The principal, any repayments, the term and the rate of interest are fixed in advance for the entire duration of the loan

BUSINESS FINANCE



SMALL AND MEDIUM-SIZED ENTERPRISES (SME)



- **SAKA HOLDING Overdraft Facility for SME**
- **Overdraft**
  Customers have the facility of overdrawing their current accounts up to a previously agreed upon limit. Since both obtaining and repaying overdrafts is flexible and requires no formal requests or agreements, overdrafts are a convenient solution for short-term borrowing needs.

- **Drawing against uncleared effects ("DAUE")**
  DAUE refers to funds drawn on a customer's account against Banker's draft deposited to the same account but not yet processed and cleared through the Banker's draft clearing system. Repayment will be automatic through the clearance of the un-cleared Banker's draft.

- **Business Overdraft (BOD)**
  This is a variation of the overdraft facility where the customer agrees to credit the account with 3% to 5% (or higher depending on approved % in country's underwriting document) of the utilized amount over the next 30 days.

BUSINESS FINANCE



SMALL AND MEDIUM-SIZED ENTERPRISES (SME)

The Fixed Advance is lending in a given amount and for a fixed period, intended for financing or for consolidating cash requirements. Credit is generally granted as part of a line of Fixed Advances.

- **SAKA HOLDING Fixed Advance For Short-Term Investments**

  The SAKA HOLDING Fixed Advance provides you with an additional temporary liquidity reserve. It gives you more financial freedom and at the same time increases your entrepreneurial flexibility, allowing you to respond to market opportunities quickly and in a targeted manner.

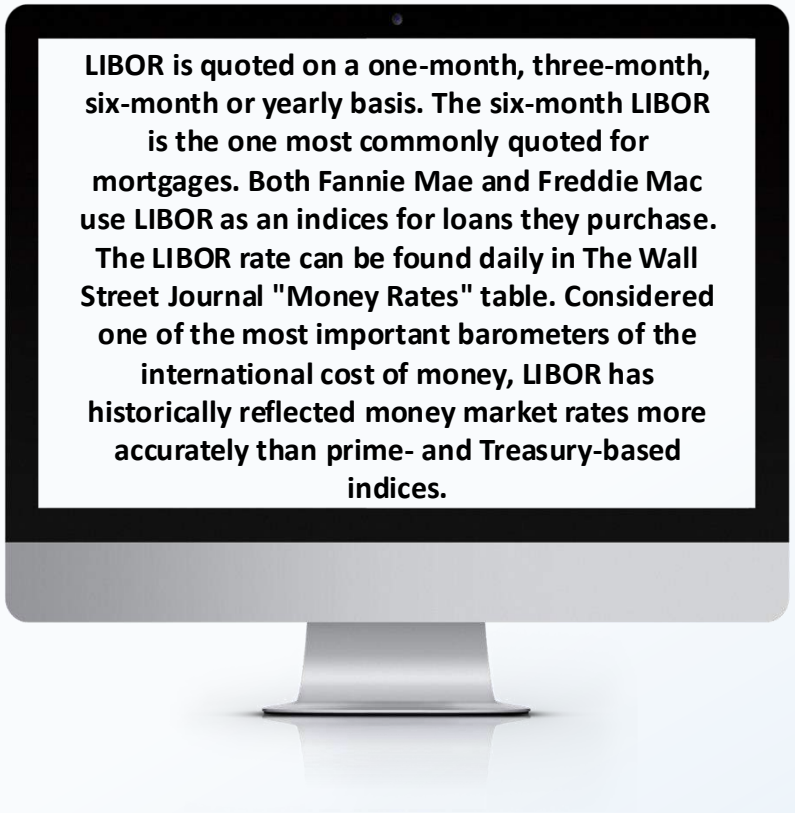
- **Key points**

  Short-term capital and interest-rate commitment
  Interest rates based on money market developments
  Tailored adjustment to meet the specific funding needs
  Options for interest rate hedging upon request

BUSINESS FINANCE



SMALL AND MEDIUM-SIZED ENTERPRISES (SME)



- **SAKA HOLDING Libor Loan**
  LIBOR (London Interbank Offered Rate) is the rate on Eurodollars traded between banks in London. A Eurodollar is a dollar-denominated deposit in a bank in a country where the currency is not the dollar. The Eurodollar market is more than 40 years old and is a major component of the international financial markets.
- **At SAKA HOLDING Libor Loan** , we use the one-month, six-month and one-year LIBOR index for our selection of competitively-priced mortgage solutions. Our clients enjoy saving potentially thousands of dollars by using LIBOR-based mortgages. What you should know:
- There is an initial interest-only period of 10 years, then fully amortizing for the remaining 15 years.
- One or six-month adjustment periods are available.
- If principal payments are made, subsequent interest-only payments will be recalculated monthly based on the new lower principal balance.
- Lifetime rate cap based on the greater of the initial rate plus 5%, or 12%, whichever is greater.
- Large loan amounts are available.
- You can complement this mortgage with our 100% home financing option.

BUSINESS FINANCE



SMALL AND MEDIUM-SIZED ENTERPRISES (SME)



- **Documentary Credits**
  Documentary credits usually require the presentation of certain documents, which must be complied with before payment can take place. You must be aware that SAKA HOLDINGs examine the documents only with respect to the documentary credit and do not look at contracts, agreements or the condition of the goods. We have compiled a set of checklists to help you make sure that every document is filled in correctly.
- **Overview of Documentary Credits**
  Documentary Credits for Exporters
  For an exporter, a documentary credit from the importer's SAKA HOLDING removes the risk that the buyer will not pay**.**
  Documentary Credits for Importers
  For an importer, a documentary credit requires the importer to comply with the agreed conditions for payment is made.
  SAKA HOLDING Guarantees
  A **SAKA HOLDING** SAKA HOLDING guarantee is an effective way of securing performance and payment in an increasingly challenging business environment.
  Export Finance
  As a solution provider to world-wide exporters, SAKA HOLDING offers you individual financing solutions that optimally support the demands of your business.

TRADE&EXPORT FINANCE



SMALL AND MEDIUM-SIZED ENTERPRISES (SME)



- **Export**

  Using documentary credits when you export goods or services means that the importer's SAKA HOLDING commits itself to paying you when the conditions of the credit have been met. This offers a number of advantages:

- Enhanced security of payment at the agreed time
- Enhanced security that the order received will not be cancelled or changed without your agreement
- Improved liquidity as payment often can be made shortly after shipment
- Possibility of extending security to subcontractors through the documentary credit
- The possibility of financing

  It is important to note that the importer's SAKA HOLDING will make payment only after you have complied with all its requirements and conditions. You should therefore examine the documentary credit carefully when you receive it.

TRADE&EXPORT FINANCE



SMALL AND MEDIUM-SIZED ENTERPRISES (SME)

When you receive a documentary credit, you should examine it carefully, following the checklist below. You may want to involve the company employees responsible for:

- **the deal has been closed**
- **ensuring that the goods are ready for shipment on time**
- **completing the documents**
- **arranging transport**

- **D/C For Export**
- **Documentary credit checklist**
- Is the text clear and unambiguous?
- Are the terms and conditions the same as those you agreed on with your customer?
- Is the documentary credit subject to the international rules for documentary credits - UCP 600?
- Can you comply fully with ALL the requirements?
- Are all the expressions in the documentary credit clear and unambiguous?
- Does the documentary credit contain contradictory requirements?
- Can the time limits for shipment and presentation of documents be met?
- Are the insurance requirements, if any, acceptable?
- Are the requirements for transport and transport documents acceptable?
- Is partial delivery or transhipment allowed, if needed?
- Are your name and address shown exactly as they appear in your documents?
- Are the buyer's name and address shown correctly?
- Is the description of goods the same as in all the other documents?

TRADE&EXPORT FINANCE



SMALL AND MEDIUM-SIZED ENTERPRISES (SME)

With documentary credits the SAKA HOLDING is, in most cases, able to help you reduce the risks of international trade in additional ways - regardless of the issuing SAKA HOLDING's ability to pay or political restrictions.

- **Risk & Financing**
- **Confirmation**
  The SAKA HOLDING will endeavor to confirm the documentary credit at the request of the issuing SAKA HOLDING. This ensures that you will receive payment when you comply with the requirements of the documentary credit irrespective of the issuing SAKA HOLDING's willingness or ability to pay. Nor will you be affected if the country stops payments or other unforeseen problems arise.

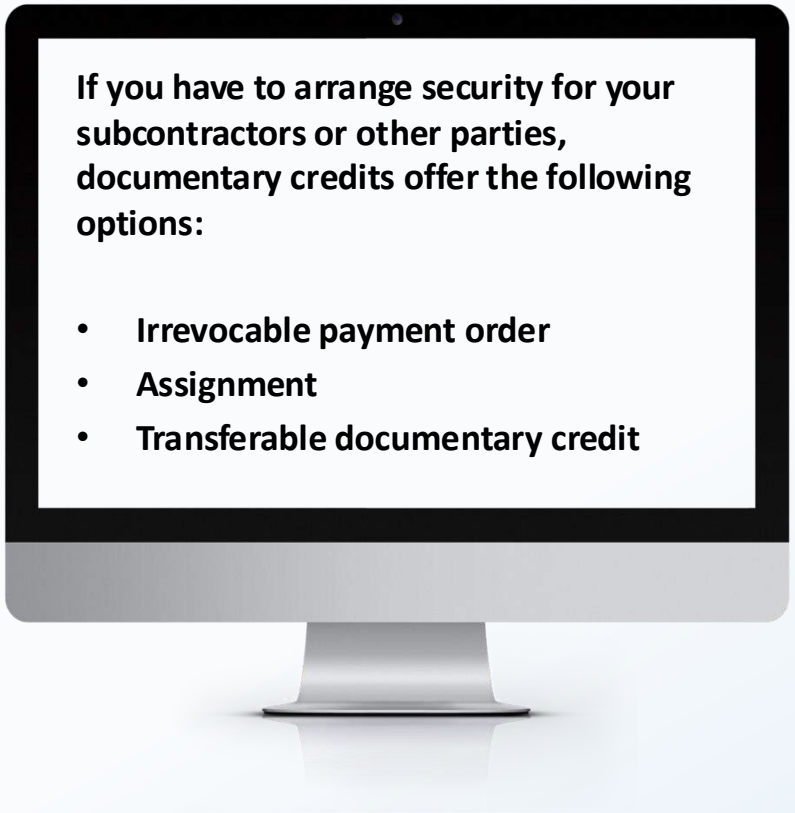
- **Silent confirmation**
  Even if the issuing SAKA HOLDING does not request the SAKA HOLDING to confirm the documentary credit, the SAKA HOLDING can usually offer you a silent confirmation. This puts you in exactly the same position as if the documentary credit had been confirmed. The only difference is that the issuing SAKA HOLDING has not requested confirmation of the documentary credit.

- **Financing**
  If you have granted your buyer extended credit (deferred payment) but you would like payment immediately, the SAKA HOLDING will endeavor to discount the draft under the documentary credit at a competitive rate.

TRADE&EXPORT FINANCE



SMALL AND MEDIUM-SIZED ENTERPRISES (SME)



- **Security**
- **Irrevocable payment order**
  An irrevocable payment order assures third parties that money will not be paid to you before they received the amount due to them. Be aware that payment orders are not subject to statutory regulations on debt. This means that, should you go bankrupt or suspend payments, an amount will be payable only after a court decision or arbitration.
- **Assignment**
  An assignment also ensures that third parties will be paid ahead of you. Unlike an irrevocable payment order, an assignment is subject to statutory regulations on debt. This means that, in case of your bankruptcy or suspension of payments, an estate must respect the assignment if it is legally recorded, and the debtor is notified.
- **Transferable documentary credit**
  If the documentary credit is issued as a transferable documentary credit, you can have it transferred, completely or in part, to a third party.
  When you transfer a documentary credit, the following conditions can be changed:

✓the amount and any unit price can be reduced
✓validity, shipment and presentation limits can be shortened
✓any insurance percentage rate can be raised

TRADE&EXPORT FINANCE



SMALL AND MEDIUM-SIZED ENTERPRISES (SME)



- **Export D/C conditions**
- In our favor
- For the amount of…..
- Available for payment at sight or for payment ... days after shipment
- Following documents
- Covering
- Evidencing shipment from ... to ...
- Terms of delivery
- Partial delivery (Allowed/not allowed)
- Transshipment (Allowed/not allowed)
- Latest date of shipment
- The Credit to be valid until
- The documents to be presented not later than
- Charges outside country of issuance

The documentary credit must include the issuing SAKA HOLDING's debit or reimbursement authorization and must state that the credit is subject to Uniform Customs and Practice for Documentary Credits, ICC Publication No. 600.

TRADE&EXPORT FINANCE



SMALL AND MEDIUM-SIZED ENTERPRISES (SME)

Project finance is a long-term method of financing large infrastructure and industrial projects based on the projected cash flow of the finished project rather than the investors' own finances.

Project finance structures usually involve a number of equity investors as well as a syndicate of SAKA HOLDINGs who will provide loans to the project.

- **SAKA HOLDING combine strong legal skills with deep industry knowledge. We are regularly engaged in projects in diverse industries, including the following:**

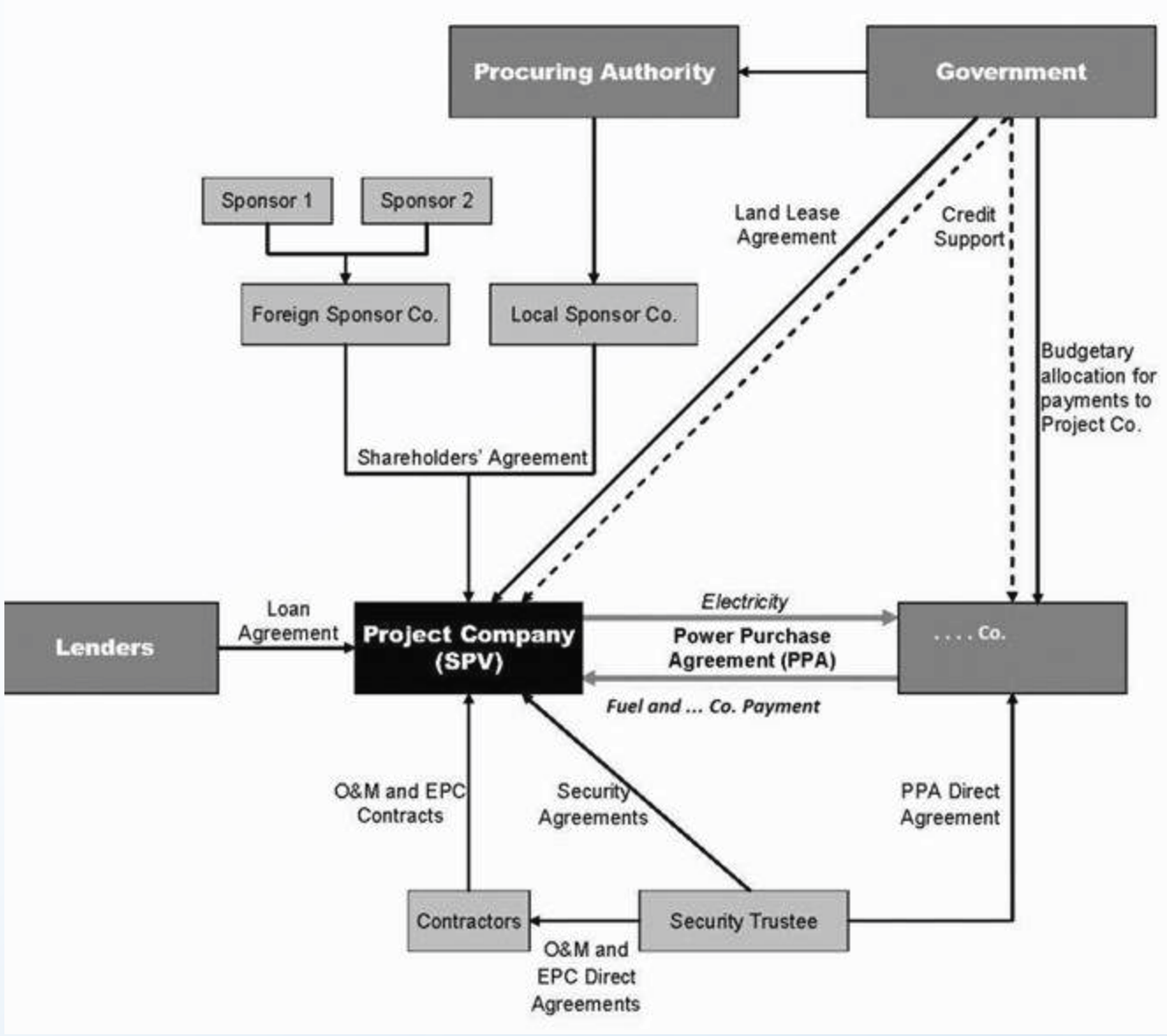
- Oil and Gas – including exploration, production, storage, refining, gasification and production platforms
- Petrochemicals
- Power and Energy – including thermal, nuclear and renewable, as well as power transmission and distribution
- Infrastructure and Water – including pipelines and water desalination and treatment
- Telecommunications – including cellular, cable, fixed and mobile
- Space and Satellite – including direct broadcast, broadband and satellite imaging systems
- Waste disposal and recycling
- Mining and Metals
- Natural resources
- Pulp and paper
- Transportation – including airports, rail, roads and shipping

PROJECT FINANCE

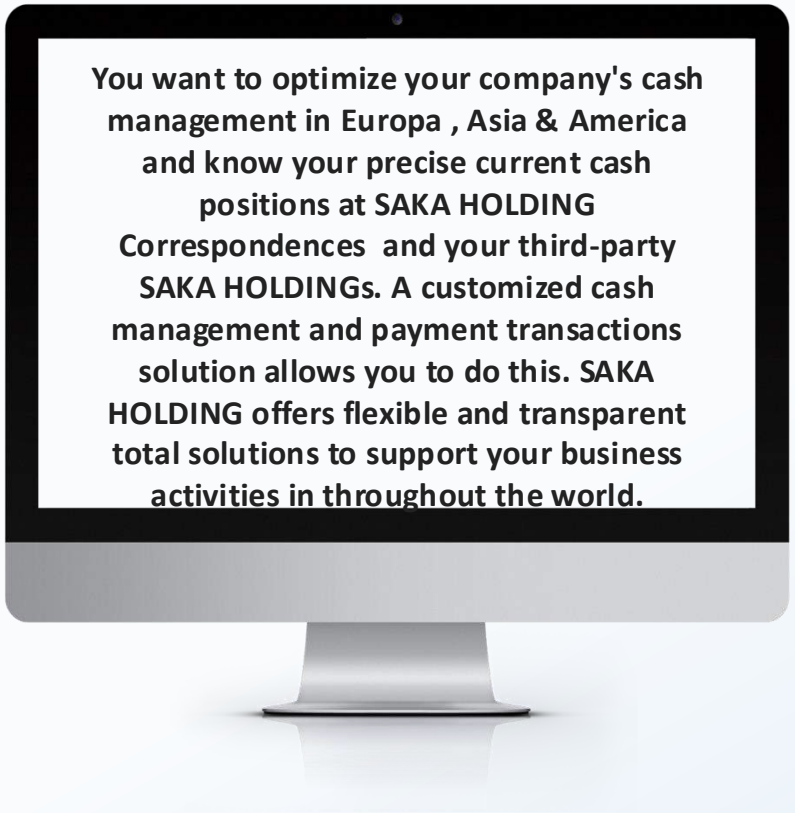


SMALL AND MEDIUM-SIZED ENTERPRISES (SME)

Sample of schematic contractual structure for a project financing by SAKA HOLDING :



CASH MANAGEMENT



- **SAKA HOLDING** knows treasuries. Working with some of the very best treasuries in the world has given us a solid knowledge and understanding of advanced treasury solutions. This knowledge we want to share with you.

- **SAKA HOLDING** offers full-scale cash management services and tailored solutions to match our clients' complex requirements. Our “FINTECH, one system” concept, a single technology banking platform, allows you to view and manage financial positions – across international borders, in real time.

- At **SAKA HOLDING** , we work with a client centric approach and engage in long-term strategic partnerships with clients. We use an advisory methodology to run through the different processes of your treasury organization. We work with you to establish the key aspects of your financial value chain, evaluating how they work today and looking at how they will work in the future. As a result, our advisory concept provides you with the implications and return on investments of strategic initiatives. We support you in making the right decisions and enable you to benchmark your financial processes against the best-in-class.

CASH MANAGEMENT



CASH MANAGEMENT

SAKA HOLDING offers several flexible solutions to help you make your liquidity management more transparent. Our unique IT platform makes it possible to deliver real-time information to our clients, taking treasury to the next level by maximizing decision-making ability and capital efficiency. Our solutions are accurate and reliable and provide you with increased visibility and control of your funds.

- **SAKA HOLDING liquidity management systems provide you with the following benefits:**

- Real-time visibility, access and control of group liquidity through our Business Systems
- Cross country, cross company and cross currency solutions, all in real-time
- Overlay and pooling structures create a truly automated and centralized set-up, making it easy to optimize and control your liquidity, all in real-time
- Support of intra-company limits, and interest makes it easy to outsource internal risk and interest management
- Overlay and pooling structures to be built on top of current account structure, all in real-time
- Optimised interest income and cost reduction
- Flexible range of products which can be combined and tailored to your needs.

LIQUIDITY MANAGEMENT



CASH MANAGEMENT

The importance of high-performing electronic systems is well known by our clients. A growing number of corporates exchange data electronically when they order goods and services, confirm orders, send invoices or make payment transfers. Consequently, the requirements towards straight through processing, security, standardization and communication have escalated and become crucial factors for corporates all over the world.

- **SAKA HOLDING help clients become the best in their industry by leveraging our technology to provide cost efficient and high-quality solutions to solve a problem or realize business opportunities.**

At SAKA HOLDING , clients shape the future of technology developments, and our single IT platform enables us to be flexible and rapidly respond to our clients' new identified needs. We fully support the on-going industry move towards standardization.

Our integration and infrastructure solutions provide you with the following benefits:

- A single platform for all online SAKA HOLDING activities
- Multiple integration possibilities with clients' systems
- Faster, secure and more efficient transaction processing
- Communication channels and file format options to fit your specific need and setup.

INTEGRATION INFRASTRUCTURE



CASH MANAGEMENT



CORPORATE REPORTING

- **SAKA HOLDING provides reports in a large variety of formats and channels to help you get transparency of your transactions, volumes and fees.**

Our solutions will, among other things, provide you with the below benefits:

- Fast and easy access to a transparent overview of transactions, volumes, fees and other SAKA HOLDING charges
- Receive reports from the SAKA HOLDING or create them yourself
- Simple to export information to Excel
- Customization - different types and multiple different options for tailoring reports to fit your needs.



CASH MANAGEMENT



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MULTINATIONALS

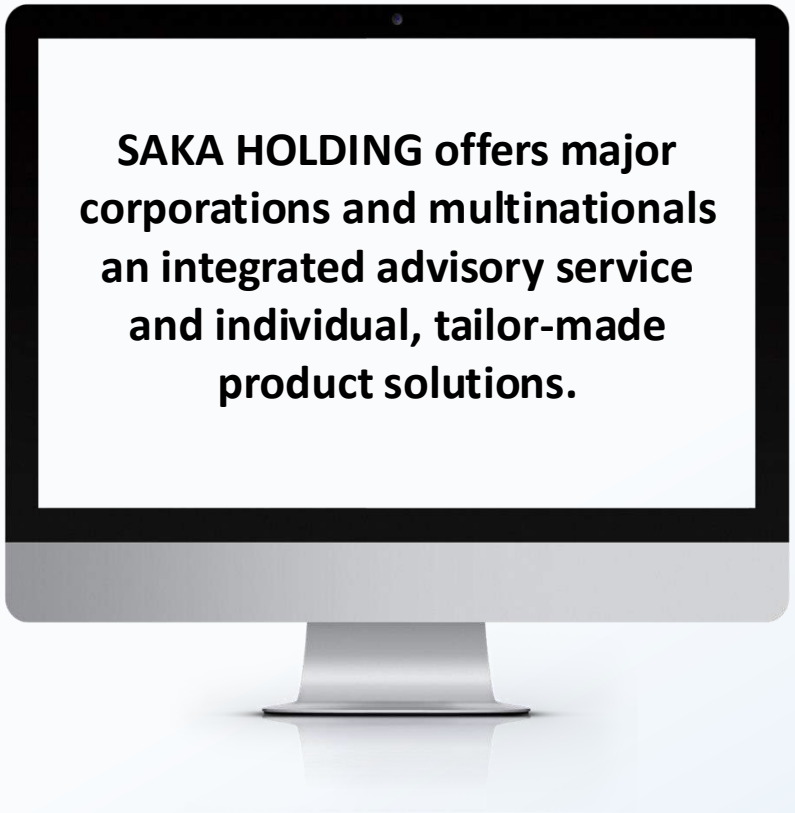


- We offer you personalized solutions tailored to your needs and the requirements of the SAKA HOLDING market. In so doing, we support you in the following areas:
  - Syndicated Financing
  - Acquisition financing
  - Management and Leveraged Buyouts
  - Structured Trade Finance

STRUCTURED FINANCE



SYNDICATED FINANCING



- **SAKA HOLDING Capital Markets' syndication teams,** each led by a senior SAKA HOLDING , coordinate with our industry experts to deliver rapid decision-making; we understand that our clients need answers to respond to opportunities. When we commit, we execute. provides reports in a large variety of formats and channels to help you get transparency of your transactions, volumes and fees.

Diagram of the Syndication Process



SYNDICATED FINANCING



SYNDICATED FINANCING



- **SAKA HOLDING** 's Leveraged and Acquisition Finance team (LAF) develops solutions in all areas of debt financing, including the origination, arrangement, underwriting and syndication of buyouts and institutionally-led corporate acquisitions.

  LAF provides and coordinates event-driven, large-scale financing solutions across the credit spectrum in the form of:

- Corporate acquisition financing
- Leveraged buyouts
- Infrastructure financing
- Emerging market financing
- Project finance
- Management buyouts and buy-ins

ACQUISITION FINANCING



SYNDICATED FINANCING

SAKA HOLDING a supports management buyouts management buy ins and leveraged buyouts in Europe and Asia in connection, for example, with succession planning or the sale of a company. While the management and/or financial investors bear the entrepreneurial risk in the form of equity capital, SAKA HOLDING may arrange the debt capital required.

- **SAKA HOLDING** uses its wealth of experience and proven track record of advising on mergers and acquisitions (M&A) that use leveraged finance and management buy-outs to assist customers in raising funds.

Structure of a Typical MBO



MANAGEMENT &LEVERAGE BUYOUTS



SYNDICATED FINANCING

Structured Trade Finance (STF) is a specialized activity dedicated to the financing of high value commodity flows. STF transactions are structured around the supply chain and commercial terms of customers, usually involving large bilateral strategic relationships.

- **SAKA HOLDING`STF team focuses primarily on "upstream" financing of cross-border commodity flows and limited recourse trade finance in order to:**

- enhance the credit rating of the facility beyond that of the borrower
- mitigate the cross border and country risk
- produce a transaction where the whole proposition is more resilient than the sum of its parts.

Benefits for the customer include:

- securing strategic procurement
- diversification of funding
- greater access to finance for clients
- enhanced management of transport costs and/or delivery timeframes.

STRUCTURED TRADE FINANCE





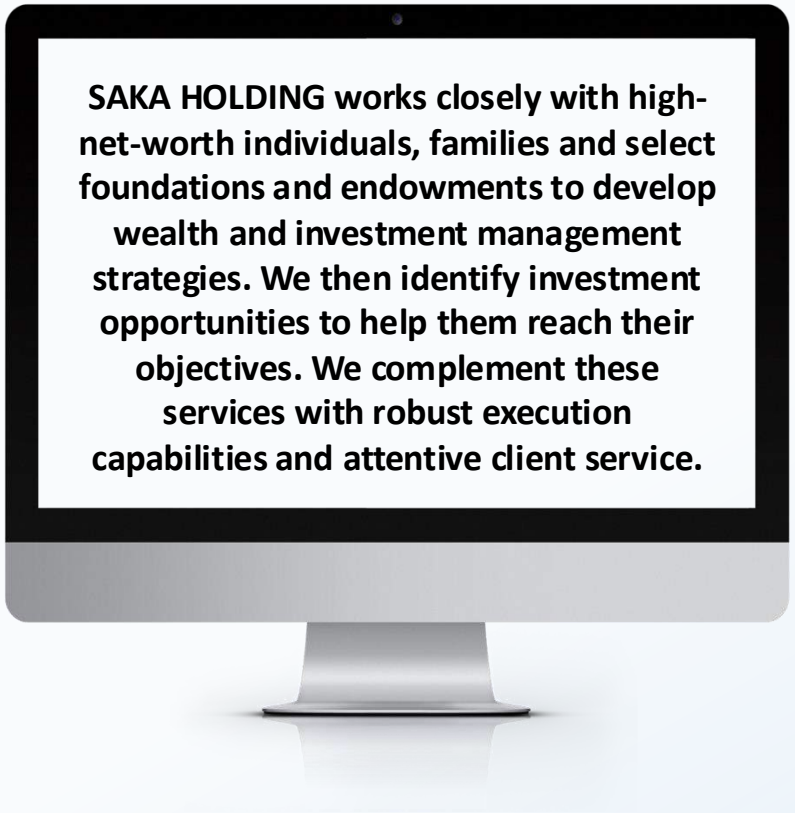
WEALTH MANAGEMENT

WEALTH MANAGEMENT

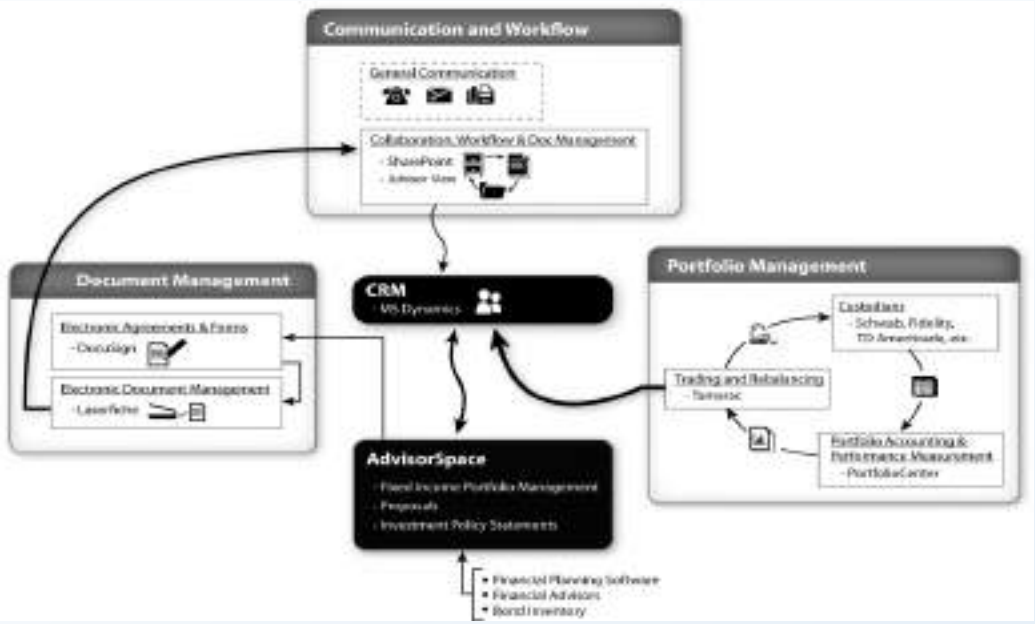


- **PRIVATE WEALTH MANAGEMENT**
  - Our Approach
  - Our People
  - Active Portfolio Advisory
  - Global Custody Services
- **ASSET MANAGEMENT**
  - Objective
  - Mutual Funds Management
  - Pension Funds Management
- **ALTERNATIVE INVESTMENT SOLUTIONS**
  - Tailor-Made Portfolios
  - Fund Solutions

PRIVATE WEALTH MANAGEMENT



- **SAKA HOLDING** asks about our client's goals and help evaluate them. We analyze each client's financial profile, lifestyle objectives and attitude toward risk, and then develop a suitable wealth management plan.



OUR APPROACH



PRIVATE WEALTH MANAGEMENT



- **SAKA HOLDING** carefully selects our wealth advisors and investment professionals and vet them through a stringent recruiting process. Once they join us, they begin a rigorous training curriculum that continues throughout their careers. Even experienced professionals receive unusually extensive training to help them meet clients' high expectations.

  We aim to keep the number of client relationships per advisor low so that our teams can provide the focus and attention that our clients expect. Our efforts are always guided by SAKA HOLDING's first Business Principle:
- Our clients' interests always come first.
- Our experience shows that if we serve our clients well, our own success will follow.
- Day in and day out, SAKA HOLDING Private Wealth Management professionals remain committed to client interests, investments and service .

OUR PEOPLE

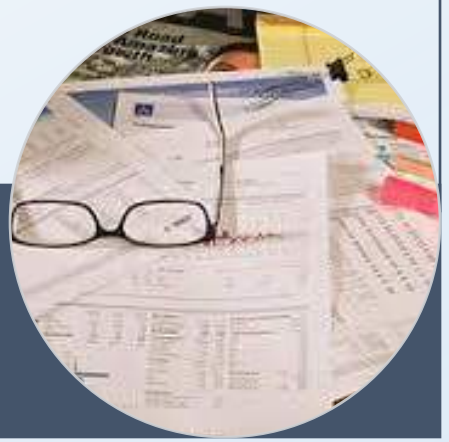


PRIVATE WEALTH MANAGEMENT



- **SAKA HOLDING** `s active advisory service supports the clients by generating investment ideas and designing bespoke products – leaving them free to make their own choices. The active advisory team brings together specialists dedicated to all asset classes and products, offering clients a single gateway to ideas and markets.
- Members of **SAKA HOLDING**`s team are also available to answer your questions about specific investments and portfolios and provide analysis of the investment environment.
- **SAKA HOLDING**`s investment strategy, as developed by the Investment Committee, is covered in the monthly Strategy Brief. We also provide single-page recommendations on specific products within all asset classes.

ACTIVE PORTFOLIO ADVISORY



PRIVATE WEALTH MANAGEMENT



- **SAKA HOLDING** provides a range of custody services that give you control over your investments and reduce administration costs, including investors with multiple managers.
- A global custodian simplifies the safeguarding of your assets, which would otherwise be held by separate custodians in the countries where you invest.
- When **SAKA HOLDING** appoints sub-custodians to hold assets in particular countries, we choose local SAKA HOLDINGs only after rigorous scrutiny and careful selection and monitor these SAKA HOLDINGs on a daily basis.
- **SAKA HOLDING** will organize securities lending, which gives investors an opportunity to earn revenues from collateralized loans of their assets to third parties.
- While **SAKA HOLDING** `s custody services leave you free to choose your own portfolio manager, you also have a single platform for executing investment decisions, trading, reporting and analysis. This arrangement usually produces economies of scale that can reduce costs but also makes it easier to monitor your portfolios.

GLOBAL CUSTODY SERVICES



ASSET MANAGEMENT



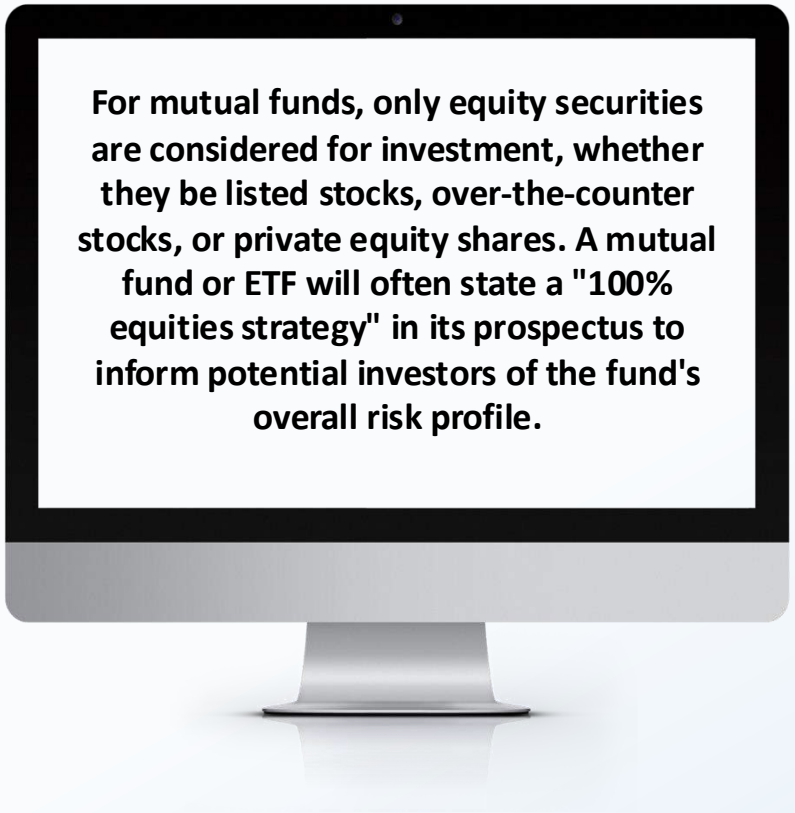
- The objective of **SAKA HOLDING** is to exceed benchmarks identified for each fund under management while protecting the value of the initial capital investment. The target is to maximize returns for mutual fund investors through dynamic portfolio management and risk diversification. Financial consultancy through research and analysis among diversified investment alternatives is the basis for expanding the client base and gaining the confidence of investors.

- **SAKA HOLDING**'s highly qualified research team is regarded very favorably by the financial community. Based on the risk perception of clients, discretionary portfolio management is provided by expert personnel.

OBJECTIVE



ASSET MANAGEMENT



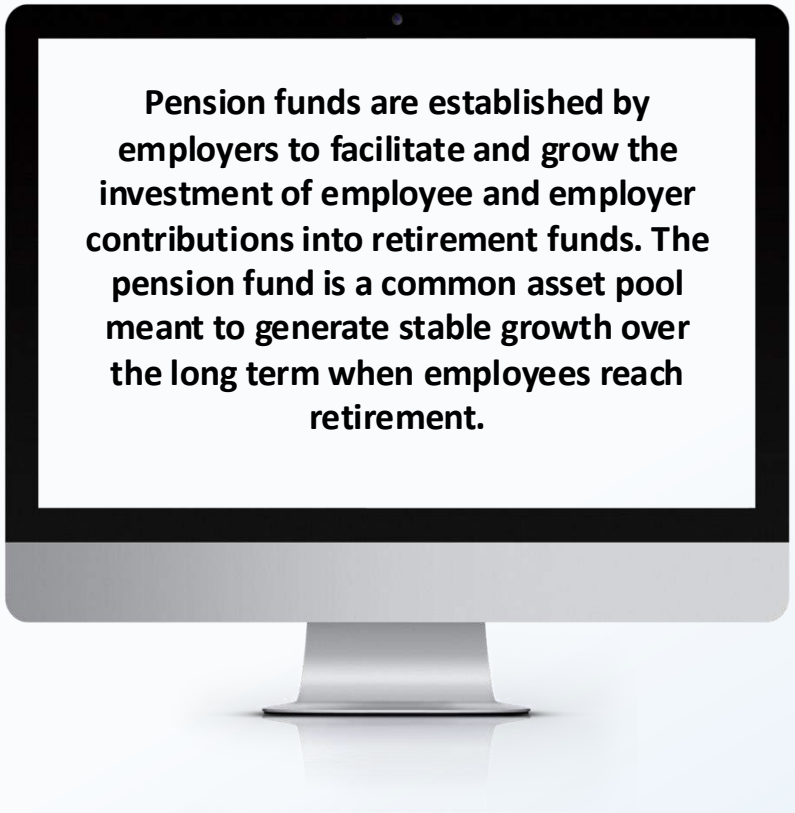
- A primary advantage of mutual funds is the access gained by small investors to professionally managed, diversified portfolios of equities, bonds and other securities that would otherwise not be available for investments of small capital. Each shareholder participates proportionally in the gain or loss of the fund. Mutual fund units, or shares, are issued and are typically purchased or redeemed as needed at the fund's current net asset value (NAV) per share (sometimes known as NAVPS).

- **SAKA HOLDING** has successfully attracted investors to its four mutual funds in spite of fierce competition from deposit taking SAKA HOLDINGs that work to convert demand deposit clients into mutual fund investors. The total portfolio value of the funds under management stands at USD 960 million. Through a fund supermarket approach, investors have a wide selection of equity funds, funds with fixed income instruments combined with domestic assets, and international funds.

MUTUAL FUNDS MANAGEMENT

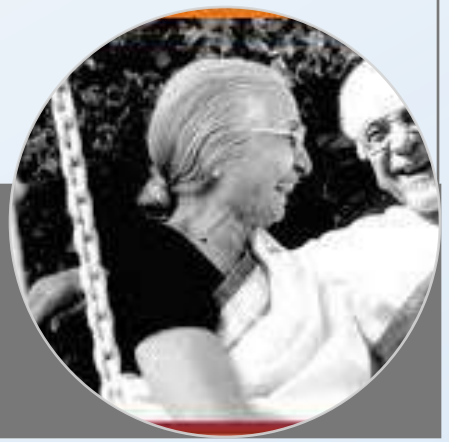


ASSET MANAGEMENT

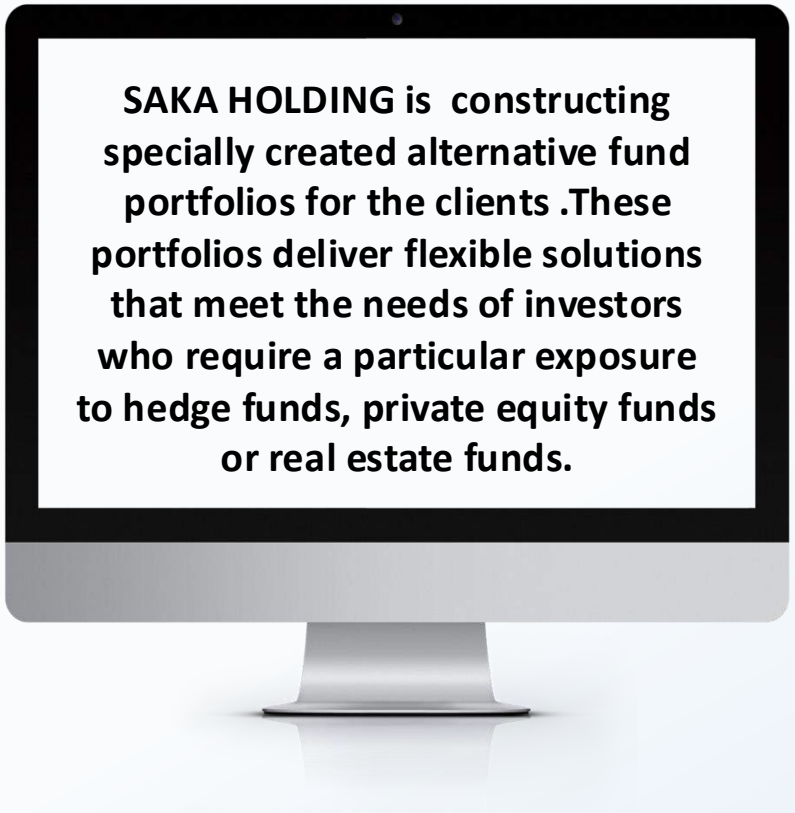


- Pension funds are commonly run by a financial intermediary, though some larger corporations manage pension funds in-house. Pension funds control relatively large amounts of capital and represent the largest institutional investors in many nations.
- The plan administrator is the person responsible for making strategic decisions and managing the day-to-day affairs of the group's pension fund/plan. This includes ensuring that contributions are made to the fund that assets are properly allocated and that pay-outs are promptly distributed among all qualified plan participants or beneficiaries.
- The cash balance pension plan is a defined-benefit plan, but unlike the regular defined-benefit plan, it is maintained on an individual account basis much like a defined-contribution plan. The cash balance plan acts similarly to a defined-contribution plan as changes in the value of the participant's portfolio do not affect the yearly contribution.
- **SAKA HOLDING** is confident that the resources it employs will lead to viable products and the establishment of new alliances. New opportunities will undoubtedly arise from recent developments in the pension fund industry.

PENSION FUNDS MANAGEMENT



ALTERNATIVE INVESTMENT SOLUTIONS



- **SAKA HOLDING** manages such portfolios on a discretionary or advisory basis. The investment decisions in a discretionary mandate are fully delegated to **SAKA HOLDING** Advisors and managed according to our clients' specific investment objective. In the case of an advisory mandate, we work with the client to construct the most suitable portfolio, while allowing the final investment decision to rest with the client.
- **We are offering a wide range of tailor-made investment solutions**

✓Benchmarked investment solutions
✓Index-tracking & norm-based solutions
✓Liability driven solutions
✓Insurance company solutions
✓Pension fund solutions

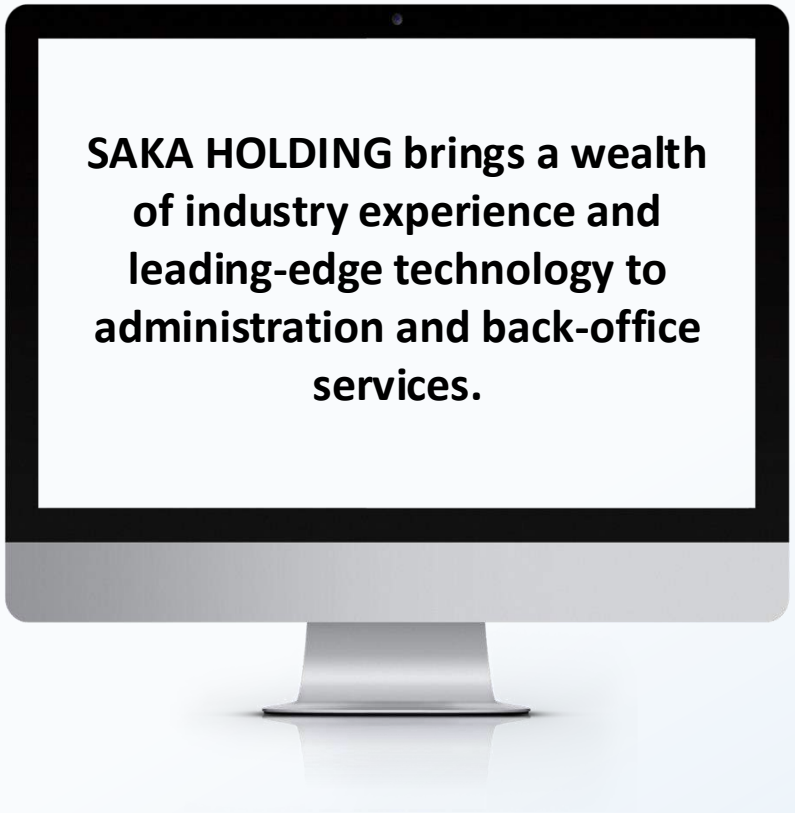
- **With the integration of additional services:**

✓Asset & Liability Management
✓Accounting Management (including accounting return forecasts and business plans, piloting guaranteed accounting returns on liabilities, …)
✓Optimized Asset Allocation
✓Downside Risk Control
✓Solvency II Optimization
✓SRI Alpha
✓Management company services

TAILOR-MADE PORTFOLIOS



ALTERNATIVE INVESTMENT SOLUTIONS



- It's no secret that hedge fund investors are becoming more demanding. They want service beyond the industry standard, including institutional-level back-office operations, regardless of the size of the fund. They also want transparency, so much so that they're steadily raising the bar when it comes to defining the appropriate level of independence though third-party administrators. All while keeping expenses low.

- The **SAKA HOLDING** provides the necessary independence from the investment advisor. With our depth of experience and knowledge of the hedge fund industry, we ensure the due diligence process of our clients is robust enough to withstand the most rigorous investor scrutiny.

- The **SAKA HOLDING** has established an institutional-level back office, freeing you to better allocate your capital. We provide affordable, scalable and flexible services to our clients allowing them to add on layers when needed. The end goal is reducing expense ratios, managing operational costs and your bottom line.

FUND SOLUTIONS





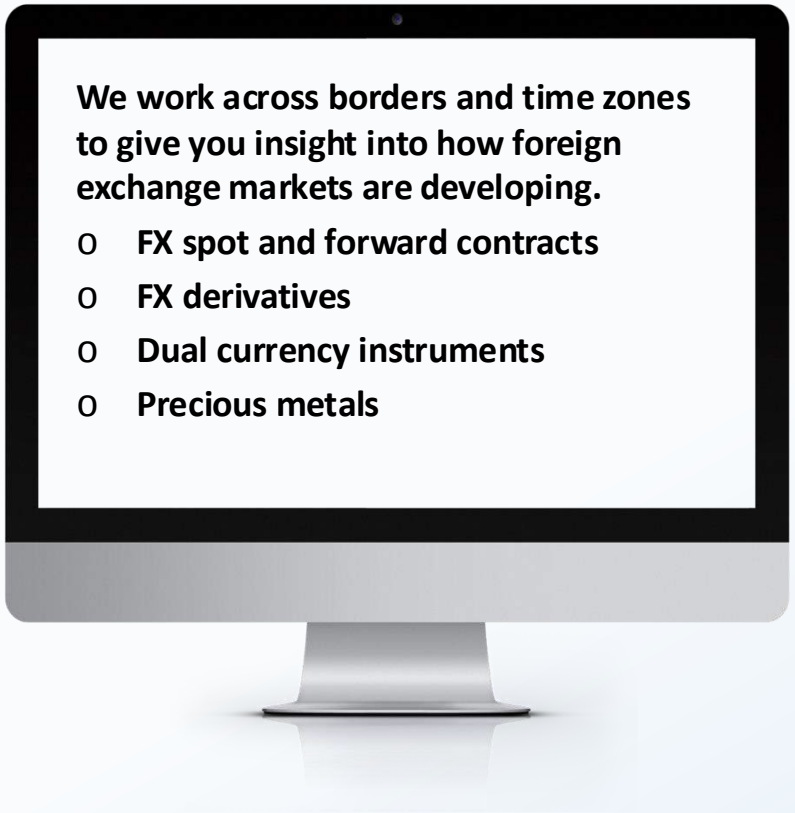
FOREIGN EXCHANGE

FOREIGN EXCHANGE



- FX SPOT AND FORWARD CONTRACTS
- FX DERIVATIVES
- DUAL CURRENCY INSTRUMENTS
- PRECIOUS METALS

FOREIGN EXCHANGE



- **SAKA HOLDING** foreign exchange teams around the world have a unique insight into trends in FX markets, so we can offer you up-to-date market intelligence and help you with your strategy.

  Foreign currency is available for over 100 countries, with over 70 currencies available through **SAKA HOLDING`s** affiliates online order site,
  Competitive exchange rates, updated daily,
  Customers do not pay a service fee for currency purchases.

- **SAKA HOLDING** foreign exchange teams have a global reach and close links with Global SAKA HOLDINGs and Markets. We're well placed to advise you and work with you in both core and emerging markets. With these capabilities you can improve your foreign exchange dealings while benefiting from competitive pricing and first-rate service.

FOREIGN EXCHANGE



FOREIGN EXCHANGE



- Foreign exchange is simply the exchange of one currency for another, but it can take many forms. This article covers the two basic foreign exchange products - spot and forward exchange contracts. A spot contract is a binding obligation to buy or sell a certain amount of foreign currency at the current market rate, for settlement in two business days' time. To enter into a spot deal, you advise us of the amount, the two currencies involved and which currency you would like to buy or sell.

- A spot deal will settle (in other words, the physical exchange of currencies) two working days after the deal is struck. The difference between the deal and settlement date reflects both the need to arrange the transfer of funds and, the time difference between the currency centers involved.

- **SAKA HOLDING** trades spot and forward contracts in any convertible currency pair, including those in emerging-market currencies. **SAKA HOLDING** offers direct dealing services that enable you to speculate, access market views or get advice on FX risk and hedging solutions.

FX SPOT & FORWARD CONTRACTS



FOREIGN EXCHANGE



FX DERIVATIVES

- Any financial instrument that locks in a future foreign exchange rate. These can be used by currency or forex traders, as well as large multinational corporations. The latter often uses these products when they expect to receive large amounts of money in the future but want to hedge their exposure to currency exchange risk. Financial instruments that fall into this category include currency options contracts, currency swaps, forward contracts and futures contracts.

- **SAKA HOLDING** can tailor FX derivatives to suit you, while providing the liquidity you need. We have a dedicated team of trading and structuring professionals ready to support you in risk management and flexible hedging.

- **SAKA HOLDING** can offer exposure to FX moves through various structures, including over-the-counter and structured products, with varying degrees of capital protection and enhanced returns depending on prevailing market conditions.



FOREIGN EXCHANGE



DUAL CURRENCY INSTRUMENTS

- A Dual Currency Placement is a complex short-term foreign exchange investment that lets you take advantage of our expertise in foreign exchange markets. As an investment product, it carries higher risks than short term savings products, but it can also offer potentially greater returns.
- Dual Currency Placements are sophisticated foreign exchange investments and may be of interest if your finances encompass multiple currencies. They offer higher potential rewards than other Wealth Management products, while reflecting this with a slightly higher risk.
- **SAKA HOLDING** can explain the workings of the product in detail and provide advice and guidance, whilst making sure you're happy with the potential risk and return.



FOREIGN EXCHANGE



- A classification of metals that are considered to be rare and/or have a high economic value. The higher relative values of these metals are driven by various factors including their rarity, uses in industrial processes and use as an investment commodity.
- Precious metals include, but are not limited to gold, silver, platinum, iridium, rhodium and palladium.
- **SAKA HOLDING** works with the SAKA HOLDING institutions which is the leading metals custodian and the only over-the-counter market makers with foundations in gold, silver, platinum and palladium.
- **SAKA HOLDING** covers all aspects of precious metals and bullion trading on a daily basis.

PRECIOUS METALS





FINANCIAL TECHNOLOGY FinTech

FINANCIAL TECHNOLOGY



❖SAKA HOLDING FINANCIAL TECHNOLOGY
❖SAKA HOLDING DIGITAL BANKING ECOSYSTEM
DIGITAL BANKING OVERVIEW
DIGITALIZATION TREND
❖SAKA HOLDING FinTech PRODUCTS
GOLD IN WALLET
ALL IN ONE

- INTELLECTUAL PROPERTY DIGITAL
- ASSET PLATFORM
- INTERNATIONAL BASED ON PHYSICAL GOLD DIGITAL ASSET PLATFORM
- MESSENGER AGGREGATOR WITH AI ASSISTANCE
- ACTIVITY AND CONTENT MANAGEMENT
- SKILL FACTORY
- INTERNATIONAL MARKETPLACE SERVICE

SAKA HOLDING FINANCIAL TECHNOLOGY



- **What is Financial Technology (FinTech)?**
- FinTech (financial technology) is a catch-all term referring to software, mobile applications, and other technologies created to improve and automate traditional forms of finance for businesses and consumers alike. FinTech can include everything from straightforward mobile payment apps to complex blockchain networks housing encrypted transactions.
- In this guide, we'll discuss the various types of fintech, the skills needed to work in the field, and the job outlook for several fintech careers. We'll also take a closer look at a few effective ways to learn key industry skills, such as an immersive online fintech bootcamp — a great way for aspiring fintech professionals to get hands-on experience.
- **Simple Definition of FinTech**
- The term "fintech company" describes any business that uses technology to modify, enhance, or automate financial services for businesses or consumers. Some examples include mobile banking, peer-to-peer payment services (e.g., Venmo, CashApp), automated portfolio managers (e.g., Wealthfront, Betterment), or trading platforms such as Robinhood. It can also apply to the development and trading of cryptocurrencies (e.g., Bitcoin, Dogecoin, Ether).

FinTech



SAKA HOLDING FINANCIAL TECHNOLOGY



- **How Does FinTech Work?**
- While fintech is a multifaceted concept, it's possible to gain a strong understanding. FinTech simplifies financial transactions for consumers or businesses, making them more accessible and generally more affordable. It can also apply to companies and services utilizing AI, big data, and encrypted blockchain technology to facilitate highly secure transactions amongst an internal network.
- Broadly speaking, fintech strives to streamline the transaction process, eliminating potentially unnecessary steps for all involved parties. For example, a mobile service like Venmo or CashApp allows you to pay other people at any time of day, sending funds directly to their desired bank account. However, if you paid instead with cash or a check, the recipient would have to make a trip to the bank to deposit the money.
- **The Technologies That Power FinTech**
- Modern fintech is primarily driven by AI, big data, and blockchain technology — all of which have completely redefined how companies transfer, store, and protect digital currency. Specifically, AI can provide valuable insights on consumer behavior and spending habits for businesses, allowing them to better understand their customers. Big data analytics can help companies predict changes in the market and create new, data-driven business strategies

FinTech

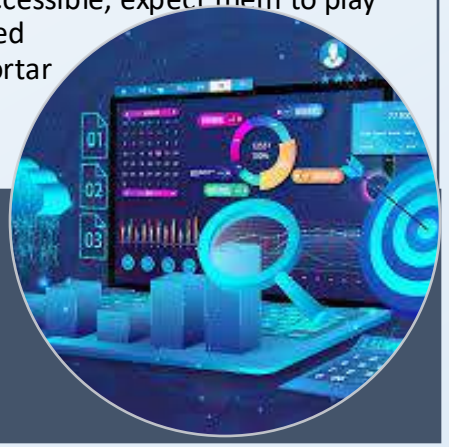


SAKA HOLDING FINANCIAL TECHNOLOGY

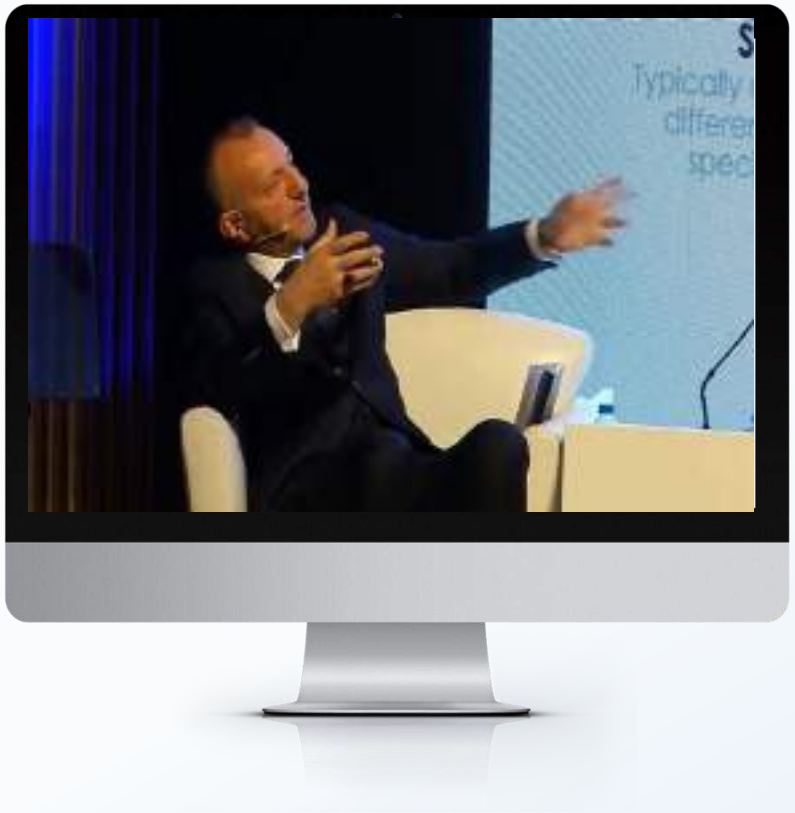


- **FinTech TRENDS**
- Over the years, fintech has grown and changed in response to developments within the wider technology sector. In 2022, this growth was defined by several prevailing trends:
- Digital banking continues to grow: Digital banking is easier to access than ever before. Many consumers already manage their money, request and pay loans, and purchase insurance through digital-first banks. This simplicity and convenience will likely drive additional growth in this sector, with the global digital banking platform market expected to grow at a compound annual growth rate (CAGR) of 11.5 percent by 2026.
- Blockchain: Blockchain technology allows for decentralized transactions without a government entity or other third-party organization being involved. Blockchain technology and applications have been growing quickly for years, and this trend is likely to continue as more industries turn to advanced data encryption. Check out our guide to blockchain technology if you're interested in learning more.
- Artificial Intelligence (AI) and Machine Learning (ML): AI and ML technologies have changed how fintech companies scale, redefining the services they offer to clients. AI and ML can reduce operational costs, increase the value provided to clients, and detect fraud. As these technologies become more affordable and accessible, expect them to play an increasingly large role in fintech's continued evolution — especially as more brick-and-mortar banks go digital.

FinTech



SAKA HOLDING FINANCIAL TECHNOLOGY



- **HOW SAFE IS FinTech?**

  FinTech companies are generally trusted by consumers — according to Forbes, 68% of people are willing to use financial tools developed by non-traditional (e.g., non-financial, non-banking) institutions. However, many fintech applications are relatively new, and they're currently not subject to the same safety regulations as banks. This doesn't mean that consumers shouldn't trust fintech companies with their money — it just means that being careful can be beneficial. For most consumers, the benefits of working with a fintech company outweigh the perceived risks.

- **DIFFERENT TYPES of FinTech**
- FinTech has been used to revolutionize financial institutions for millions of people across the globe, changing how we pay each other, buy stocks and other financial instruments, and access financial advice. There are many different fintech companies offering unique services for their clients.

FinTech



SAKA HOLDING DIGITAL BANKING ECOSYSTEM



- **DIGITAL BANKING OVERVIEW**

The functionality of the global economy is shaped by the structure of human-oriented “needing” (needs) according to the supply-demand balance. In the process from the first industrial revolution to the present, technological revolutions have been built on the same balance. With the realization of the Internet and web-based communication, technological applications have changed our needs and brought a constantly innovative perspective. Consumer (B2C) and industrial (B2B) customers want to buy products and services at the most convenient time, place and condition, leading to the rapid digitalization of the economy and the creation of global ecosystems platforms. In the new conditions, operators of the global industrial ecosystem platforms have started to be consumers who use their preferences without any restrictions. Consumers, who are ecosystem operators, prefer social business networks and e-commerce systems that provide secure, fast and innovative payment services in product-money exchange, apart from the product methodology in choosing the supplier. It has become a basic necessity to follow new technologies in order to meet the expectations of consumers. The financial sector is no exception and must respond to this call by utilizing the Fundamental Principles of the Digital Economy. Banking has to be among the sectors that adopt and adapt to new technologies the fastest.

DIGITAL BANKING OVERVIEW



SAKA HOLDING DIGITAL BANKING ECOSYSTEM



- **DIGITAL BANKING OVERVIEW**

In this context, the digitalization of banking can be achieved with a complex of high technology platforms. The final closed-loop ecosystem should be made:

E Uniting government services, experts, customers, investment institutions,

Remote work, education and consumption caused by current epidemiological conditions complying with their solutions,

To comply with the principles and regulations of joint ventures in accordance with international law,

Intuitive with support for communities and education programs to improve digital literacy and provide a user-friendly user and business interface.

DIGITAL BANKING OVERVIEW



SAKA HOLDING DIGITAL BANKING ECOSYSTEM



- **DIGITALIZATION TREND AND PROCESS IN BANKING**
- **2020 PROCESS**

- ✓ Modern architectural IT solutions for banks and evolution of legacy solutions,
- ✓ Main trends in the field of bank payment protection,
- ✓ Data management,
- ✓ Penetration of robotization technologies of artificial intelligence processes and elements,
- ✓ Digitization of customer service channels,
- ✓ Protection against cyber threats,
- ✓ Open-source platforms, web-based solutions for bank internal processes,
- ✓ Regulatory technologies,
- ✓ New business models,
- ✓ Development of outsourcing in banking

DIGITALIZATION TREND



SAKA HOLDING DIGITAL BANKING ECOSYSTEM



- **2021 PROCESS**

✓ Optimization of remote work of bank employees,
✓ Growth of online operations,
✓ Simplifying access to bank services,
✓ Development of distance sales channels,
✓ Developing security systems against cyber attacks,
✓ Broad consensus of artificial intelligence technologies,
✓ Transition to data-based management,
✓ Total customization programs,
✓ Import substitution,
✓ Ecosystem development,
✓ Developing your own software using Union Business construction standards,
✓ Increasing need for IT professionals.

DIGITALIZATION TREND



SAKA HOLDING DIGITAL BANKING ECOSYSTEM



REFLECTIONS

- Growth with outsourcing in banking,
- Providing services for the banking sector to integrate businesses directly into the ERP1 system,
- The target of 88% of banks to create common ecosystems and marketplaces,
- National Central Banks piloting open APIs with approximately 200 banks,
- Understanding that European banks' APIs are not ready to meet the requirements of PSD 22,
- Despite the fact that banks invested 1 trillion dollars in Information Technology for 3 years, there was no increase in their income.

DIGITALIZATION TREND



SAKA HOLDING
FinTech PRODUCTS



- **FinTech PRODUCTS of SAKA HOLDING**

- The Financial Technology establishment of SAKA HOLDING has developed rapidly in the last 10 years, with the aim of developing digital economy tools and global integration.

Gold In Wallet

The GOLD IN WALLET Protocol which belongs to SAKA HOLDING, a web-based financial technology product that enables users to shop with gold in national and international markets.

ALL IN ONE

At the same time, it is the rightful owner of the SaaS Platform, which combines the software and hardware suite and provides solutions for data access, design and facilitating business and social life processes.

FinTech PRODUCTS of SAKA HOLDING



SAKA HOLDING
FinTech PRODUCTS



- **GOLD IN WALLET**

  Gold in Wallet is web based fintech product, which enables the client to trade with gold, by using the "brokerage services" obtained from licenced brokerage house.

- **GOLD IN WALLET BASIC FUNCTIONS**

➢GOLD IN WALLET is used to invest in gold or to make gold-based expenditures.

➢GOLD IN WALLET is a fast and reliable transfer method among wallet owners.

➢GOLD IN WALLET can be used for physical gold purchase, storage and transfer. Gold Wallet is relatively less sensitive to currency risk due to its physical counterpart. Gold Wallet users access the interface using their own user account number, username and password. User interface is easy to understand and planned effectively.

GOLD IN WALLET

SAKA HOLDING
FinTech PRODUCTS



- The first option for the GOLD IN WALLET users is the purchase of gold.
  - User decides the amount he wants to buy at livestock prices.
  - As a payment method, you can pay by wire transfer or prepaid card.
  - The amount requested by Gold in Wallet user is physically covered by Brokerage House.
  - The relevant amount is transferred to gold saving account of the wallet holder and taken to storage.
  - This amount can be seen as balance and weight in the user's wallet.
- Gold in Wallet users can sell/buy gold in desired amount, anytime they wish.
- Users complete sales process by entering the bank account details that the amount wants to be deposited.

GOLD IN WALLET

SAKA HOLDING
FinTech PRODUCTS



- The most important part of the application; it is an option to spend your gold as gold amount or money.
- GOLD IN WALLET users create a shopping balance by entering the amount they want to spend.
- Customers can shop on all sites that accept gold wallet payment by using the code they have created.
- They can even make online transactions via API without leaving the shopping site.
- GOLD IN WALLET users can send gold between accounts.
- The important point is that the submissions must be made in gold.
- Transfer between the two accounts can be made in gold, not money.
- This transfer can be made as a spending balance or directly in gold.

GOLD IN WALLET

SAKA HOLDING
FinTech PRODUCTS



- **GOLD CARD**

➢Prepaid cards meet your needs as the type of card you limit by pre-loading money that you can use when shopping or paying. With these cards, you can spend as much as the amount loaded on your card. Prepaid cards are easy to use in daily life. Thanks to a wide network of merchants that share the campaigns of the banks, it provides an easier and safer payment opportunity without paying cash. In order to experience this ease, all you need to do is to identify the businesses in your area where you can use this card where you often shop and pay.

But prepaid card does not save money while you spend.

➢As GOLD IN WALLET users store their savings as gold, they have the opportunity to spend only as much as they need to save money. Your savings are always stored as equivalent amount of physical gold. Thus, GOLD IN WALLET is less sensitive to currency risk due to its physical counterpart.

GOLD IN WALLET

SAKA HOLDING FinTech PRODUCTS



- **GOLD SPENDING CARD**

➢ If you like shopping on the internet but afraid to enter credit card information, it is time to meet the Gold Spending Card!

➢The Gold Spending Card is the payment system that allows you to spend with the existing physical gold in your Gold Wallet, on the internet or wallet-based businesses.

Have you bought a bike with GOLD on the internet!

➢You can easily buy gold-priced products without making any FX (exchange) from our merchants through the spending card you created in your Gold Wallet account.

GOLD IN WALLET

SAKA HOLDING
FinTech PRODUCTS



- **GOLDEN POSS**



GOLD IN WALLET will make a very contribution to the sector with a POS converted into pure gold balance, which important gap in the jewelry sector, and have a serious network through the network. All transactions made by the with a credit card will be instantly gold. The jeweler who owns a POS will instantly follow the gold balance he

In addition, jewelers will be able to track and physically receive the gold from the system in return for their accumulated balances via GOLD IN WALLET. This will meet an important need of the industry

GOLD IN WALLET

SAKA HOLDING
FinTech PRODUCTS



- **PAY BACK BY GOLD**



GOLD IN WALLET will make a very contribution to the sector with a POS converted into pure gold balance, which important gap in the jewelry sector, and have a serious network through the network. All transactions made by the with a credit card will be instantly gold. The jeweler who owns a POS will instantly follow the gold balance he

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GOLD IN WALLET

SAKA HOLDING
FinTech PRODUCTS



- BUSINESS DEVELOPMENT PLATFORM
- INTELLECTUAL PROPERTY DIGITAL ASSET PLATFORM
- INTERNATIONAL BASED ON PHYSICAL GOLD DIGITAL ASSET PLATFORM
- MESSENGER AGGREGATOR WITH AI ASSISTANCE
- ACTIVITY AND CONTENT MANAGEMENT
- SKILL FACTORY
- INTERNATIONAL MARKETPLACE SERVICE

ALL IN ONE

ALL IN ONE
TECHNOLOGIES

SAKA HOLDING
FinTech PRODUCTS



Creating a business development platform with the integration of digital open systems of public bodies so that individual and corporate customer transactions can be carried out safely, quickly and under a zero-issue triad.

Providing direct services on tax and customs issues through digital open channel with relevant public bodies in order to effectively use the process related to the problems encountered by commercial banking customers in their import and export transactions.

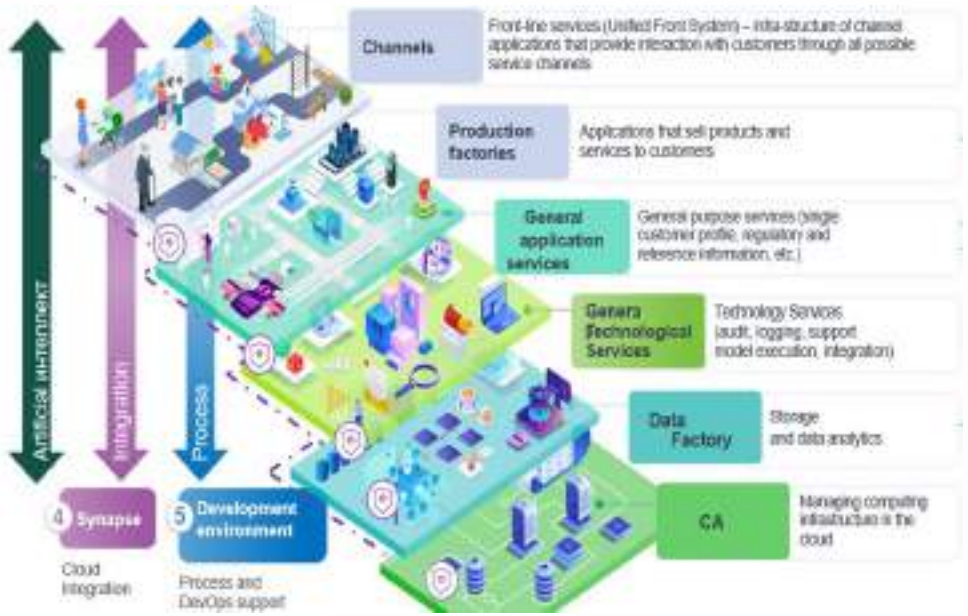
Centre for product and technological capabilities within the next generation banking department.

BUSINESS DEVELOPMENT PLATFORM

SAKA HOLDING
FinTech PRODUCTS



BUSINESS DEVELOPMENT PLATFORM DETAIL CHART



BUSINESS DEVELOPMENT PLATFORM

SAKA HOLDING FinTech PRODUCTS



INTELLECTUAL PROPERTY DIGITAL ASSET PLATFORM

- ***National Treasury:*** The project, called the National Treasury, is conceptually a crowdfunding platform for businesses of all sizes, from the smallest to large enterprises.
- .Thanks to these resources, every business that registers on the platform has the opportunity to present their legally recognized digital assets, Security status to a wide audience and give the owner the right to take a stake in the company. In addition, the fund opens an account for businesses from which investors' funds will be received, with the support of banks and educational institutions.
- Our task is to create the most attractive conditions for all participants in the crowdfunding chain and provide them with appropriate motivation. The mechanism on which the motivation system will be built will undoubtedly be a win-win, because it is based on the support of high-quality and interesting business ideas created within educational institutions.
- We offer businesses a technology that will enable them to interact with influence agents (bloggers, watchdogs, journalists), mentors and most importantly, investors. The essence of the interaction is based on the fact that the enterprise encourages support and contributions to the company, allocating part of the funds collected and digital assets created from their own intellectual property rights in favor of the participants in the process.

INTELLECTUAL PROPERTY DIGITAL ASSET PLATFORM

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FinTech PRODUCTS



➢ **AREAS OF RESPONSIBILITY**

- **The platform consists of five types of participants, each playing an important role in the efficiency of the whole process.**

o **BUSINESS**
The business is concerned with raising capital in exchange for the company's stock. The Intellectual Property Digital Asset Platform for business is a powerful channel to attract an investor base that pays for results.

o **WISE EXPERTS**
Wise Experts provide a stream of investors. Even with a low conversion rate, total audience reach drives business awareness using the best response rate effect – recommendations. Opinion leaders act as expert and authoritative "advisors" and gather a significant audience around them, even in very "narrow" segments. Their job is to convey to potential investors the value of a particular business and to arouse in them the desire to become co-owners of a profitable Company.

INTELLECTUAL PROPERTY DIGITAL ASSET PLATFORM

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FinTech PRODUCTS



- **MENTOR**
  Mentors already have an established reputation in society. The competency areas should be close to the niche in which the Business operates. Through his expertise, the mentor publicly endorses the perspective and relevance of the particular enterprise's project. The task of the mentors is to push the already "warmed up" investor to buy the company's digital assets. The activity of the mentor is somewhat similar to that of an influence representative, but the difference is that the mentor is a direct or indirect participant in the market to which the Business belongs. This is an insider confirming that the potential profitability of the Business is real.
- **INVESTOR**
  The investor is a key participant because he or she has the final say - to give or not to give money. The investor should be interested in interacting with other participants on the platform in order to keep the platform operational. For this reason, the most attractive scenario for him will be the scenario where he meets İş, receives information from Wise Expert and decides to invest in moments of doubt thanks to the reputation and result of the Mentor. This scenario will be profitable for all other members of the System because the conversion rate tends to be as high as possible.



INTELLECTUAL PROPERTY DIGITAL ASSET PLATFORM

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____INTERNATIONAL DIGITAL ASSETS PLATFORM BASED ON PHYSICAL GOLD

- PBG is a digital asset transfer system created with the infrastructure that allows transfer transactions of the dematerialized gold, whose physical counterpart is blocked and whose standards are determined, using blockchain technology.
- When existing solutions are examined, it is seen that there is no physical underlying asset behind many digital values produced with blockchain technology. Due to the fact that these digital assets are not based on a real value, high volatility is observed in their values in unregulated markets.
- In blockchain-based solutions, if there is a predefined physical basis for each digital value, a dematerialized asset that does not have a separate value of its own will be transferred.
- These transfer transactions must be verified by all validating stakeholders on the blockchain, but the contents of the transfer must only be monitored by a regulatory authority.
- ICG is used by MY BUSINESS ECOSYTEM stakeholders within their payment gateway capabilities.

INTERNATIONAL BASED ON PHYSICAL GOLD DIGITAL ASSET PLATFORM

PAY BACK
IN GOLD

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Payment gateway opportunities



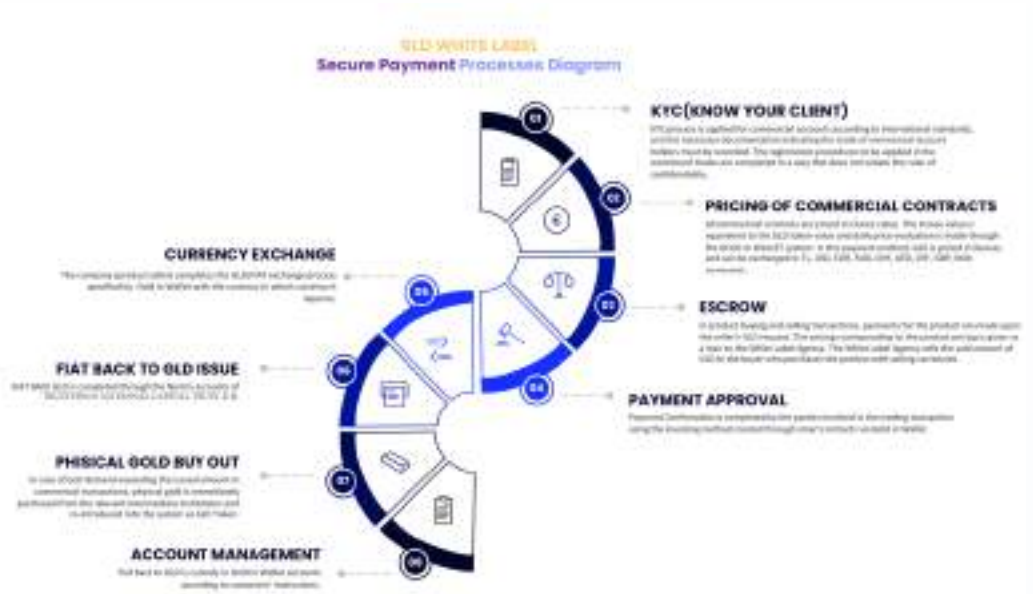
INTERNATIONAL BASED ON PHYSICAL GOLD DIGITAL ASSET PLATFORM

PAY BACK
IN GOLD

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PBG secure payment processes diagram



INTERNATIONAL BASED ON PHYSICAL GOLD DIGITAL ASSET PLATFORM

PAY BACK
IN GOLD

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PAYMENT ACCEPTANCE AND INVOICING SERVICE

- Available for both legal entities and individuals!
- You can accept payments not only to our details, but also directly using the details of ANY payment systems!
- Freelancers can accept payments from legal entities!
- Manage invoices and control payments - both manually and using the API!
- Work with clients not only in your country, but also abroad!
- Auto billing on schedule!
- Notify customers of new invoices by SMS and email!
- Issue and send invoices immediately after registration!

INTERNATIONAL BASED ON PHYSICAL GOLD DIGITAL ASSET PLATFORM

PAY BACK
IN GOLD

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AI payment roots chain's generation



INTERNATIONAL BASED ON PHYSICAL GOLD DIGITAL ASSET PLATFORM

PAY BACK
IN GOLD

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Messenger Functionality & opportunities

AI messenger



The All in One messenger provides instant messaging, as well as video and audio calls, has end-to-end encryption functionality and supports the maximum degree of privacy.

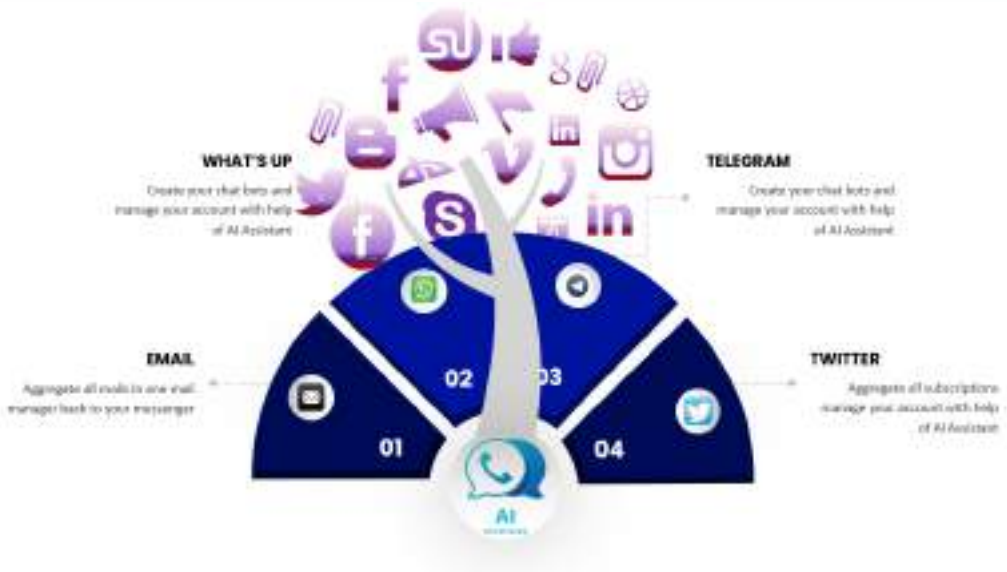
The messenger functionality also includes the ability to create group chats.

MESSENGER AGGREGATOR WITH AI ASSISTANCE

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All in one personal Omni-channel control



MESSENGER AGGREGATOR WITH AI ASSISTANCE



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One application for all types of communication worldwide



Communication Processes federalization

The protocol has a full-fledged implementation of the federation, which allows you to seamlessly communicate, organize common rooms for communication to users of different servers, make video and audio calls. In April 2018, the French government announced plans to create its own tool for instant messaging and the choice of Matrix as the fundamental platform for this.



MESSENGER AGGREGATOR WITH AI ASSISTANCE

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FinTech PRODUCTS



Independent non politic solutions uniting people & business



Privacy & Security for social life and business

When developing the messenger, we put the safety of users, as well as the reliability and functionality of the product, at the forefront. We will not hide that the main goal was the development of high security standards in the approach of this messenger to the protection of user information. It is for this reason that we have paid maximum attention to privacy issues.

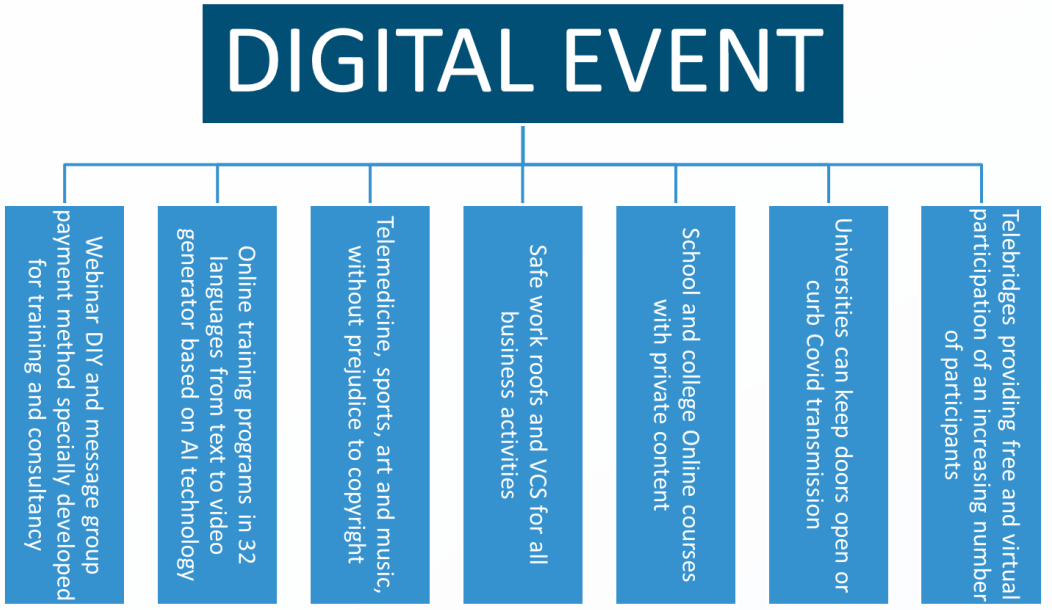


MESSENGER AGGREGATOR WITH AI ASSISTANCE

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ACTIVITY AND CONTENT MANAGEMENT



ACTIVITY AND CONTENT MANAGER

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FinTech PRODUCTS



MEDIA AND SMM CONTENT GENERATOR



Artificiant intelligence tools help to translate text to 32 languages and generate text, audio and video content

58% of Auditory prefer audio and video to text content

ACTIVITY AND CONTENT MANAGER

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FinTech PRODUCTS



SKILL FACTORY

SKILL FACTORY
Secure Transactions Function
COVID 19 Remote Work Control
Freelance Services Store
Purpose Discussion and Arbitrage Service
Billing Service
Searching for Project Creator and Personnel

ACTIVITY AND CONTENT MANAGER

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INTEGRATION



Full payment system including account

SAVING

Don't waste money on useless staff choose specific freelance for specific job



Instruction Management Interface

CONTROL

Ask your customers questions to understand whether the work done by your staff is of good quality.



Personal website and CRM

RESEARCH

Access customer database, manage market prices, trade transparently

ACTIVITY AND CONTENT MANAGER

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INTERNATIONAL MARKETPLACE SERVICE

SERVICEPOINT OPPORTUNITIES



INTERNATIONAL SERVICE MARKETPLACE

SAKA HOLDING
FinTech PRODUCTS



4 MAIN REASONS FOR BUSINESS TO USE SERVICEPOINT



EASY THREE 3 STEPS INTEGRATION

Spend just one hour and receive:

- Full payment system with account
- Orders management interface
- Personal online site and CRM



INTERNATIONAL SERVICE MARKETPLACE

SAKA HOLDING
FinTech PRODUCTS



SERVICE POINT ALGORITHM

OPTION ONE

Find services you need in comfortable you language and geolocation



OPTION THREE

Make and order and start the save deal by smart contract

OPTION FOUR

When work is finished approve it and only at that moment the executor will receive money for job from escroll account in favour of beneficiary

OPTION TWO

Explore offers prices reputation and masters portfolios work

INTERNATIONAL SERVICE MARKETPLACE



HR POLICY

HR POLICY



- **POLICY STATEMENT**
- **PURPOSE**
  - Communication
  - Opportunity
  - Innovation
  - Individual
- **ROLES AND RESPONSIBILITIES**
  - Management of Board
  - HR Depertmant
  - Board of Directors
  - Employees
  - Managers
  - Corporate Management

HR POLICY



- **SAKA HOLDING** believes that our employees are our most valuable asset. We make an effort to develop the abilities and productivity of our staff.

- **SAKA HOLDING** encourages a work culture, foster relationship with them at every level in the organization. and make them to express their views and share their ideas to bring about improvements in the organization towards the achievement of the common goal described in our vision and mission statements.

- **SAKA HOLDING** could make every endeavor to foster a productive culture through out the SAKA HOLDING.

- The SAKA HOLDING is a team –focused organization that is characterized by

✓Collaborative relationships;
✓Approachable and open communications;
✓Courteous ,efficient and effective services; and
✓Flexibility and fairness

POLICY STATEMENT



HR POLICY



PURPOSE

- The purpose of **SAKA HOLDING** policy is to ensure that the human resources values framework incorporates four key principles, which are;
- **Communication**
  SAKA HOLDING's management and staff will promote an environment where the principles of open communication will be upheld. For the purpose of this policy ,open communication encapsulates the idea of;

✓Mutual recognition and respect at all levels;

✓Freedom to express one's views and a commitment to resolving any interpersonal conflict;

✓Promotion and development of two-way communication incorporating constructive feedback;

✓Appropriate dissemination of dissemination of information.

- **Opportunity**
  SAKA HOLDING's management and staff will promote a work environment that provides opportunity for;

✓Improved work practices;

✓Support of individuals in pursuit of personal and career growth

✓Encouragement of self development by recognizing and using individual strengths.



HR POLICY



- **Innovation**

SAKA HOLDING's management and staff will promote an environment to encourage initiative leading to flexibility and growth. This philosophy will facilitate improved work practices , which meet organizational needs through the challenging of preconceived ideas.

- **Individual**

SAKA HOLDING's management and staff acknowledge the importance of each individual's contribution to the work of the SAKA HOLDING by recognizing their qualities , strengths and abilities and sharing these across the SAKA HOLDING.

PURPOSE



HR POLICY

All the components of the SAKA HOLDING's HR Policy are lined up in such a way as to ensure maximal flexibility of the SAKA HOLDING, ability to adapt quickly and efficiently to the changes of internal and external economic factors, active initiation and successful introduction of required changes and innovations.

ROLES AND RESPONSIBILITIES

- **Management of Board**

  Board will endeavor to provide;

✓direction and support to management and staff to attract ,retain motivate and develop

✓quality staff in order to achieve the SAKA HOLDING's goals;

✓assistance to management and staff to focus on the performance and productivity of individuals , teams and workgroups whilst meeting the SAKA HOLDING's objectives;

✓remuneration under the current contract of employment and other employment conditions consistent with legislative requirements.

- **HR Department**

  HR Department is responsible for;

✓regular review and development of human resource management practices;

✓periodic review of the work priorities to determine skill requirements needed to meet the SAKA HOLDING's strategic plan

✓determination of an organizational structure that will facilitate and improve teamwork; and

✓appointment and promotion of staff on merit and to ensure that treatment of all employees is fair and equitable.



HR POLICY



ROLES AND RESPONSIBILITIES

- **Board of Directors**

  Board of Directors is empowered to;

✓provide necessary support to the Corporate Management to train the employees of the SAKA HOLDING where necessary.

✓provide necessary guidance and directions to the Corporate Management to maintain effective industrial peace and relations with the Union and other related institutions.

- **Employees**

  Employees are responsible for;

✓incorporation of the principles of this policy into their work practices and to make themselves personally accountable for implementing the human resource values framework;

✓use of initiative in relation to their own personal development;

✓ utilization of their individual strengths in improvement of work practices;

✓ achievement of organizational goals through participation in the development plans, policies and procedures;

✓ adherence to all policies ,procedures, agreed code of conduct and standards; and

✓ assistance in the prevention of discrimination and the promotion of equal opportunities when interacting with other employees.



HR POLICY



ROLES AND RESPONSIBILITIES

- **Managers**

  Managers are responsible for;

✓providing development opportunities for staff that relate to performance in order to achieve organizational and individual needs;

✓agreed performance standards for staff and assistance with the achievement of identified goals;

✓regular review and improve where necessary ,human resource structures and processes in line with Board directions. This will facilitate best practice, work flexibility and the ability to adapt quickly to changing needs;

✓ constructive feedback with an aim to improve work practices and relationships; and establishment and encouragement of team development.

- **Corporate Management**

  Corporate Management is responsible for:

✓Counseling for career path development to the respective employees.

✓provide necessary guidelines and directions to review and improve the skills of the employees to the respective Managers.

✓providing coaching to the Managers to enable them to understand the hidden talents of the employees.





AFFILIATE-COMPANIES

AFFILIATE-COMPANIES



- **ENERGY**
  - SAKA PETROL
  - LAUGFS GAS
  - CIRRUS OIL
  - TRACK MANAGEMENT UK LTD
  - MY PETROLEUM
  - AYECARR
  - KMO SOLAR PANEL
- **MINING**
  - GLOBAL LITHIUM BOLIVIA
  - CISMA CHILE
- **INTERNATIONAL FOREIGN TRADE**
  - G&G GLOBAL
  - SOLUTION TRADING DEVELOPMENT
  - EMPD TRADING
  - SHRI SWASTIK GENERAL TRADING LLC
  - EAGLE CARGO SERVICES LTD
  - IMS CERTIFICATION FZE
- **ENGINEERING**
  - AXEX
- **BANKING & FINANCE**
  - SAKA FINANCE
  - SAKA FINTECH
  - RENO FINANCIAL CONSULTANCY JSC
- **WEALTH MANAGEMENT**
  - TRUSFINCO
- **LEGAL SERVICES**
  - LOKA

ENERGY





sakapetrol

SAKA PETROL

SAKA PETROL



WHO WE ARE

- SAKA PETROL, with its expert staff, serves in the markets of the Middle East, Far Asia, Africa and Latin America, especially in the Gulf countries, with the business of in oil, petroleum products and gas supply, is one of the growth-oriented sectoral players with its sustainable business policy.

- Our operations consist of supplying crude oil and products for refining systems and other needs, the trading of crude oil and our own products, their maritime transport, and the management of product coverage in the financial derivatives markets.

- SAKA PETROL, which takes its strength from sustainable business partnerships and relationship management, has succeeded in being in the oil economy that steers the world with the energy policies of the 20th century, with its management experience and has been able to combine these experiences with its commercial resources in today's century.

WHO WE ARE

SAKA PETROL



OUR VISION

WHERE WE'RE HEADED



To be a global energy company that creates value in a sustainable manner through innovation, efficiency, and respect to drive progress in society.

OUR MISSION

OUR REASON FOR BEING



"An energy company committed to a sustainable world."

VISION & MISSION

SAKA PETROL



OUR VALUES

Our values are reflected in each and every one of our actions.

Efficiency

We make optimal use of our resources and our time. We're agile and flexible in the way we work to achieve the best results.

Respect

We create a workplace of inclusivity and trust, while being aware of the impact of our actions and decisions on society and the environment.

Foresight

We seize new opportunities that arise in the context of the energy transition and contribute new solutions.

Value-oriented

We identify what is truly critical and differential in our daily work to achieve goals and results, while placing special value on the fact that we are all....

OUR VALUES

sakapetrol

OIL & GAS INTRODUCTION



SAKA PETROL



Introduction

- Oil and natural gas are major industries in the energy market and play an influential role in the global economy as the world's primary fuel sources. The processes and systems involved in producing and distributing oil and gas are highly complex, capital-intensive, and require state-of-the-art technology. Historically, natural gas has been linked to oil, mainly because of the production process or upstream side of the business. For much of the history of the industry, natural gas was viewed as a nuisance and even today is flared in large quantities in some parts of the world, including the United States.
- Natural gas has taken on a more prominent role in the world's energy supply as a consequence of shale gas development in the United States, as mentioned above, and its lower greenhouse gas emissions when combusted when compared to oil and coal.
- The industry is often divided into three segments:
  - upstream, the business of oil and gas exploration and production;
  - midstream, transportation and storage; and
  - downstream, which includes refining and marketing.

OIL & GAS INTRODUCTION



SAKA PETROL



Organizations and Cartels

- A cartel, as defined by the Organization for Economic Co-operation and Development (OECD), is when firms create a formal agreement to "raise or fix prices and to reduce output in order to increase profits." This agreement harms consumers because it makes products unavailable or overly-expensive.1 Industries that are made up of a few large companies, have high start-up costs, and produce less complex goods are more likely to collude on price and production. Historically, cartels have existed in the steel, railroad transportation, and vitamin industries.2 In the oil and gas industry, the Organization of the Petroleum Exporting Countries (OPEC) is often used as an example of a cartel. Although there is debate around whether the economic evidence demonstrates it is a true cartel, OPEC's member countries do exert market influence.3 The focus of OPEC is to control oil output in order to influence prices. As natural gas may be produced with with oil, some view OPEC as also being an indirect natural gas cartel. Additionally, a group of countries have formed what is called the Gas Exporting Countries Forum (GECF), which some refer to as a gas-OPEC. The GECF does not try to limit production, nor influence prices in other ways, but some members have called on the organization to change its mandate and try to control production to "make the market more stable." The GECF has been around for about ten years, which is about the same amount of time that it took OPEC to gain its footing and insert itself into the oil market.

OIL & GAS INTRODUCTION



SAKA PETROL



Organizations and Cartels

- Prior to OPEC, the oil market was dominated by seven major oil companies often known as the Seven Sisters, who colluded to manipulate price and production, sometimes under the direct request of the U.S. Government, and other times investigated by the U.S. Government for violating antitrust laws.4 After World War II, faced with threats of nationalizing oil production, the Seven Sisters agreed to split oil profits fifty-fifty with oil exporting countries. However, as competition from Russian oil increased, Standard Oil of New Jersey (Exxon) concluded they needed to drastically reduce oil prices. The other majors reluctantly followed suit, which ultimately reduced income to the oil exporting countries. In 1960, as a response to the price drop, the oil exporting countries created OPEC to diminish the influence of multinational oil companies.
- OPEC is a permanent, intergovernmental organization (IGO) created at the Baghdad Conference on September 10-14, 1960. It was an outgrowth of the 1st Arab Petroleum Congress in 1959 when the Oil Consultation Commission, created by a few of the oil producing countries, signed what was known as the Maadi Pact. Its current mission is to coordinate petroleum policies between its member countries with the goal of stabilizing the oil market for consumers, producers, and investors. A number of countries have sought various agreements and acts to limit the impact of OPEC on the global oil market.



OIL & GAS INTRODUCTION

SAKA PETROL



Oil and Gas Companies

- Energy companies, nationally owned and privately owned, are some of the biggest companies that have every existed in the world. Many of them are well known, Exxon (U.S.), Chevron (U.S.), Saudi Aramco (Saudi Arabia), Gazprom (Russia), China National Petroleum Corporation (China), Equinor (formerly Statoil of Norway), TOTAL (France), and ENI (Italy). Additionally, companies that use oil and natural gas, like autos, electric providers, and airlines are also among the most well-known and largest companies.

- The oil and gas industry is frequently divided into three segments: upstream, midstream and downstream. While each of these areas has a number of independent companies, major companies in oil and gas are often considered integrated, meaning their businesses consist of a mix of upstream, midstream and downstream activities. Companies can be private, public, or state-owned, which impacts the amount of information available.

OIL & GAS INTRODUCTION



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Researching Oil and Gas Companies

- Supermajor integrated oil and gas companies are involved in each segment of the industry and are defined as typically having market capitalization of $100 billion or more. They are often international oil companies (IOCs).
- Major integrated companies are defined as typically having market capitalization of $10 billion to $100 billion.
- An independent company focuses on one segment of the industry and is defined as a producer who does not have more than $5 million in retail sales of oil and gas in a year or who does not refine more than an average of 75,000 barrels per day of crude oil during a given year.
- Regardless of size, there is more data available for publicly-owned companies. Private companies, including government-owned companies, are often not legally required to disclose information, making company research more difficult.

OIL & GAS INTRODUCTION



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Segment-specific Company Features

- Upstream companies focus on exploration and production. Most crude oil production is controlled by National Oil Companies, which includes OPEC, or integrated international oil companies. Upstream companies benefit from high oil and gas prices and high volumes. Other metrics include rig count and capital spending.
- Midstream companies handle the transportation and storage of oil and gas. This segment is made up of many independent transportation operators. Oil and gas volumes are important to midstream companies, and prices as they relate to volume: If the price drops so low that upstream companies stop producing, midstream companies are not needed for transportation.
- Downstream companies manage the refining and marketing of oil and gas. There is lower market concentration than the upstream segment. Downstream companies benefit from profit margins where they are able to sell their refined products for more than the cost of acquiring the crude resources. Other metrics include the number and size of refineries.
- Because this industry often shifts with mergers and acquisitions, we've provided example companies in each segment

  of the industry.

OIL & GAS INTRODUCTION



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_____Sample Companies in the Oil and Gas Industry

Integrated	Upstream	Midstream	Downstream
BP	Devon Energy	Enable Midstream Partners LP	Delek US Holdings
Chevron	Occidental	Enbridge	Marathon Petroleum
Exxon Mobile		Kinder Morgan	Valero Energy
Royal Dutch Shell		Seacor Holdings Inc.	
		Teekay Shipping Corp.	
		Western Gas Partners LP	

OIL & GAS INTRODUCTION



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National Oil Companies (NOCs)

- Since Mexico nationalized its oil production in 1938, countries have been creating private state-owned companies or purchasing significant shares in publicly traded oil companies. The rise of oil nationalization is seen as a response to historical exploitation by international oil companies, and as a political strategy to control access to and decisions surrounding national resources.

Sample National Oil Companies

Company	Country
Saudi Aramco	Saudi Arabia
National Iranian Oil Company (NIOC)	Iran
Gazprom	Russia
China National Petroleum Corporation (CNPC)	China

OIL & GAS INTRODUCTION

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Upstream: Production and Exploration

- The upstream segment of the oil and gas industry contains exploration activities, which include creating geological surveys and obtaining land rights, and production activities, which include onshore and offshore drilling.

  Crude oil is categorized using two qualities: Density and sulfur content.

  - Density is measured by API gravity, and ranges from light (high API gravity/low density) to heavy (low API gravity/high density).
  - Sulfur content ranges from sweet (low sulfur content) to sour (high sulfur content).

- Light and sweet crude oil is usually priced higher, and therefore more sought after, because it is easier to refine to make gasoline than heavy and sour crude oil. Oil volume is measured in barrels (bbl), which equals 42 gallons.

OIL & GAS INTRODUCTION



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Upstream: Production and Exploration

- **Natural gas** is found in both associated formations, meaning it is formed and produced with oil, and non-associated reservoirs. Gas can either be dry (pure methane), or wet (exists with other hydrocarbons like butane). Although wet gas must be treated to remove the other hydrocarbons and other condensates before it can be transported, it can increase producers' revenues because they can sell those removed products.

- The advent of shale gas in the United States is one of the biggest breakthroughs in the history of the energy industry. Prior to its development, the United States was viewed as a growing natural gas importer. But production from shale gas has catapulted the United States into being the world's largest producer of natural gas and a fast-growing exporter. The two primary technological advances that made production from shale and other tight formations economically possible were horizontal drilling and hydraulic fracturing.

OIL & GAS INTRODUCTION



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Exploration

- Oil and gas exploration encompasses the processes and methods involved in locating potential sites for oil and gas drilling and extraction. Early oil and gas explorers relied upon surface signs like natural oil seeps, but developments in science and technology have made oil and gas exploration more efficient. Geological surveys are conducted using various means from testing subsoil for onshore exploration to using seismic imaging for offshore exploration. Energy companies compete for access to mineral rights granted by governments by either entering a concession agreement, meaning any discovered oil and gas are the property of the producers, or a production-sharing agreement, where the government retains ownership and participation rights.

- Exploration is high risk and expensive, involving primarily corporate funds. The cost of an unsuccessful exploration, such as one that consisted of seismic studies and drilling a dry well, can cost $5 million to $20 million per exploration site, and in some cases, much more. However, when an exploration site is successful and oil and gas extraction is productive, exploration costs are recovered and are significantly less in comparison to other production costs.



OIL & GAS INTRODUCTION

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Production

- Oil and gas production is one of the most capital-intensive industries: It requires expensive equipment and highly skilled labors. Once a company identifies where oil or gas is located, plans begin for drilling. Many oil and gas companies contract with specialized drilling firms and pay for the labor crew and rig dayrates.Drilling depths, rock hardness, weather conditions and distance of the site can all affect the drilling duration. Tracking data using smart technologies can help with drilling efficiency and well performance by providing real-time information and trends. While every drilling rig has the same essential components, the drilling methods vary depending on the type of oil or gas and the geology of the location.
- **Onshore**
  - In onshore drilling facilities, the wells are grouped together in a field, ranging from a half acre per well for heavy crude oil to 80 acres per well for natural gas. The group of wells are connected by carbon steel tubes which sends the oil and gas to a production and processing facility where the oil and gas are treated through a chemical and heating process.Onshore production companies can turn on and off rigs more easily than offshore rigs to respond to market conditions.

OIL & GAS INTRODUCTION



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Production

- **Offshore**
  - Offshore drilling uses a single platform that is either fixed (bottom supported) or mobile (floating secured with anchors).Offshore drilling is more expensive than onshore drilling, and fixed rigs are more expensive than mobile rigs.Most production facilities are located on coastal shores near offshore rigs.

- **Hydraulic Fracturing**
  - Fracking, or hydraulic fracturing, is a technique using a high-pressure liquid to extract oil or gas from geologic formations. While the technology has existed since the 1940s, it became more economical in the late 1990s when George Mitchell's Mitchell Energy & Development Corporation patented slick water fracturing.The use of fracking has led to recovering gas, followed by oil, from previously inaccessible parts of drilled wells in addition to extractions from coalbed wells, tight sand formations and shale formations. Fracking is now used in 90% of new U.S. oil wells, especially as the number of conventional reservoirs has decreased.



OIL & GAS INTRODUCTION

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Midstream

- The midstream sector covers transportation, storage, and trading of crude oil, natural gas, and refined products. In its unrefined state, crude oil is transported by two primary modes: tankers, which travel interregional water routes, and pipelines, which most of the oil moves through for at least part of the route.
- Once the oil has been extracted and separated from natural gas, pipelines transport the products to another carrier or directly to a refinery. Petroleum products then travel from the refinery to market by tanker, truck, railroad car, or more pipelines.
- Tankers deliver petroleum by transporting oil and refined products from other countries to the U.S. to make up the difference between domestic products and demand. Tankers also transport oil along the Gulf coast. The Merchant Marine Act of 1920, also known as the Jones Act, heavily impacts the transportation industry, as it requires vessels that transport cargo from one U.S. port to another U.S. port must be built in the United States, and majority owned and operated by United States citizens or permanent residents.



OIL & GAS INTRODUCTION

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Storage

- Storage of oil and natural gas helps smooth out supply and demand discrepancies. Companies store more when the prices are lower than they would like and withdraw when prices are high. The cheapest storage method is underground spaces, such as depleted reservoirs. This method is primarily used for natural gas; finished oil products cannot be stored in underground natural spaces per regulations. Above ground tanks are used for crude and refined oil, finished oil products, and natural gas. At retail locations, like gas stations, tanks are stored underground for safety reasons. Tanker ships are used for temporary storage when land storage is at capacity, making it the most expensive option.
- There is a minimum operating level of crude oil that cannot be removed from pipelines, refinery tanks, overall system without difficulties. In 2020, the coronavirus pandemic dramatically reduced the demand for oil, which was coupled with an oversupply due to Saudi Arabia increasing oil production and OPEC and non-OPEC countries failing to come to an agreement on reducing oil production. This meant storage tanks were near capacity. In response, oil storage companies drastically increased their storage rates. In one example, tankers were charging around $25,000 per day in February of 2020, but by April had risen rates to $300,000 per day.

OIL & GAS INTRODUCTION



SAKA PETROL



Downstream: Refining

- While refining is a complex process, the goal is straightforward: to take crude oil, which is virtually unusable in its natural state, and transform it into petroleum products used for a variety of purposes such as heating homes, fueling vehicles and making petrochemical plastics.
- A number of processes are involved in refining depending on the wanted end product. Hydrotreating is used to remove unwanted elements, such as sulphur and nitrogen from hydrocarbons; cracking breaks molecules into smaller fragments to produce gasoline and other lighter hydrocarbons. The gasses produced by cracking are used to create other products like synthetic rubber and plastics. When making gasoline, refiners need high octane numbers to prevent engine knocking. Despite knowing the dangers of lead, tetraethyl lead was added to gasoline in the United States in the 1920s in order to increase the octane. Since the U.S. government banned lead in vehicle gasoline in 1996 as part of the U.S. Clean Air Act, refineries use alkylation and reforming to develop high-octane gasoline.
- Refineries are usually located near population centers to facilitate marketing and distribution of final products.



OIL & GAS INTRODUCTION

SAKA PETROL



Downstream: Marketing

- Marketing is the wholesale and retail distribution of refined petroleum products to business, industry, government, and public consumers. Generally crude oil and petroleum products flow to the markets that provide the highest value to the supplier, which usually means the nearest market first because of lower transportation cost and higher net revenue for the supplier. In practice, however, the trade flow may not follow this pattern due to other factors, such as refining configurations, product demand mix, and product quality specifications.
- Gasoline service stations handle the bulk of public consumer sales and oil companies sell their petroleum products directly to factories, power plants, and transportation-related industries. Natural gas sales are almost evenly divided between industrial consumers, electrical providers, and residential and commercial heating.
- Because gasoline is a commodity that is more or less the same, competition for customers required creative marketing tactics. Retail gasoline stations offered free services like maps, car washing, and dinnerware. Oil company brands offered credit cards starting in the 1950s to ensure customer loyalty. Radio, billboard, and television ads promoted catchy slogans, additives, and adjectives like "premium" and "high performance" to attract drivers.
- Advertorials, or sponsored op-eds, were used by Mobil in the New York Times to publish pro-oil industry commentary. Today, social media gives companies a platform to promote various energy initiatives and mitigate news negative.



OIL & GAS INTRODUCTION

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PRODUCT



JET A-1



JET A-1

- Jet fuel or aviation turbine fuel (ATF, also abbreviated avtur) is a type of aviation fuel designed for use in aircraft powered by gas-turbine engines. It is colorless to straw-colored in appearance. The most commonly used fuels for commercial aviation are Jet A and Jet A-1, which are produced to a standardized international specification. The only other jet fuel commonly used in civilian turbine-engine powered aviation is Jet B, which is used for its enhanced cold-weather performance.

- Jet fuel is a mixture of a variety of hydrocarbons. Because the exact composition of jet fuel varies widely based on petroleum source, it is impossible to define jet fuel as a ratio of specific hydrocarbons. Jet fuel is therefore defined as a performance specification rather than a chemical compound. Furthermore, the range of molecular mass between hydrocarbons (or different carbon numbers) is defined by the requirements for the product, such as the freezing point or smoke point. Kerosene-type jet fuel (including Jet A and Jet A-1, JP-5, and JP-8) has a carbon number distribution between about 8 and 16 (carbon atoms per molecule); wide-cut or naphtha-type jet fuel (including Jet B and JP-4), between about 5 and 15



PRODUCT

DIESEL FUEL



DIESEL FUEL

- In many countries, diesel fuel is standardized. For example, in the European Union, the standard for diesel fuel is EN 590. Diesel fuel has many colloquial names; most commonly, it is simply referred to as diesel. In the United Kingdom, diesel fuel for on-road use is commonly called diesel or sometimes white diesel if required to differentiate it from a tax-advantaged agricultural-only product containing an identifying-colored dye known as red diesel. The official term for white diesel is DERV, standing for diesel-engine road vehicle. In Australia, diesel fuel is also known as distillate (not to be confused with "distillate" in an older sense referring to a different motor fuel), and in Indonesia, it is known as Solar, a trademarked name from the country's national petroleum company PERTAMINA. The term gas oil is sometimes also used to refer to diesel fuel.
- Ultra-low-sulfur diesel (ULSD) is a diesel fuel with substantially lowered sulfur contents. As of 2016, almost all of the petroleum-based diesel fuel available in the United Kingdom, mainland Europe, and North America is of a ULSD type.
- Before diesel fuel had been standardized, the majority of diesel engines typically ran on cheap fuel oils. These fuel oils are still used in watercraft diesel engines. Despite being specifically designed for diesel engines, diesel fuel can also be used as fuel for several non-diesel engines, for example the Akroyd engine, the Stirling engine or boilers for steam engines.



PRODUCT

BASE OIL



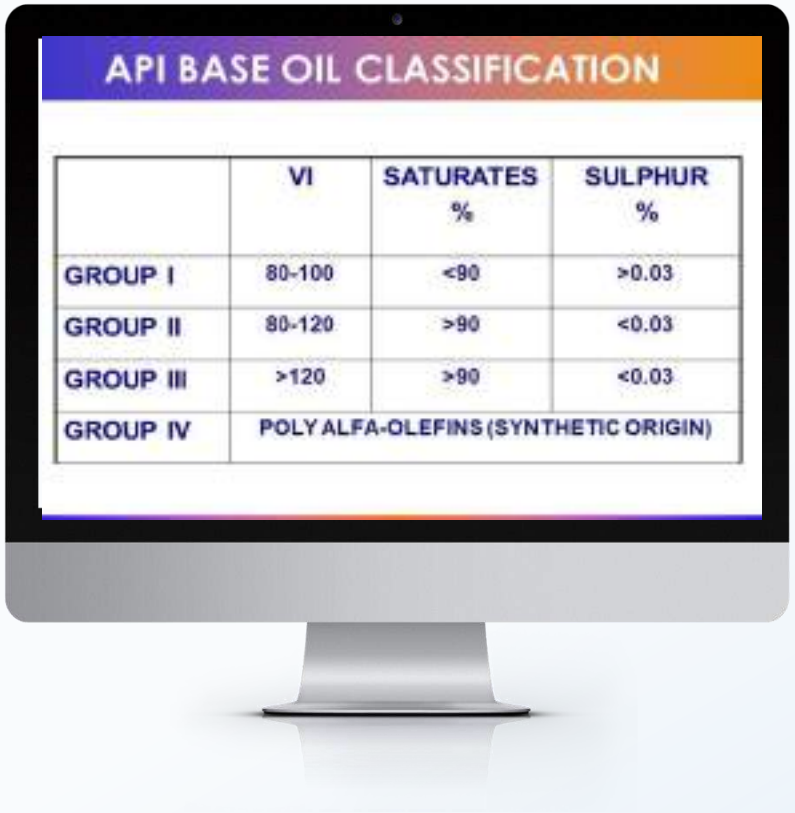
BASE OIL

- Base oils are used to manufacture products including lubricating greases, motor oil and metal processing fluids. Different products require different compositions and properties in the oil. One of the most important factors is the liquid's viscosity at various temperatures. Whether or not a crude oil is suitable to be made into a base oil is determined by the concentration of base oil molecules as well as how easily these can be extracted.
- Base oil is produced by means of refining crude oil. This means that crude oil is heated in order that various distillates can be separated from one another. During the heating process, light and heavy hydrocarbons are separated – the light ones can be refined to make petrol and other fuels, while the heavier ones are suitable for bitumen and base oils.
- There are large numbers of crude oils all around the world that are used to produce base oils. The most common one is a type of paraffinic crude oil, although there are also naphthenic crude oils that create products with better solubility and very good properties at low temperatures. By using hydrogenation technology, in which sulfur and aromatics are removed using hydrogen under high pressure, extremely pure base oils can be obtained, which are suitable when quality requirements are particularly stringent.
- Chemical substances – additives – are added to the base oil in order to meet the quality requirements for the end products in terms of, for example, friction and cleaning properties. Certain types of motor oils contain more than twenty percent additives.



PRODUCT

BASE OIL



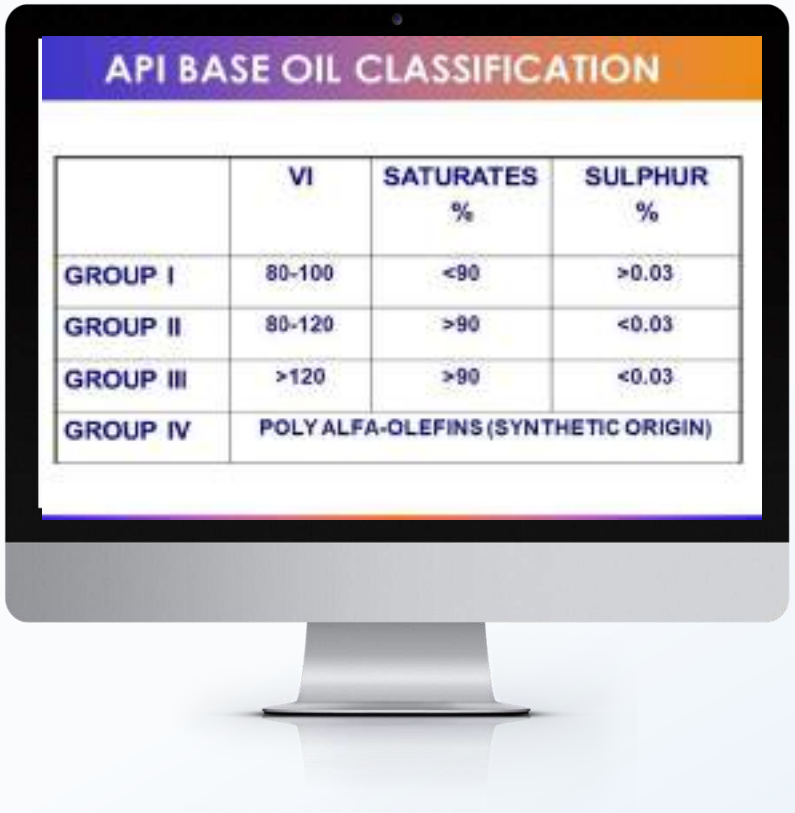
BASE OIL OFFICIAL CLASSIFICATIONS

- In 1993, the American Petroleum Institute (API), categorized base oils into five main groups. This breakdown is based on the refining method and the base oil's properties in terms of, among other things, viscosity and the proportion of saturates and sulfur content.
- **Group I**
  - Originating in the 1930s, the least refined type which is produced by Solvent Refining. It usually consists of conventional petroleum base oils. An improvement to the refining process in the 1960s called hydro-treating made this base oil more stable, less reactive, and longer lasting than the earlier base oils. API defines group I as "base stocks contain less than 90 percent saturates and/or greater than 0.03 percent sulfur and have a viscosity index greater than or equal to 80 and less than 120".
- **Group II**
  - Originating in 1971, a better grade of petroleum base oil, which may be partially produced by Hydrocracking. All impurities will be removed from the oil leading to clearer color. API defines group II as "base stocks contain greater than or equal to 90 percent saturates and less than or equal to 0.03 percent sulfur and have a viscosity index greater than or equal to 80 and less than 120".

PRODUCT



BASE OIL



BASE OIL OFFICIAL CLASSIFICATIONS

- **Group III**
  - Originating in 1993, the best grade of petroleum base oil, since they are fully produced by Hydrocracking, Hydroisomerization, and Hydrotreating, which make these oils purer. API defines group III as "base stocks contain greater than or equal to 90 percent saturates and less than or equal to 0.03 percent sulfur and have a viscosity index greater than or equal to 120". This group may be described as Synthetic Technology oils or Hydro-Cracked Synthetic oil. However, some oil companies may call their products under this group as synthetic oil.
- **Group IV**
  - Originating in 1974, consists of synthetic oils made of Poly-alpha-olefins (PAO). Group IV base oils have a viscosity index range of 125 - 200. Poly-alpha-olefins (PAO) oils have a higher oxidative stability in extreme temperatures, and also have exceptionally low pour points, which makes them much more suitable for use in very cold weather (as found in northern Europe), as well as in very hot weather (as in Middle East).
- **Group V**
  - Originating in the 1940s, any type of base oil other than mentioned in the previously defined groups. They include, among others, naphthenic oils and polyesters.

PRODUCT AND SERVICES



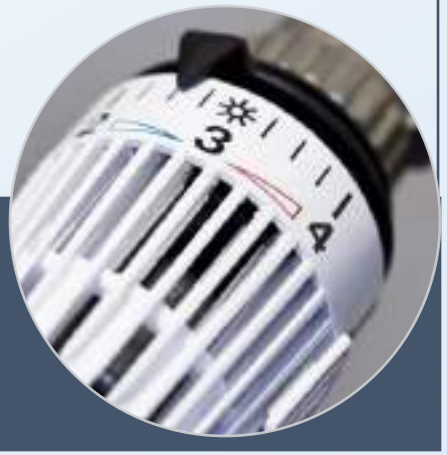
HEATING OIL



HEATING OIL

- Heating oil is any petroleum product or other oil used for heating; a fuel oil. Most commonly, it refers to low viscosity grades of fuel oil used for furnaces or boilers use for home heating and in other buildings. Home heating oil is often abbreviated as HHO. Most heating oil products are chemically very similar to diesel fuel used as motor fuel; motor fuel is typically subject to higher fuel taxes. Many countries add fuel dyes to heating oil, allowing law enforcement to check if a driver is evading fuel taxes. Since 2002, Solvent Yellow 124 has been added as a "Euro marker" in the European Union; untaxed diesel is known as "red diesel" in the United Kingdom.
- Heating oil is commonly delivered by tank truck to residential, commercial and municipal buildings and stored in above-ground storage tanks ("ASTs") located in the basements, garages, or outside adjacent to the building. It is sometimes stored in underground storage tanks (or "USTs") but less often than ASTs. ASTs are used for smaller installations due to the lower cost factor. Heating oil is less commonly used as an industrial fuel or for power generation. Leaks from tanks and piping are an environmental concern. Various federal and state regulations are in place regarding the proper transportation, storage and burning of heating oil, which is classified as a hazardous material (HazMat) by federal regulators.

PRODUCT AND SERVICES



LPG



LPG

- Liquefied petroleum gas (LPG or LP gas) is a fuel gas which contains a flammable mixture of hydrocarbon gases, specifically propane, propylene, butylene, isobutane and n-butane.

- LPG is used as a fuel gas in heating appliances, cooking equipment, and vehicles. It is increasingly used as an aerosol propellant and a refrigerant,[replacing chlorofluorocarbons in an effort to reduce damage to the ozone layer. When specifically used as a vehicle fuel, it is often referred to as autogas or even just as gas.

- Varieties of LPG that are bought and sold include mixes that are mostly propane (C 3H8), mostly butane (C4H10), and, most commonly, mixes including both propane and butane. In the northern hemisphere winter, the mixes contain more propane, while in summer, they contain more butane. In the United States, mainly two grades of LPG are sold: commercial propane and HD-5. These specifications are published by the Gas Processors Association (GPA)] and the American Society of Testing and Materials. Propane/butane blends are also listed in these specifications.

PRODUCT



LNG



LNG

- Liquefied natural gas (LNG) is natural gas (predominantly methane, CH4, with some mixture of ethane, C2H6) that has been cooled down to liquid form for ease and safety of non-pressurized storage or transport. It takes up about 1/600th the volume of natural gas in the gaseous state (at standard conditions for temperature and pressure).
- Natural gas was considered during the 20th century to be economically unimportant wherever gas-producing oil or gas fields were distant from gas pipelines or located in offshore locations where pipelines were not viable. In the past this usually meant that natural gas produced was typically flared, especially since unlike oil, no viable method for natural gas storage or transport existed other than compressed gas pipelines to end users of the same gas. This meant that natural gas markets were historically entirely local, and any production had to be consumed within the local or regional network.
- Developments of production processes, cryogenic storage, and transportation effectively created the tools required to commercialize natural gas into a global market which now competes with other fuels. Furthermore, the development of LNG storage also introduced a reliability in networks which was previously thought impossible. Given that storage of other fuels is relatively easily secured using simple tanks, a supply for several months could be kept in storage.



PRODUCT

NATURAL GAS



NATURAL GAS

- Natural gas (also called fossil gas or simply gas) is a naturally occurring mixture of gaseous hydrocarbons consisting primarily of methane in addition to various smaller amounts of other higher alkanes. Low levels of trace gases like carbon dioxide, nitrogen, hydrogen sulfide, and helium are also usually present. Natural gas is colorless and odorless, so odorizes such as mercaptan (which smells like sulfur or rotten eggs) are commonly added to natural gas supplies for safety so that leaks can be readily detected.

- Natural gas is a fossil fuel and non-renewable resource that is formed when layers of organic matter (primarily marine microorganisms) decompose under anaerobic conditions and are subjected to intense heat and pressure underground over millions of years.The energy that the decayed organisms originally obtained from the sun via photosynthesis is stored as chemical energy within the molecules of methane and other hydrocarbons.

- Natural gas can be burned for heating, cooking, and electricity generation. It is also used as a chemical feedstock in the manufacture of plastics and other commercially important organic chemicals and less commonly used as a fuel for vehicles.

PRODUCT



NATURAL GAS



NATURAL GAS

- The extraction and consumption of natural gas is a major and growing contributor to climate change. Both the gas itself (specifically methane) and carbon dioxide, which is released when natural gas is burned, are greenhouse gases. When burned for heat or electricity, natural gas emits fewer toxic air pollutants, less carbon dioxide, and almost no particulate matter compared to other fossil and biomass fuels. However, gas venting and unintended fugitive emissions throughout the supply chain can result in natural gas having a similar carbon footprint to other fossil fuels overall.
- Natural gas can be found in underground geological formations, often alongside other fossil fuels like coal and oil (petroleum). Most natural gas has been created through either biogenic or thermogenic processes. Biogenic gas is formed when methanogenic organisms in marshes, bogs, landfills, and shallow sediments anaerobically decompose but are not subjected to high temperatures and pressures. Thermogenic gas takes a much longer period of time to form and is created when organic matter is heated and compressed deep underground.
- Natural gas is measured in standard cubic meters or standard cubic feet. The density compared to air ranges from 0.58 (16.8 g/mole, 0.71 kg per standard cubic meter) to as high as 0.79 (22.9 g/mole, 0.97 kg per scm), but generally less than 0.64 (18.5 g/mole, 0.78 kg per scm).
  For comparison, pure methane (16.0425 g/mole) has a density 0.5539 times that of air (0.678 kg per standard cubic meter).



PRODUCT



LAUGFS GAS

LAUGFS GAS



LPG operations

- In the year 2001, when the government of Sri Lanka decided to liberalize the LPG industry, LAUGFS Gas commenced its operations as a humble limited liability company, with an intention of becoming the second fully-fledged LPG downstream player in Sri Lanka. In the year 2010, the company, having consolidated itself as the second player in the LPG industry decided to go public and accordingly initiated Initial Public Offering (IPO), inviting the general public to become a partner in the next level of development of the company. Today LAUGFS stand as a public-quoted business entity at the Colombo Stock Exchange (CSE) with the participation of the general public as share holders from every corner of Sri Lanka.

WHO WE ARE



LAUGFS GAS



Storage and distribution

- Today LAUGFS holds one of the state of the art storage and filling facility at Mabima about 15km away from Colombo. The LAUGFS plant is capable of holding 3000 metric tons of LPG at any given time. Currently plans are under way to increase the capacity to 4000 metric tons by year 2017. The filling of gas into the cylinders is carried out through an automated process and the plant has the capacity to store a large amount of empty and full gas cylinders. The cylinder plant has the capacity of filling 30,000 cylinders of different sizes per day over the next 3 years scope. LAUGFS Gas has a robust dealer network presence in every part of the country. The dealer network better known as LAUGFS GAS POINT, thrives to distribute 12.5kg domestic LPG cylinders, 37.5kg industrial cylinders and other vital LPG accessories under the brand name LAUGFS. At present, the company enjoys more than 30% market share in the Domestic and Commercial sector and 60% in the Industrial bulk LPG market. In its auto gas retailing sector the company also holds a stake of 85% market share.

WHO WE ARE



LAUGFS GAS



Our Strategic partners

- In January 2011,LAUGFS Gas PLC entered in to a strategic partnership with the Indian government owned(Fortune 500 company) Baharat Petroleum to introduce co-branded Metal Cutting Gas product to the Sri Lankan market. Accordingly company introduced LAUGFS Baharat Metal Cutting Gas(LBMCG) in yellow cylinder with red band.

- As the only Sri Lankan entity in the LPG business in Sri Lanka, LAUGFS has not only showed an extraordinary growth in sales but also operate as a highly profitable marketing venture. The sales trend has shown a healthy continuous growth at a rate much faster than the average market growth rate, giving LG an ever increasing share of a fast expanding LPG market in Sri Lanka.

WHO WE ARE



LAUGFS GAS



LAUGFS at a Glance

- The remarkable growth story of LAUGFS Gas was fuelled by a relentless pursuit for success, a pioneering vision and an unyielding commitment to quality and service excellence, that have made LAUGFS a household brand synonymous with trust.
- Having entered the local LPG industry in 2001, LAUGFS Gas has grown exponentially to power the nation with trusted LPG solutions. With an expansive network of over 7000 dealers and 31 distributors throughout the country, LAUGFS Gas delivers LPG solutions that serve domestic, industrial and commercial requirements.
- Our nation-wide sales and distribution network is supported by a modern fleet of LPG tankers and a state-of-the-art 3000 MT storage and filling facility operated with the highest international safety standards.

LAUGFS GAS AT A GLANCE



LAUGFS GAS



Our Global Presence

- Today, LAUGFS Gas has become a trusted name not only in Sri Lanka, but across the region, strengthening our presence as a fast expanding energy conglomerate. LAUGFS Gas Bangladesh is one of the largest LPG downstream players in the Bangladesh market, importing, storing, bottling and distributing over 60,000 MT of LPG every year. Our maritime LPG logistics arm is operated by our own LPG vessel fleet, while we have continued to invest in strengthening our LPG infrastructure by commissioning South Asia's largest LPG Transshipment Terminal in the Hambantota International Port.

Our Mission

- To be the leader in the market segments we operate in. Introduce latest innovations, technology and solutions to add value to the consumer. Promote a 'Safety' culture, encompassing people, products and process. Ensure fair returns to all our stakeholders. Lead by example as an exemplary Sri Lankan entity.

LAUGFS GAS AT A GLANCE



LAUGFS GAS



LAUGFS TERMINALS LTD.

- LAUGFS Terminals Ltd. owns and operates the largest LPG Transshipment Terminal in South Asia with a 30,000 MT storage facility located at Hambantota International Port. With plans underway for capacity to be extended to 45,000MT, the state-of-the-art LPG terminal will support LAUGFS's rapid expansion plans to become an integrated regional LPG player in the Indian Ocean Rim area.

LAUGFS MARITIME SERVICES

- LAUGFS Maritime Services (Pvt) Ltd provides ocean freight services and related logistics to the LPG Downstream Industry in the South Asian and South-East Asian regions. Operating its own fleet of ships with Gas Challenger, Gas Success and Gas Courage, it provides logistic support for the growing local and regional LPG demand.

SUBSIDIARIES



LAUGFS GAS



LAUGFS GAS BANGLADESH

- LAUGFS Gas (Bangladesh) Ltd, formerly known as Petredec Elpiji Limited, is one of the largest LPG distributors in Bangladesh, importing and distributing over 60,000 MT of LPG every year. Having entered the local LPG downstream industry in 1997, we have grown rapidly over the years, establishing an expansive distribution network across the country with an annual turnover exceeding USD 50 million. LAUGFS Gas Bangladesh operates a world-class LPG import, bottling and distribution facility in Mongla Port with a storage capacity of 1,800 MT.

SLOGAL ENERGY DMCC

- Headquartered in Dubai, SLOGAL Energy DMCC was set up to further strengthen LAUGFS' global energy presence. With a primary focus on energy trading, SLOGAL also offers a broad portfolio of maritime services including acquiring, managing, operating and chartering of LPG vessels.

SUBSIDIARIES





CIRRUS OIL SERVICES LTD

CIRRUS OIL

CIRRUS OIL SERVICES LTD.



WHO WE ARE

- Cirrus Oil Services Ltd (“Cirrus”) is a wholly- owned Ghanaian company incorporated in 2007. Its related companies include Woodfields Energy Resources LTD (“Woodfields”), Petroleum Hub LTD and Tel Energy LTD. Cirrus is a licensed Bulk Oil Distributor and one of the leading brands in Ghana’s downstream Oil and Gas sector. We were one of the first indigenous companies to construct and operate state of the art storage terminals in Tema and Takoradi for the distribution of Gasoil, ATK, Gasoline 95 and Gasoline 91.
- We import refined petroleum products, store and distribute to accredited OMC’s and other bulk users.
- Petroleum Hub Ltd is a 102,500mt capacity tank farm constructed in phases by our parent company - Woodfields. Phase 1, which consists of a 50,000mt gasoil storage facility, is completed, commissioned and operational. Phase 2, which consists of a 40,000mt gasoline storage facility and 12,500mt ATK tanks is expected to be completed by May 2022.

WHO WE ARE

CIRRUS OIL SERVICES LTD.



WHO WE ARE

- **OUR VISION**
- To serve our clients with the highest quality of petroleum products and services.
- **OUR MISSION**
- To create sustainable and superior value in all our business relationships and transactions.
- To be an employer of choice through a firmly established culture of openness that fosters people development and professionalism, which contributes to long term individual and organizational goals.
- **OUR PEOPLE**
- Cirrus Oil is an equal opportunity employer that employs highly skilled staff with diverse expertise and technical knowhow. Due to the dynamic leadership and consistent value creation, the company has evolved into one of the key energy trading players in Ghana through selective investments in downstream infrastructure and distribution.

WHO WE ARE

CIRRUS OIL SERVICES LTD.



GASOIL

- Gasoil, petroleum distillate commonly referred to as diesel oil is suitable for high-speed diesel engines. This high grade imported petroleum product is supplied to Oil Marketing Companies who retail nationwide. The Mining and Transportation Industries have been identified as the largest consumers of gasoil.Product Benchmark is USLD 10ppmS FOB ARA Barge. Aside importing and selling regular gas oil for retail stations for the use in vehicles, Cirrus is also dedicated to the import and sales of; **Marine gasoil used in vessels,Gas oil to the RIGs,Gas oil to the mines.**

GS 1052:2017

Petroleum and Petroleum Products - Specification for Diesel Fuel (Automotive Gasoil)

Requirements of Diesel Fuel (Gas Oil)

No.	Characteristics		Requirements	Test Method[1]
1	Density at 15°C, kg / m3, Max.		820 - 850	ASTM D4052
2	Distillation: Evaporation at 350 °C, % by volume, Min		85	ASTM D86
3	Colour, Max		1.0	ASTM D1500
4	Flash point (pensky martens), °C, Min.		55	ASTM D93
5	Kinematic Viscosity, 40 °C, cSt		2.0 - 4.5	ASTM D445
6	Carbon residue on 10% vol. distillation residue, % by mass, Max		0.30	ASTM D189
7	Water content	% by volume max	0.05	ASTM D6304
		mg/kg by mass max	200	
8	Ignition quality: Cetane Index**, Min.		46.0	ASTM D976
9	Total acid number, mgKOH/g, Max		0.25	ASTM D664
10	Ash content, % mass, Max.		0.01	ASTM D482
11	Total Sulphur, mg/kg, Max.		50.0	ASTM D5453
12	Copper strip corrosion, 3h at 50°C, Max		1b	ASTM D130
13	Water and Sediment, % Vol., Max		0.05	ASTM D2709
14	Particule Counts, Size Distribution		To be reported	ASTM D7619
15	Particulate Matter, mg/l max		24.0	ASTM D6217
16	Fatty Acid Methyl Ester (FAME), %Vol., Max		5.0	ASTM D7371
17	Lubricity at 60°C, (corrected wear scar diameter), microns, Max		460	ASTM D6079
18	Oxidation Stability, g/m3, Max		25	ASTM D 2274
19	Polycyclic Aromatic Hydrocarbons, % m/m		To be reported	ASTM D5186

PRODUCT & SERVICES

CIRRUS OIL SERVICES LTD.



RESIDUAL FUEL OIL (RFO)

- Residual Fuel Oil, the most important byproduct after gas oil and gasoline, is mainly used in the diesel engines of marine ships. However, in Ghana, it is patronized by many power plants to cut the cost of imported oil. As such Cirrus Oil Services Limited, together with Woodfields Energy Resources Limited, its parent company, prides itself in ensuring that companies such as Aksa Energy Ghana always has access to the product for their business.

ISO Recovery
Fuel Oil Specification

RESIDUAL FUEL OIL, RFO					
PROPERTY	UNIT	REQUIREMENT	TEST METHODS		
			ASTM	IP	ISO
Density @ 15 °C	kg/m3	991-991	D1298	160	3675
Total Sulphur	mg/kg	5000 max	D4294	336	8754
Flash Point (PMMC)	°C	66 min	D93	34	2719
Kinematic Viscosity @ 50 °C	cSt	300 max	D445	71.1	3104
Pour Point	°C	+40 max	D97	15	3016
Heat of Combustion (Gross)	kcal/g	10.2 min	D4868		
Ash Content	% wt	0.10 max			
Carbon Residue (Micro Method)	% wt	1.8 - 5.8 max	D4530	398	
Water by Distillation	% vol	0.1 max	D95	74	3733
Water by Sediment	% vol	0.1 max	D1796		3734
Nickel	mg/kg	11 max	D5708	501	
Vanadium	mg/kg	1.4 max	D5708	501	
Iron	mg/kg	11 max	D5708	501	
Sodium	mg/kg	3 max	D5708	501	
Calcium	mg/kg	3 max	D5708	501	

PRODUCT & SERVICES

Cirrus Oi

CIRRUS OIL SERVICES LTD.



GASOLINE

- Gasoline 91/Motor Gasoline (MOGAS) and Gasoline 95-Premium. These products are mainly produced for motor vehicles with internal combustion engines.
- Product Benchmark is Gasoline Prem Unleaded 10ppmS FOB AR Barge.

GASOLINE SPECIFICATIONS

PARAMETER	UNIT	REQUIREMENTS (Regular Grade)	REQUIREMENTS (Premium Grade)	Test Methods
Research Octane number	Min	91	95	ASTM D2699
Reid Vapour pressure	kPa, Max	90	90	ASTM D323
Distillation				
• Temperature, °C Max for				
i) 10% evaporated		70	70	
ii) 50% evaporated		110	110	
iii) 90% evaporated		190	190	
• Final boiling point		215	215	
• Residue		2.0	2.0	
Aromatics	%v/v, Max	35	35	ASTM D5580
Benzene	%v/v, Max	1.0	1.0	ASTM D3606
Density at 15°C	kg/m3, Max	720 - 775	720 - 775	ASTM D4052
Total Sulphur	mg/kg, Max	10.0	10.0	ASTM D5453
Copper Corrosion, 3h at 50°C	Max	1b	1b	ASTM D130
Gum content (solvent washed)	mg/100ml, Max	5.0	5.0	ASTM D381
Lead content (Pb)	mg/l, Max	5.0	5.0	ASTM D3237
Oxidation stability at 100°C, minutes	Min	360	360	ASTM D525
Colour		Red	Green	Visual
Dye content	mg/100L, Max	1.5	1.5	ASTM D6229
Olefins	%v/v	18	18	ASTM D6550
Oxygenates		To be reported	To be reported	ASTM D5599
Alcohols	%v/v, Max	NIL	NIL	ASTM D5599
Ethers	%v/v, Max	To be reported	To be reported	ASTM D5599
Others	%v/v, Max	To be reported	To be reported	ASTM D5599

PRODUCT & SERVICES

CIRRUS OIL SERVICES LTD.



LIQUEFIED PETROLEUM GAS (LPG)

- LPG, an environmentally friendly fuel is used for domestic, commercial and industrial purposes.For products specifications please.

GS 535:2016- 2nd Edn

Petroleum and Petroleum Products - Specification for Petrol (Motor Gasoline)

LIQUEFIED PETROLEUM GAS SPECIFICATIONS

No.	PROPERTY	COMMERCIAL PROPANE BUTANE GAS MIXTURE	COMMERCIA L PROPANE	COMMERCIAL BUTANE	TEST METHOD
i	Total C1 hydrocarbons Content, mol %, max.	0	0	0	GS 1515
ii	Total C2 hydrocarbons Content, mol %, max.	1.0	0	0	GS 1515
iii	Total C3 hydrocarbons Content, mol %,	To be reported	85.0 (min)	2.0 (min)	GS 1515
iv	Total propylene content, mol %,	To be reported	1.0 (max)	1.0 (max)	GS 1515
v	Total C4 hydrocarbons Content, mol %,	To be reported	2.0 (max)	95.0 (min)	GS 1515
vi	Total C5 and higher hydrocarbons Content, mol %, max.	2.0	2.0	2.0	GS 1515
vii	Vapour pressure at 37.8 °C, kPa (gauge), max.	1500	1500	480	GS 1516 (1): GS 1516 (2)
viii	Corrosion , copper strip (1h at 37.8 °C), classification, max.	No. 1	No. 1	No. 1	GS 1633
ix	Free water content (visible)	None	None	None	See 6.2
x	Total Sulphur Content, mg/kg, max.	99	99	99	GS 1574 GS 1746 GS 1923
xi	Hydrogen sulphide content, mg/kg (max.)	10	10	10	GS 1421
xii	Mercaptan, ppm, (max.)	15	15	15	GS 1421
xiii	Density at 15 °C, kg/m3	To be reported	To be reported	To be reported	GS 1437
xiv	95 % vol. evaporated °C	+2.0 to 0	Max. 2.0	Max. 2.0	GS 1437
	Residual matter				
xv	Residue on evaporation, ml / 100 ml, max.	0.05	0.05	0.05	GS 1098
xvi	Oil stain observation (using 1.5 ml of solvent residue mixture)	Pass. (No oil ring shall persist when assessed)			GS 1098

PRODUCT & SERVICES

CIRRUS OIL SERVICES LTD.



_____ATK (AVIATION TURBINE KEROSENE / JET FUEL)

- Imported from the European Union, this product is mainly used by air crafts due to its unique chemical properties.

AVIATION TURBINE KEROSENE: JET A-1

PROPERTY	UNIT	LIMITS	TEST METHOD
APPEARANCE (Visual)		Clear & Bright	
Colour		Report	ASTM D1500
Particulate Contamination	mg/l	1.0	ASTM D5452
COMPOSITION			
Total Acidity	mgKOH/g	0.015 max	ASTM D3242
Aromatics	% vol.	25	ASTM D1319
Total Sulphur	% m/m	0.3	ASTM D2622
Hydroprocessed & Synthetic Fuel in batch	% vol.	Report	
VOLATILITY			
Initial Boiling Point	°C	Report	ASTM D86
10% vol. rec.	°C	205 max	ASTM D86
50% vol. rec.	°C	Report	ASTM D86
90% vol. rec.	°C	Report	ASTM D86
Final Boiling Point	°C	300 max	ASTM D86
Residue	% vol.	1.5 max	ASTM D86
Loss	% vol.	1.5 max	ASTM D86
Flash Point	°C	38 min	ASTM D93
Density @ 15 °C	kg/m3	775 - 840	ASTM D1298
FLUIDITY			
Freezing Point	°C	-47 max	ASTM D2386
Kinematic Viscosity @ -20 °C	cSt	8.0 max	ASTM D445
COMBUSTION			
Specific Energy, net	MJ/kg	42.8 min	ASTM D4529
Smoke Point	mm	25 min	ASTM D1322
Naphthalenes	% vol.	3.0 max	ASTM D1840
CORROSION			
Copper Corrosion (2hrs @ 100 C)		1 max	ASTM D130
THERMAL STABILITY (JFTOT)			
Filter Pressure Differential	mmHg	25.0 max	ASTM D3241
Tube Rating (Visual)	Code	<3 max	ASTM D3241
"Peacock or "abnormal" colour deposits	code	nil	ASTM D3241
CONTAMINANTS			
Existing Gum	mg/100ml	7 max	ASTM D381
Micro Separometer (MSEP-A)		70 min	ASTM D3948
CONDUCTIVITY			
Electrical Conductivity	pS/m	50 min	ASTM D2624
ADDITIVE			
Cancelled by improper (SDA) (DIEGME)	mg/l	3.0 max	STADIS 450

PRODUCT & SERVICES

CIRRUS OIL SERVICES LTD.



BUNKERING SERVICES

- We have over ten (10) years' experience in marine and truck bunkering activities in Ghana.
- This proven track record in bunkering services has been made possible due to our strategic partnership with key players in the downstream sector in Ghana and beyond, backed by qualified staff with the requisite technical experience in the field. We meet customers' demands both onshore and offshore.
- Together with our sister company, Tel Energy (Tel), one of the top 15 Oil Marketing Companies in Ghana, we provide premium services to our offshore and onshore bunkering clients.

PRODUCT & SERVICES

CIRRUS OIL SERVICES LTD.



- **Quality**
  - Cirrus Oil is ISO 9001:2015 certified
- **Environment**
  - Environmental commitment and pollution prevention are a fundamental part of our business philosophy. We continuously assess the impact of our operations on the environment and ensure compliance with all laws and regulations regarding the environment.
- **Health**
  - It is our policy to provide and maintain a safe work environment through harmless and ecologically friendly processes and working practices. This aims at preventing and reducing the risk of harm to our staff, stakeholders and environment.
- **Safety**
  - Safety in the workplace is an integral part of the company's operating philosophy.
- **Security**
  - Cirrus Oil is committed to providing a secure and sound working environment for all Staff. The procedure is aimed at providing a secure working environment by establishing and maintaining the required security measures to prevent unlawful acts, which endanger the safety and security of Staff and guest.

HEALTH & SAFETY



TRACK MANAGEMENT UK LTD

TRACK MANAGEMENT



WHO WE ARE

- TrackMgmt is a holding company, that trades: imports, exports, markets, distributes and sales Energy Commodities like Crude Oil, Gasoline, Diesel, Jet Fuel, Biofuels, Power-to-X commodities and is planning to install a Tanker field and a Crude Oil refinery in a technology complex with an estimated area of 5 Million square meters (500 Ha – 1,235.53 Acre).



WHO WE ARE

TRACK MANAGEMENT



SUSTAINABILITY



TrackMgmt creates economic and social value and plans to realise sustainable growth. The complex is embracing the Sustainable Earthworks and Civil Engineering approach to ensure sustainable construction and maintenance of the infrastructure. We are using sustainability criteria in the design, implementation and maintenance phase of infrastructure projects. For example, using materials with low emissions or a low environmental impact, such as recycled raw materials.

- TrackMgmt is looking to raise funds for increasing its Commodities Trading capacity and working capital, Mergers and Acquisitions and equity trading in specific target companies in the same Green Energy sector. In addition, TrackMgmt plans to purchase investment grade securities to hedge against inflation and offset interest rate risk.

SUSTAINABILITY

TRACK MANAGEMENT



SUSTAINABILITY



The Company management may, when consistent with the Company's investment objective, buy or sell precious metals (Bullion Gold, Platinum, Silver) , options or futures on commodities or an index of securities, or enter into interest rate or foreign currency transactions, including swaps (collectively, commonly known as derivatives).

- TrackMgmt shows a cumulative EBITDA in excess of 2.5 Billion over a sampling of 8 years as outlined herein. Security for the investment will be a pledge of Bullion Gold with a total value of $4.5 Billion, the Equity positions in the companies following the borrower's vertical integration, in addition to the mergers and acquisitions and trading of securities planned and the profits from the trading and commodities distribution.

SUSTAINABILITY

TRACK MANAGEMENT



_____Energizing a sustainable world

- We believe that remaining specialists solely dedicated to the Energy industry is absolutely key to providing everyone in the industry with the world's best workforce solutions. This is delivered by our sector teams around the globe who are focused on Oil and Gas, Technology, Renewables, Commercial, and Executive/C-suite.
- This exclusive, in-depth focus on the Energy industry is why, uniquely, we can offer the full breadth of bespoke solutions and services to meet all our clients' commercial objectives.
- We make connections with exceptional people. In a constantly evolving Energy industry, we engage the best people today to meet the energy challenges of tomorrow.
- What sets us apart is our persistence, knowledge and ambition to deliver exceptional service. And our collaborative approach to working with our clients, candidates and contractors means we have a community of experts who deliver in-depth solutions.



OUR VISION

TRACK MANAGEMENT



Our Mission

- Leading the quest to change the world as the trusted sustainability partner creating valued, single-sourced, efficient energy solutions delivered with passion, expertise, teamwork and a relentless focus on customer satisfaction.

- We deliver the right solutions to our business partners through specialist knowledge and tenacity.
- We have a strong business partnership with internal and external clients, contractors, candidates and suppliers.
- We are at the centre of a worldwide community for those with whom we do business.
- We focus exclusively on the energy sector..

OUR MISSION



TRACK MANAGEMENT



OUR VALUES

S.P.E.C.T.

- Our values guide our business to make the best decisions at an executive level and form the basis of the business culture we foster within Truck Management.
- **Specialist:** Professional, knowledgeable, committed, entrepreneurial, compliant, resourceful, high standards, subject matter experts, credible, niche.
- **Partnership :** Customer focused, accountable, ownership, integrity, trustworthy, hardworking, transparent, flexible, respectful, careful, thoughtful, honest, business-to-business, reflective, communicative.
- **Energy :** Innovative, proud of personal achievements and contribution to the business, business focused, commercial, positive, time-sensitive.
- **Community :** Friendly, welcoming, supportive, family, willing to help each other, teamwork, fun and enjoyable, collaboration, lead by example, treat others as you wish to be treated, compassionate, considerate, allow people to grow, accept and learn from mistakes, loyalty, co-operation.
- **Tenacity :** Driven, thorough, more assertive, competitive, striving for excellence, purposeful, focused, structured, proactive, forward thinking, speak up, motivated, persistent, solutions-focused, delivery is key, successful, disciplined.



TRACK MANAGEMENT

PRODUCT



TRACK MANAGEMENT



- **_____MINERAL OIL**

- TrackMgmt will install a 4.25 Million cubic meter tank storage capacity for its own production and for the handling of and trade in oil products.
- Fuel oil, diesel, kerosene, gasoline, naphtha and bitumen come from places such as Russia, the Baltic states, the United Kingdom and the refineries in the Mediterranean. They are largely destined for the European market, Asia and the Middle East. T

- **The complex is ideal port for oil product trade**
  - TrackMgmt location lies on the route of many international trade flows for the handling of oil products. The complex is ideal for bundling, transhipment or distributing oil products.

MINERAL OIL



TRACK MANAGEMENT



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MINERAL OIL



TRACK MANAGEMENT



- **_____MINERAL OIL**
- **Storage of fuel oil, gasoline, diesel, naphtha and kerosene**
  - Tank terminals are fundamental to TrackMgmt strategy. Oil products such as fuel oil, gasoline, diesel, naphtha and kerosene can be stored in the storage tanks until they can be traded or shipped at the right price and in the right quantities. Furthermore, the fuel storage tank locations provide access via inland tankers, to a large part of the west European Union markets.
- **Ship-to-ship transfers at buoys and dolphins**
  - Besides storage and handling at the tank terminals, TrackMgmt offers safe and efficient ship-to-ship transfers. At these buoys and dolphins oil products can be transferred directly from one seagoing vessel to another or to an inland vessel and vice versa. These are flexible, efficient and risk-free ship-to-ship transfers. Vessels of all sizes can make use of the buoys and dolphins 24/7. The berths are an attractive addition to the transhipment possibilities at the terminals and are a safe alternative for ship-to-ship transfers in open sea. Buoys and dolphins are : accessible 24/7, can handle of dry and liquid bulk, bunkering, repairs, cleaning and lay-by.

MINERAL OIL



TRACK MANAGEMENT



- **_____LIQUID BULK**
- TrackMgmt will store and trade different liquid bulk products. Demand, supply, import, export and production of liquid bulk products will be the main activity of the complex and deep-sea trading location for liquid bulk, such as crude oil, petrol, diesel, biofuels, liquid chemicals and edible oils and fats. In addition, the complex offers a wide range of terminals and reliable business service providers in the area.
- **Power to X**
  - Power-to-X is an energy transformation technology that converts electricity into carbon-neutral synthetic fuels (gas or liquid) which can be stored and later used by the mobility, heating and electricity sectors. The complex is also fully committed to new forms of energy and facilities, like green “Power-to-X” fuels (green methanol, ammonia or hydrogen) or Green Bunkering. Hydrogen will become an increasingly important part of the liquid bulk sector.
- **Supertankers**
  - The liquid bulk trading of the complex is connected to the entire world: supertankers ship liquid bulk products across the oceans to a large extent. Fuel oil from Baltic Countries , for example, finds its way to Singapore and China in Very Large Crude Carriers (VLCC). Ethanol comes from Brazil, palm oil from Malaysia and Indonesia goes to the European food industry.



LIQUID BULK

TRACK MANAGEMENT



- **_____CHEMICALS**

- TrackMgmt will also provide logistics link for the import, export and transshipment of chemicals to and from Europe, the Middle East, America and Asia, for Large-scale use and production of chemical feedstock, basic chemicals and semi-finished products. This ensures economies of scale in transport, storage and transshipment.
- **Storage and transhipment of chemicals**
  - Tank terminals play a crucial part in the supply of and trade in storage and transhipment of chemicals, from commodity chemicals to specialty chemicals. The complex will have a total tank storage capacity of almost 1 million m3 for diverse chemical products. Here, seagoing vessels can load and unload, and chemicals of producers and users are stored in the right conditions. Furthermore, the tank terminal will offer facilities for loading and unloading tanker trucks, inland tankers and tank wagons. Ship-to-ship transfer is also possible at the buoys and dolphins.

CHEMICALS



TRACK MANAGEMENT



- **BIOFUEL**



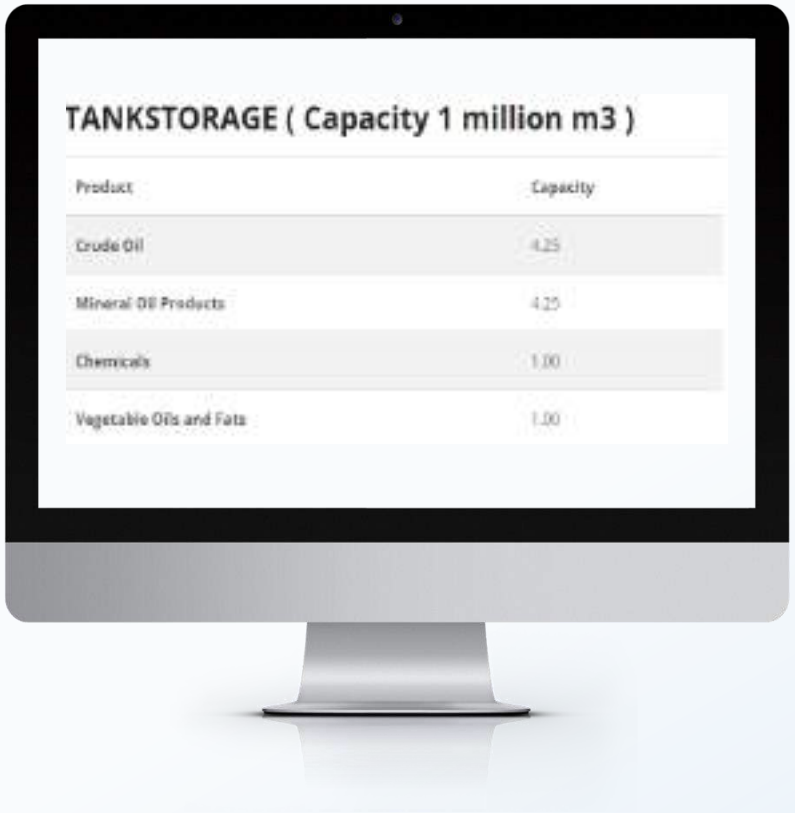
In the TrackMgmt complex, the production, trade, storage and transhipment of biofuels come together. The port is ideally situated for the supply of raw materials and biofuels from around the world.

The same applies to the distribution of biofuels across Europe like biodiesel, bio-ethanol and renewable diesel. These biofuels are used for purposes such as road transport, shipping and aviation.

BIOFUEL



TRACK MANAGEMENT



- **_____EDIBLE OIL & FATS**

- TrackMgmt will have facilities for the storage, handling and transshipment of animal and vegetable oils and fats.
- Palm oil and coconut oil arrive from Asia, soybean oil and sunflower oil from South America and rapeseed oil from Germany and Canada. The edible oils and fats will be refined in the Complex or go straight to the food and oleochemical industry in Europe.

- **Handling and storage of edible oils and fats**

- The complex will offer specialised storage and handling facilities for edible oils and fats with a total capacity of 1.0 million m3, the infrastructure will allow larger tankers to load and unload, which produces significant advantages, especially for shipments from Asia. The tank terminals have the capability to load tank trucks, but also to transfer cargo onto inland tankers and short sea vessels. Additionally, there will be buoys and dolphins that will allow ship-to-ship transfers.

EDIBLE OIL AND FATS





My Petroleum
Get My Fuel....

MY PETROLEUM

My Petroleum
Get My Fuel....



WHO WE ARE

- My Petroleum is a national energy company that specializes in the exploration, import, trade, storage, distribution, and marketing of Petrochemical products, fuels, and energy. We are the most diversified and advanced energy company engaged in the trade and selling of the most premium petroleum products and energy solutions. My Petroleum is well connected with global energy and petrochemical companies that aim to meet Pakistan's growing need for more and cleaner energy solutions with innovative methods that are economically, environmentally, and socially responsible.

WHO WE ARE

My Petroleum
Get My Fuel....



OUR GROUP

- At our group, we have the greatest number of highly skilled workers and experienced professionals working effortlessly to establish the best operating system in Pakistan in an environmentally sustainable manner to supply energy and fuels. It's a well-coordinated group of proactive workforce following our knowledge-based dynamic model of operation in the whole of Pakistan.

OUR GROUP

My Petroleum
Get My Fuel....



WHAT WE DO

- We believe in providing our customers with the best quality fuels for which we do comprehensive Research and Development, use the most advanced and progressive knowledge-based methods, machinery, and operational systems, and are always adopting innovative, scientific, systematic, and intelligent approaches to construct a highly environmentally friendly and sustainable energy future.

WHAT WE DO

My Petroleum
Get My Fuel....



_____VISION,MISSION & VALUES

- My Petroleum is a national energy company that specializes in the exploration, import, trade, storage, distribution, and marketing of Petrochemical products, fuels, and energy. We are the most diversified and advanced energy company engaged in the trade and selling of the most premium petroleum products and energy solutions. My Petroleum is well connected with global energy and petrochemical companies that aim to meet Pakistan's growing need for more and cleaner energy solutions with innovative methods that are economically, environmentally, and socially responsible.

VISION, MISSION & VALUES

My Petroleum
Get My Fuel....



SUSTAINABILITY

- My Petroleum is redesigning old and seeking new opportunities for a stable economy with energy transition to minimize carbon emissions keeping in mind all stakeholders and the environment. As a systematic and scientific approach, our knowledge bank, collection of hourly and daily data, and assimilation with dynamic process models through innovative applications of Artificial intelligence are our most modern tools to integrate the products sale, and services for a truly sustainable business and growth within present competitive environments.

SUSTAINABILITY

My Petroleum
Get My Fuel....



QUALITY ASSURANCE

- We put quality first and believe that every step should be monitored to some level by our team. We have strict procedures for each part of the process to ensure that we meet up with all the mandates set by the concerned authority. Our company believes in following the right set of best practices that include quality assurance and regulation, which helps us reach milestones with customer satisfaction. Our Quality assurance manual covers products to services with data-based logbooks for comparative study and regular modernization.

QUALITY ASSURANCE

My Petroleum
Get My Fuel....



CAREERS

- My Petroleum is a future-oriented, socially responsible, and professionally run company where we believe in values, care, responsibility, excellence, and innovation. We recognize diversity as an asset to the future of business and the country. Our people are our greatest assets, and we value their contribution to the success of our business, that's why we design an operational algorithm of business in which it's win/win for all, equal opportunity, gender equality, and promotions based on eligibilities, experience, knowledge, and passion.

CAREERS

My Petroleum
Get My Fuel....

MY PETROLEUM

PRODUCT



My Petroleum
Get My Fuel....



FUELS

- My Petroleum imports and does the wholesale distribution of a wide range of fuels for Automotive and Industrial use, including diesel, gasoline, kerosene, and aviation fuel. With easy access to the world's largest oil storage facilities, we ensure that on shipping time all our shipments reach their destination within a matter of days that’s why we have our own storage tanks and transport vessels.

FUELS

My Petroleum
Get My Fuel....



FUELS

- Octane+ Euro 5 is a world-class fuel for its customers in Pakistan, which is low in sulphur and has RON 92, it improves the engine's performance and assists the car engine in working smoothly by eliminating engine emissions which further benefits the eco-system and creates a greener and cleaner environment.
- Premier Euro 5 is the new standard for petrol engines. This premium quality brand provides exceptional performance, consumption level, and emission levels making it a superior choice for anyone who demands better fuel economy in their vehicle.
- Hi-Cetane Diesel Euro 5 is an engine fuel specifically designed for heavy-duty vehicles. We use the latest technology to ensure the highest quality diesel and we are selling it in the best possible way to give you high efficiency in compression ignition engines. It is also environmentally sustainable as it reduces SOx and NOx emissions.

FUELS

My Petroleum
Get My Fuel....



GASEOUS FUELS

- We import and wholesale distribute the best quality gaseous fuels. We also store and fill tanks of hydrocarbon gas, LPG, LNG, and other natural gas. A storage and cylinder filling plant is fully operational and expansion plans at the same facility are designed to complete in 2023.
- LPG is used as an efficient fuel container for agricultural and recreational purposes. My Petroleum is selling the best quality LPG as it is increasingly used as an aerosol propellant and refrigerant, replacing chlorofluorocarbons in an effort to reduce damage to the ozone layer.
- We have our own LPG storage tanks and three vessels for the transport of LPG in addition to chartered vessels for special needs and situations to balance the national demand. We store and distribute LPG cylinders nationwide. A new facility for cylinder filling and storage will be operative in December 2022.We're proud to be able to provide this service to our customers.

GASEOUS FUELS

My Petroleum
Get My Fuel....



ALTERNATE FUELS

- We have an alternate fuel pump facility for our customers to keep the environment sustainable that delivers all sorts of alternate fuels for a convenient and phenomenal experience for our customers.
- My Petroleum is now fully engaged in the research and development of biodiesel and alternative fuels for best quality in terms of efficiency, motor longer life, least polluting, and environmentally friendly. Our highly enthusiastic national and international scientists and experts are focused to create an easy access environment for biodiesel, the cultivation of new plants for high-fat percentage extracts to go green industrial refining for quality biodiesel and alternative fuels production. The research, development, and future production parameters are designed for true operational quality and are environmentally sustainable, reducing hydrocarbon emission as the most appropriate working relation between fuel and machine.

ALTERNATE FUELS

My Petroleum
Get My Fuel....



ALTERNATE FUELS

- **Model Farm**
  - Our associate company has been working to design the best production of high-fat plants for extraction and refining. We have tested different batches of bio diesel for diesel engines and have conducted emission tests to analyze the results of diesel engine performance on blended biodiesel.
- **Promotional Activities**
  - My Petroleum is involved in various promotional activities, including presentations and publications. We believe that these activities are important to the brand's overall promotional campaign.

ALTERNATE FUELS

My Petroleum
Get My Fuel....



GO GREEN

- **My Go Green programs**
  - We believe that Pakistan should be a Clean and Green country where you can live with pride and great passion for your Motherland, that's why? After comprehensive scientific and systematic research, we have launched a wide range of Go Green Programs which would benefit the environment and our customers as well.
- **Fuel stations fun by Solar Energy**
  - My Petroleum is working tirelessly to keep our customers safe from environmental issues by installing solar panels at its fuel stations. This is a great initiative taken by our team in order to reduce our carbon footprint.
- **Alternative Fuels pumps facility (Biodiesel)**
  - We have an alternate fuel pump facility for our customers to keep the environment sustainable that delivers all sorts of alternate fuels for a convenient and phenomenal experience for our customers.

GO GREEN

My Petroleum
Get My Fuel....



GO GREEN

- **Electric Car charging Facility**
  - Our newly introduced electric charging facility has an astounding amount of benefits for our customers. The electric car charger would maintain the condition of your electric cars and would help the environment in being sustainable.
- **Cartage Contractors**
  - We have exceptional cartage contractors with years of experience in managing the transportation of fuels safely and soundly to their expected destination and eliminating all sorts of unwanted incidents. These efforts by our fleet have made us leaders in the market as one of the best suppliers for compliance, response, and quick deliveries in time.
- **Conversion of Automobile cars**
  - fossil fuel or gas-powered car to electric would help you save money in the long run, electric cars have a longer life than normal fossil fuel or gas-powered cars plus they are best to keep the environmental sustainability.

GO GREEN

My Petroleum
Get My Fuel....



LUBRICANTS

- Lubricant use has increased along with development in various industries throughout Pakistan, particularly in the transport sector. The lubricants we carry are of superior quality, competitively priced, and backed by excellent customer service. We believe in the quality and selection of each brand are fully tested with our expert group before placing it on sale point. The science of lubricants and friction is the hot topic at our lubricant expert desk for regular feedback to lubricant manufacturers and consumer groups.
  - **Motorist**
    - Our Motorist oil is formulated to provide superior protection and performance while reducing wear. Our high-quality additive package offers excellent oxidation stability, allowing your car to run at peak efficiency. Our Motorist oil is manufactured by a leading global OEM (Original Equipment Manufacturer) and approved by the most demanding automotive experts worldwide.

LUBRICANTS

My Petroleum
Get My Fuel....



LUBRICANTS

- **Motorcyclist**
  - We are the best supplier of products that makes your machine run and operate better. Our extremely top-level quality Motorcyclist oil is for motorcycle engines and other vehicles, it is a high-performance advanced technology motor oil and is cost-effective too. It would assist your motor in running smoothly and operating better.
- **Heavy Vehicles**
  - Heavy Vehicle Lubricants are designed to meet the needs of vehicles such as trucks, and earth-moving machinery. Our exceptional quality oil makes sure that it meets important features such as strength protection, and longevity of the engine.

LUBRICANTS

My Petroleum
Get My Fuel....



EV CHARGER

- **Electric Vehicle Charger**
  - Our newly introduced electric charging facility has an astounding amount of benefits for our customers. The electric car charger would maintain the condition of your electric cars and would help the environment in being sustainable.
- **Environmental Impact**
  - As sustainability is becoming mandatory to survive in this evolving world, many firms are doing efforts to do business through a pollution-free approach, and so is My Petroleum as one of the silent explorers of new methods, solutions, and products to be an added value with the help of international scientists, experts, and institutions.

EV CHARGER



AyeCarr

AYECARR

AyeCarr



WHO WE ARE

- AyeCarr Company Ltd, ACL is a private Limited Liability Company LLC, incorporated under Ghana's company code 1963 (Act 179) in 2018. The company's authorized business activities include Oil and Gas, Mining and Mining Services including Heavy Duty Mining Equipment, Gold Trading and Project Management.
- Our team of experts and technicians have over 70 years of combined professional experience in the oil and energy sector, mining and mining services sector gold trading, and project management profession.
- ACL has established partnerships with some major global players in the various sectors of its operation across Africa. Our partnerships have enabled us to tap into various global sources, experts, and supplies and make them available to our clients.
- Our professionalism and confidentiality toward our clients have earned us numerous referrals. We work with governments across the West African region, publicly listed companies, and private businesses and project owners.

WHO WE ARE

RERORO LTD

AyeCarr



MISSION

- Create value in our sectors of operation and earn the trust of our partners and clients.

VISION

- To be a proactive energy solutions provider committed to prompt satisfaction of our customers and the creation of sustainable value for our stakeholders.

CORE VALUES

- Integrity
- Loyalty
- Reliability
- People Focus
- Solutions-oriented

MISSON & VISION

RERORO LTD

AyeCarr



OIL & GAS

- We understand the unique challenges and opportunities associated with the oil and gas industry in the West African market.
- We connect sellers across the globe to buyers in the West African region. Our goal is to empower our clients with the knowledge and insights necessary to navigate this dynamic and turbulent industry successfully.
- Whether you are an established player in the industry or a newcomer seeking to enter the market, we are available to ensure successful business transition into the market of the region.

SERVICES

RERORO LTD

AyeCarr



PROJECT MANAGEMENT

- Effective project management is critical for successful project execution. Our project management experts provide end-to-end support, overseeing all aspects of project implementation.
- We develop detailed project plans, coordinate resources, monitor progress, and ensure adherence to timelines and budgets.
- Our goal is to deliver projects on time, within budget, and to the highest quality standards.

SERVICES

RERORO LTD

AyeCarr



_____MINING & MINING SUPPLY SERVICES

- Our Mining activities include Exploration, Mining Services, Gold Trading and Heavy Duty Mining and Construction Equipment Supplies and leases.
- We provide expert guidance and comprehensive technical solutions for your mining and construction projects by providing you with the needed equipment.
- Our team of experienced exploration Geologists, Miners and Mining Consultants are available to assist in your mining projects ensuring maximum value for money, efficiency, compliance and sustainability.

SERVICES

RERORO LTD

AyeCarr



FINANCIAL FACILITATION

- Navigating the complexities of financial transactions can be challenging.
- Our financial facilitation services streamline the process, providing clients with guidance and support throughout.
- We assist in negotiations, financial structuring, and contract reviews to optimize financial outcomes.
- Our expertise in financial facilitation helps clients achieve favorable terms and secure successful financial agreements.

SERVICES

RERORO LTD

AyeCarr



- **OIL & GAS**
  - Supply of refined petroleum products to Ghana, Burkina Faso, Sierra Leone, Liberia, Mali, and Togo
  - Partner to Diamond Sky Group of Dubai in the supply of refined products to the West African markets
- **MINING / GOLD**
  - Holds share interest in Asante Gold Corporation, a Canadian listed Company (ASE: TSE)
  - Holds interest in Sonsoma Resources Ltd, A green field gold exploration in Ghana.
  - Provision of financial and technical advice to mining firms in Ghana.
  - Facilitates gold sales between local gold purchasers and foreign buyers.
- **HEAVY EQUIPMENT SUPPLIER**
  - Supplies of Auger, RC and Diamond Drilling machines to Toomahit Drilling Co. Ltd

PORTFOLIO

RERORO LTD

AyeCarr



- **FINANCIAL ADVISORY TO ASANTE GOLD CORPORATION**
- Supported Asante Gold Corporation to raise $ 100 million through a forward sale of gold agreement with the Bank of Ghana.
- AyeCarr played key roles in negotiations for equity financing into the operations of Bibiani Mines owned by Asante Gold Corporation.

- **FINANCIAL ADVISORY SERVICES TO FLATC MARINE OFFSHORE OPERATIONS**
- AyeCarr is supporting FlatC Marine offshore, a local content company operating in the marine sector in Ghana to raise $24million from TLG Capital
- AyeCarr provides continuous financial advisory services to FlatC in the context of a signed support agreement with FlatC Marine Offshore.

PORTFOLIO

RERORO LTD



KMO
solar panel

KMO SOLAR

KMO
solar panel



SOLAR POLICY

- KMO Solar is engaged with policymakers at the regulatory and legislative levels in TURKEY, across the country to establish supportive policy frameworks that allow solar to compete in the marketplace and offer cost-competitive, reliable energy to consumers.

FINANCE & TAX

- The availability of low-cost financing for solar energy projects is a critical issue for the industry. KMO Solar monitors regulations and legislation that affect the markets for solar financing, and supports a number of specific programs that facilitate solar development.

WHAT WE DO?

KMO
solar panel



SOCIAL AWARENESS

- KMO Solar is an energy solution that provides clean, reliable electricity, increases consumer choice, and helps homeowners and business owners save money on their utility bills. KMO Solar works hard to ensure that the solar industry fosters practices that protect consumers, expands solar access to all communities, and promotes a diverse and growing workforce.

TRADE,TECH & ENVIROMENT

- The solar industry develops cutting-edge technology and is part of a fast-growing global marketplace. The global trade and environmental impacts of these technologies are a key element of growth and a major focus at KMO Solar.

WHAT WE DO?

KMO
solar panel

KMO SOLAR

PRODUCTS



KMO
solar panel



PANELS

POLY PANEL	270W - 290W KMO
	365W - 380W
MONO PANEL	285W - 320W
	390W - 405W
SUNWARME MONO PANEL	380W - 405W
SUNWÄRME POLY PANEL	320W - 325W
MONOCRYSTALLINE PV MODULE	440W - 455W
KMO (HIGH POWER SERIES OF 144 CELL)	550W - 575W

PANELS



KMO solar panel



_____AIR-CONDITIONER/SOLAR HOME SETS

❖**AIR - CONDITIONER**

- ACDC On/off Grid DC inverter solar air conditioner takes the most leading technology in the world market.
- When in sunny day, the solar panels can provide the power together with grid power to start the air conditioner running, at it can save above 90% energy or no need electricity if the install more PV panels, at at same time the solar panels can charge the batteries, it can work with off grid mode during the night and electricity shortage time.
- And this is another optional function when the air conditioner stop running at sunny day, the solar panel can produce the power to return to electricity grid,then it can let the power meter reverse,then save the electricity cost.

SOLAR

HOME SETS



KMO
solar panel



DC SOLAR LIGHTING SYSTEM









SOLAR
LED LIGHTS



KMO
solar panel



DC SOLAR LIGHTING SYSTEM









SOLAR
LED LIGHTS



KMO
solar panel



DC SOLAR LIGHTING SYSTEM





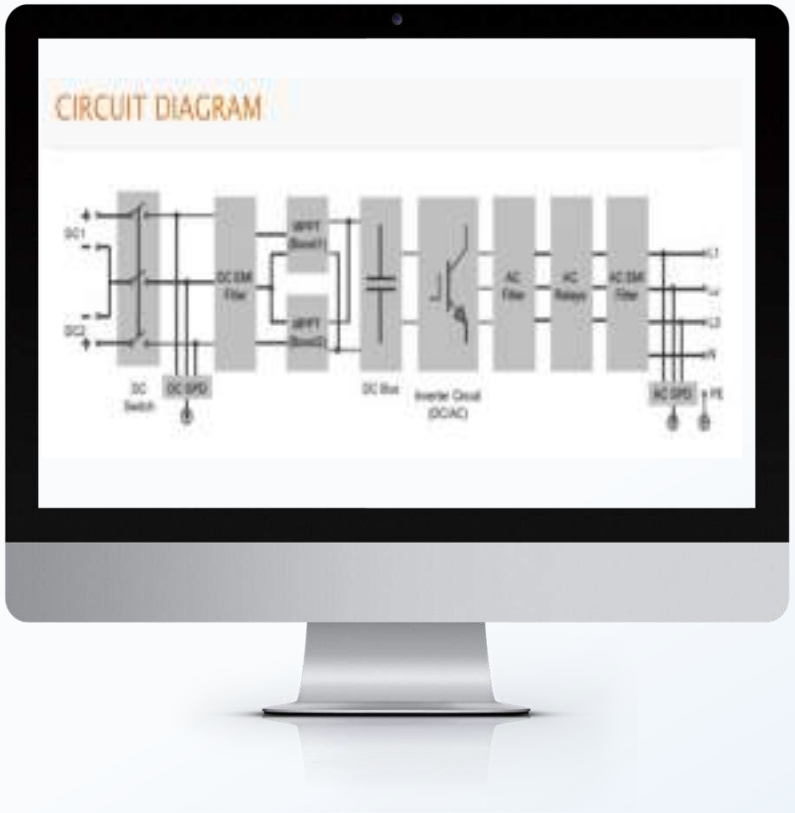




SOLAR
LED LIGHTS



KMO
solar panel



BATTERIES

- **HIGH YIELD**
- Industry leading efficiency of 98.6% Flexible PV string configurations with DC/AC ratio up to 1.3
- **SAFE AND DURABLE**
- Built-in surge arresters and residual current protection High anti-corrosion rating at C5
- **SMART MANAGEMENT**
- Feature-rich online monitoring via App or Web Over-the-air firmware updates Gain energy flow transparency with smart meter Accurate dynamic feed-in control
- **EASY AND USER FRIENDLY**
- 20kg compact design Unique push-in connectors for time-saving installation Mounting plate with built-in level Fast and easy commissioning via App

INVERTERS



KMO
solar panel



PORTABLE SOLAR STATION



PORTABLE SOLAR STATION



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PORTABLE SOLAR STATION



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PORTABLE SOLAR STATION



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PORTABLE SOLAR STATION



MINING





Global Lithium
BOLIVIA

GLOBAL LITHIUM BOLIVIA

Global Lithium
BOLIVIA



Global Lithium Bolivia was Born out of the need to develop the lithium sector in Bolivia and the region, in alliance with the most relevant companies in Chile and Australia whithin the production chain.

It is a public limited company composed of Bolivian and Chilean capital, focused on mining development in the Lithium Triangle, which includes Bolivia, Argentina and Chile. Its objective is to establish international technical and commercial collaboration networks to promote the growth of the lithium industry in the region.

ABOUT US

Global Lithium
BOLIVIA

Global Lithium
BOLIVIA



Our mission is to support the development of the Lithium industry in Bolivia and the region, providing solutions to our clients' problems, through our strategic associations with specialists in the different stages of the value chain, from exploration to reaching to industrialization.

Our vision is to be recognized as the first company in the Region to integrate the best actors in the Lithium Triangle for the benefit of Bolivia and the World.

ABOUT US

Global Lithium
BOLIVIA

Global Lithium
BOLIVIA

Global Lithium Bolivia is a company specialized in the development and management of Lithium projects since 2021, however it has more than 25 years of experience in consulting, engineering and services in the gas and oil sector. This team has deep technical knowledge and extensive experience in developing projects at all stages.

SENIOR LEADERSHIP TEAM



Claudio Matamoros Paez

President

Founder of Global Lithium Bolivia and extensive expirenced in fund rasing with over2 biillons **in** transaction with european and asian Companies



Luis Antonio Bazan Belaunde

CEO & Founder

Lead team of 500 employees in strategizing and executing growth plans, with a a focus on costumer acquisition and retention. Advisor to many of Bolivian industry companies having worked on in excess of 500 millons dollars in mass consumption.

OUR TEAM

Global Lithium
BOLIVIA

Global Lithium
BOLIVIA

Our team iscommitted to environmental and social sustainability, we strive to minimize environmental impact and promote the well-being of local communities in all our operations. It is governed by the highest standards of quality, safety and social responsibility.

SENIOR LEADERSHIP TEAM



Mario Medrano Pittari

Director of Operations

Executive with expertise in soc ial, governance and environmental management.



Alvaro Cisternas Matamoros

Mining Director

Mining Engineer with more than 20 years of experience in non-metallic mining. Specialist in planning, projects and management. Operation of plants with production of 180,000 tons per year.

OUR TEAM

Global Lithium
BOLIVIA

Global Lithium
BOLIVIA



OUR SERVICES

- **Exploration**
- Extraction of lithium from mineral deposits combines traditional mining techniques, including drilling, blasting and excavation. Once the lithium-rich mineral is extracted from the ground, it undergoes physical separation processes to remove impurities, concentrating the valuable lithium minerals.

- **Bench testing**
- Analyzing all the different bench tests, the technology to be applied in the pilot test is determined by two fundamental variables: brine quality, Lithium Ion concentration vs process performance. The brine chosen, whether from a single origin and/or in a mixture, with a high content of Lithium, with the purification plan free of most of the impurities, is transported to the pilot scale plant, after TK of storage or preconcentration pond, which is called the first stage of lithium carbonate production.

OUR SERVICES

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Global Lithium
BOLIVIA



OUR SERVICES

- **Pilot Scale testing**
- Pilot tests allow our clients to verify the viability of the proposed separation processes. Additionally, new and innovative solutions can be created and optimized to provide our customers with the best and most economical solution to their separation problem.

- **Desing and implementation of Lithium Carbonate Plants and Lithium cathode plants**
- Extraction of contaminants by means of organic compounds/ solvent extraction, selection and separation Precipitation by means of hydroxides applied in compounds Removal and addition of sodium carbonates.

OUR SERVICES

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Global Lithium
BOLIVIA

Bolivia has a reserve of 21 million tons distributed in 20 salt flats, which makes it the largest in the world. If we add to this Argentina and Chile, we are concentrating 70% of the world's reserve at this moment.

LITHIUM IN SOUTH AMERICA



LITHIUM TRIANGLE

Global Lithium
BOLIVIA

Global Lithium
BOLIVIA



LITHIUM IN BOLIVIA

- Since the end of 2021 and 2022 we have been searching for the best companies for each stage of the production chain and we have developed an integrated production model that starts from geology to industrialization, offering a tailored service for our clients.
- We are currently working on the award of a Lithium exploitation project in Bolivia, with the construction of l Lithium carbonate plants with a production capacity of 25,000 tons, for which we will be signing the concession with the state in the month April 2024. This project has a planned investment of 1 billion dollars.

LITHIUM TRIANGLE

Global Lithium
BOLIVIA

Global Lithium
BOLIVIA



LITHIUM IN ARGENTINA



Likewise, we are in the process of analyzing the development of a project in Argentina for the end of 2024, which will be the construction of two 24,000-ton plants for the production of Lithium carbonate. This project will be financed and executed through a Joint Venture between European and Asian companies.

LITHIUM TRIANGLE

Global Lithium
BOLIVIA

Global Lithium
BOLIVIA



ALLIANCE BOLIVIA-CHILE

- In this process we understood that the strategic part for this project is the development of a Global work model, integrating each of the stages of the chain under the same guidelines and management. Based on Chile´s 25 years of experience in the exploitation of Lithium, we decided to look for the best engineering and process company to lead this project, defining AD infinitum as a strategic ally.
- Ad infinitum is a Chilean company specialized in processes and operations related to electrolytes. It is a specialist in the processing of brines and minerals that contain Lithium, Potassium, Sulfate, Nitrates and others.
- Ad Infinitum hasworked throughout this time with the largest production companies in Chile and the world, developing advice in all stages of production, with projects that exceed 200,000 tons per year.

OUR ALLIANCES

Global Lithium
BOLIVIA

Global Lithium
BOLIVIA



ALLIANCE BOLIVIA-CHILE

- Its mission is to provide specialized technical solutions that contribute to the development of projects in all their stages and the improvement of operations.
- Currently Bolivia aims to develop its lithium industry from exploration to industrialization (finished products), a model that we seevery similar to what India is looking for at this moment and we asGlobal Lithium Bolivia, have been developing this model for almost two years integrating to the best actors.

- **Global Lithium aims at mining development in the Lithium triangle with Chilean collaboration**
- The generation of international collaboration networks, in the technical and commercial field, that contribute to mining development in the various countries that make up the so called Lithium Triangle, is one of the tasks that the company Global Lithium Bolivia is currently developing.

OUR ALLIANCES

Global Lithium
BOLIVIA

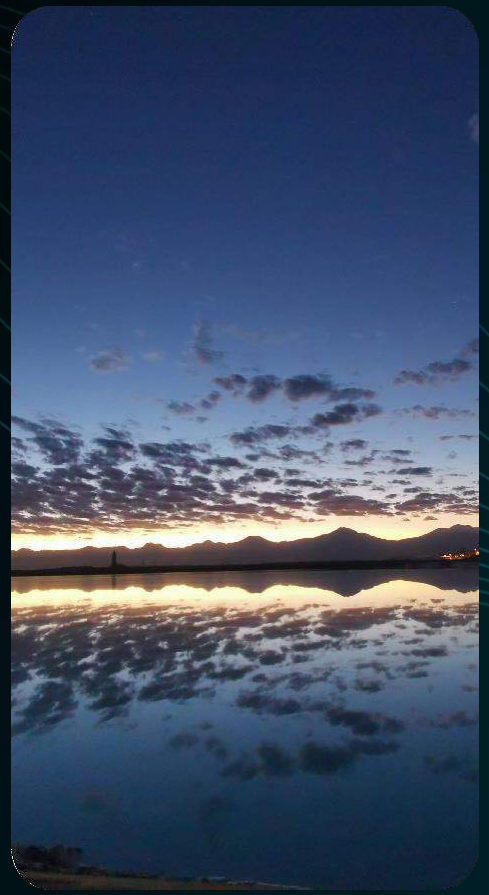


CISMA CHILE

CisMa
Benchmarking and consulting spa

Expert in Salt Extraction Optimization and Brine Operation

Experience & Knowledge





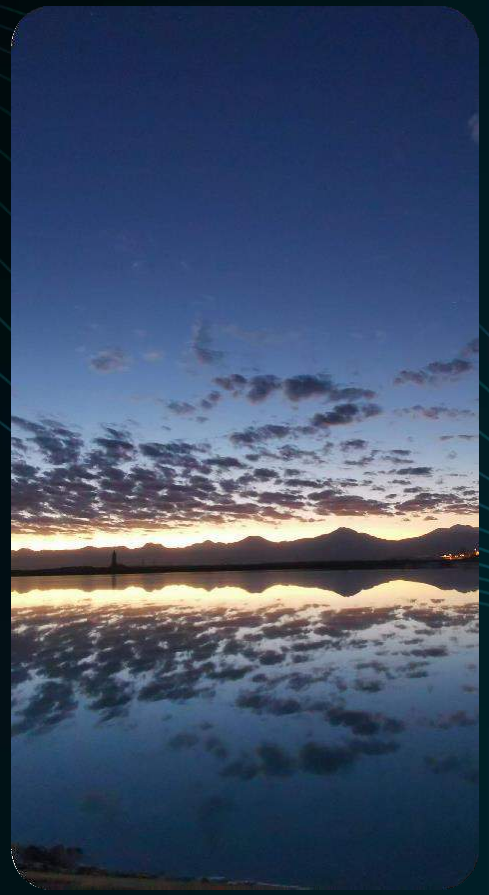
At **CisMa** we are specialists in optimizing the salt extraction operation and the brine concentration process, focused on increasing the performance and efficiency of our clients.

With more than 26 years of experience in the salt harvesting process, we offer competent and personalized solutions that maximize lithium recovery, delivering stable, constant operation with visible indicators.

We have experience participating in lithium mining projects with world-leading companies in **Chile, Bolivia and Argentina,** contributing to the growth and sustainable development of the industry.

We have a solid network of partners and professionals who operate throughout the industry's value chain, which allows us to offer high-quality advice and comprehensive services.

Experience & Knowledge





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Commitment to experience

At CisMa we are proud of our closeness to clients, transparency in operations and honesty in every interaction.

Our team of professionals, backed by an extensive network of knowledge and experience, is committed to providing cutting-edge solutions that exceed expectations and generate a positive economic impact in the mining industry for our clients.

At CisMa we apply the principles and tools to increase the performance of operational teams and service areas, with a focus on increasing performance and efficiency, using Lean principles and tools that generate the drive for the much coveted continuous improvement.





Optimization services and solutions



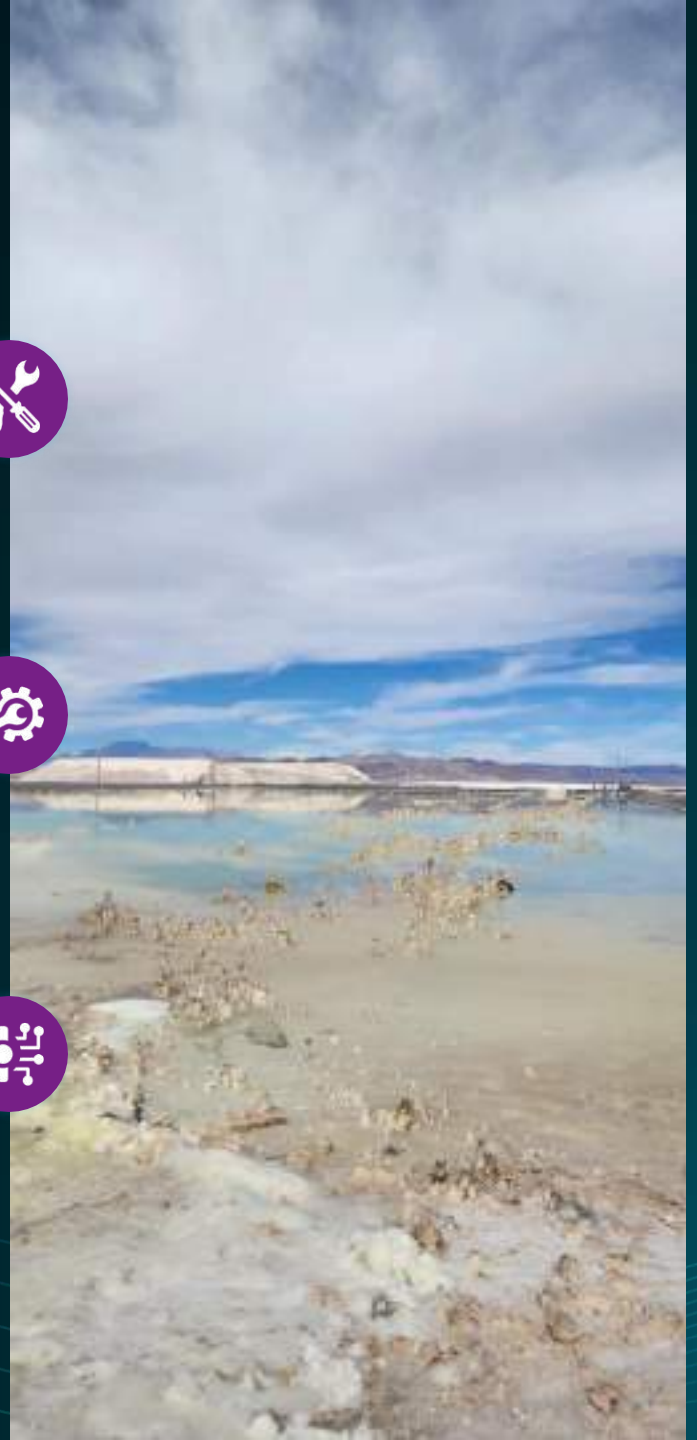
- Optimization of the different brine transfer operations, brine concentration and salt harvesting. Development control KPIs to increase performance

- Statistical technical analysis of costs of the stages of the harvesting process. Intervention of the harvest process to increase the recovery of impregnated brine and reduce the days of operation (increase in availability)
- Analysis of the operation of the mining site (operational logic)

- Optimization and standardization of the pulpy salt harvesting process

- Liming ponds
- Lithium sulphate pools
- Sulfate abatement ponds
- Magnesium abatement ponds de abatimiento de sulfato

Equipment Inputs & technolo



- We are exclusive partners in the development and manufacturing services of equipment, supplies and technologies:
- Anti-scaling brine displacement and distribution pipes Fitting and special antifouling parts
- High pressure Flexible pipes, sleeve type
- High-performance, long-life pumping equipment for low and high concentration brines.
- Geosynthetic sheet (PVC - geotextile - HDPE)
- Altimetry sensors (Salts and brine)

Salta harvesting and pond desing



We integrate methodologies to the salt harvesting processes:

- Halite
- Sylvinite
- potassium carnallite
- Bischofite
- lithium carnallite

- Distribution, control and management of salt discharge collection
- Design of pools for the decantation of contaminants
  - Clays
  - Mud
- Operational Disney for asset care:
  - Pools
  - Waterproofing sheets
  - Pumping system
  - Harvest System

Other services

- Design, planning, control and operation of drainage platforms
- Implementation of the salt growth projection for inventory control and harvest programs for “monthly and annual” harvests.
- Design for brine homogenization
- Design for brine recirculation
- Programming and control of all activities of the pond harvesting process.
- Verification of compliance with the harvest program and requirements in the operation processes and quality of salts
- Process feasibility study





Need of our Clients

CisMa

Operations Opex

- Optimal brine transfer process
- Harvest
- Liming pond extraction
- Design to reduce harvesting process breakages to zero
- Development of projects to increase performance

Processes Capex

- Design Brine Distribution
- Process optimization

Investments

- Resource acquisition
- Trading Investments
- Investments in commodities Investment in projects at different degrees of progress.
- Majority Investor
- Minority Investor
- Development of Lithium projects.

Parnerts

- Ad-Infinitum Processes – Plant Op.
- Global Lithium Bolivia Investments
- Gorman Rupp Pumping system Itesa Solutions Fluid transport Soltex Technology Technochemistry Floor stability and control Cubility Impregnated brine recovery

After Sales

- Technical service
- Customer support
- Training and training.
- Monitoring program.
- Delivery services.

Parnerts estratégicos

CUBILITY

Tecnoquímica Ltda.
Soluciones Industriales

SOLTEX

AD-INFINITUM

SAKA HOLDING

GORMAN-RUPP PUMPS

Global Lithium
BOLIVIA

ITESA Solutions
Innovación & Tecnología

INTERNATIONAL FOREIGN TRADE





G & G GLOBAL

gandg.global

G &G GLOBAL

CORPORATE INFORMATION



G & G Global Group is a multinational investment and trading company established by Amb. Abayomi Nurain MUMUNI LORD in 2003 under Nigerian law. It is active in the trade of agriculture and agricultural products, maritime transport, logistics, trading of petroleum and petroleum products, construction, technology, financial transactions and banking, and also holds a license to install communications terminals or other equipment under Nigerian communications law.

ABOUT US

CORPORATE INFORMATION



_____AMB. ABAYOMI NURAIN MUMUNI LORD

- Actively involved in local government and political initiatives for numerous years, with a solid understanding of security, political and economic climate, issues and needs impacting Nigeria
- Results-driven leader, with extensive background in senior-level roles across political/government and corporate sectors
- Dynamic communicator, persuasive negotiator and results-driven motivator committed to optimizing security of Nigeria and its people; credentialed Mediator and Conciliator
- Extensive academic background including multiple Masters Degrees, Post-Graduate Studies and Advanced Certificates/Diplomas in areas including Public Administration, Criminal Justice and Conflict Management, Security/Security Management, Intelligence, Counter Terrorism/Anti-Terrorism, among others
- Numerous awards in recognition of ongoing contributions to the welfare of Nigeria

AMB. ABAYOMI NURAIN MUMUNI LORD

G & G GLOBAL

CORPORATE INFORMATION



- Solid understanding of security issues ranging from Terrorism/Counter-Terrorism History, Activities and Trends, Socio-Economic Impact of Terrorism, Government Role in Security, Cross-Functional Agencies Supporting Security, Prevention and Risk Reduction Strategies for Securing Infrastructures, and Policing Strategies to Prevent and Respond to Security Issues
- Vast credentials supporting Homeland Security
  - Master Degree in Security Management
  - Postgraduate Certificate in Intelligence and Terrorism Profiling
  - Diploma in Intelligence & National Security / Post Graduate Diploma National Security
  - Certified Counter Terrorism Practitioner (CCTP)
  - Certified Anti-Terrorism Specialist-Search Advisor Practitioner (CATS-SAP)
  - Certification in Global Terrorism, Domestic, International & Transnational

AMB. ABAYOMI NURAIN MUMUNI LORD

CORPORATE INFORMATION



- Academic thesis on Global Terrorism & the Impacts on Humanity
- Academic Dissertation on Security Management

_____POLITICAL/GOVERNMENT APPOINTMENTS

Chartered Mediator and Conciliator; Current
Special Consultant Planning & Research, Federal College of Complementary & Alternative Medicine of Nigeria; 2007-2011
Governorship Candidate, Congress for Progress Change (CPC) Lagos State; 2011
Senatorial Candidate, All Nigeria People's Party, Lagos Central Senatorial District; 2007
Honorable Special Adviser on Economic & Foreign Matters to the Executive Governor of Taraba State; 1999-2003 and 2003-2005
Senatorial Candidate, All Nigeria People's Party, Lagos Central Senatorial District; 2003
Presidential Aspirant, United Nigeria People's Party (UNPP) Presidential Aspirant; 2003

AMB. ABAYOMI NURAIN MUMUNI LORD

CORPORATE INFORMATION



- Our vision is to contribute to the sustainable development of Nigeria economy by building market businesses through our focused approach. Professional integrity in all our financial and business matters constitutes one of our core strengths.
- We believe in developing strong partnerships with local businesses. Our commitment to our partners is a core component of our success, and we continually focus on nurturing them with trust and disciplined business practices.
- Our vision is to contribute to the sustainable development of Nigeria and Africa economies by building market-leading businesses through our focused approach, and continuous enhancement of our shareholders' value.

OUR VISION

CORPORATE INFORMATION



- Guided by relentless focus on our core principles, we will constantly strive to implement the critical initiatives required to achieve our vision as well to maximize the value of the Company and aim for sustainable growth by sharing the Company's strategies with each company, moving forward together in the same direction.
- Our mission is to carry out investment's projects in the domestic and international markets in accordance with the highest global quality standards, guided by the principles of professional ethics. We draw on our strong team experience and the network of our principal investors to generate superior returns for our stakeholders.
- G&G GLOBAL aims to invest in and build a portfolio of sustainable investments, driven by established goals to build shareholder value, mindful of its social, economic and environmental responsibilities, as it remains to be committed to integrity, honesty and fairness in all dealings with its stakeholders.

OUR MISSION

CORPORATE INFORMATION



- **Integrity and Transparency.**
- We will conduct all business transactions to the highest ethical standards, always living up to commitments.
- **Humility and Perseverance.**
- We will always live up to the core values of humility and perseverance. Success will not lead to arrogance or overconfidence and setbacks will be met with perseverance and determination.
- **Communication.**
- We hold ourselves accountable to our stakeholders and sincerely accept their opinions, reflecting them in our corporate management.
- **Financial Discipline.**
- We will continue to live up to our principles of financial discipline. This will be achieved through a solid commitment to keeping the Group's entities well capitalized, maintaining a conservative financial leverage strategy and making sure all commitments are met on time.

OUR VALUES

G & G GLOBAL
OIL& GAS TRADE



- **OIL AND PETROLEUM PRODUCTS**
- Oil and petroleum products such as gasoline, jet fuel, diesel and fuel oil are an essential part of the global energy mix today, used for transportation and by a wide range of industries. They will continue to play an important role in supporting growing global energy demand during the transition currently underway to a low-carbon economy.
- As one of the world's largest suppliers of energy, our teams have significant expertise in moving oil and petroleum products to customers around the world - safely, reliably and efficiently.
- At the heart of global supply, G &G Global connects producers and consumers of SAKA HOLDING commodities - efficiently, reliably and responsibly. Across our global network, we deploy infrastructure, logistics and our deep understanding of markets to supply the resources needed to power and build the world.
- G & G Global specialises in the complex task of supplying critical resources where and when they are needed. We are present every step of the way, from the point of production to the point of consumption, helping to make global supply chains more efficient, secure and sustainable.

OIL & GAS TRADE



G&G GLOBAL INTERNATIONAL TRADE



- **International trade**, economic transactions that are made between countries. Among the items commonly traded are consumer goods, such as television sets and clothing; capital goods, such as machinery; and raw materials and food. Other transactions involve services, such as travel services and payments for foreign patents. International trade transactions are faciliated by international financial payments, in which the private banking system and the central banks of the trading nations play important roles.
- International trade and the accompanying financial transactions are generally conducted for the purpose of providing a nation with commodities it lacks in exchange for those that it produces in abundance; such transactions, functioning with other economic policies, tend to improve a nation’s standard of living. Much of the modern history of international relations concerns efforts to promote freer trade between nations. This article provides a historical overview of the structure of international trade and of the leading institutions that were developed to promote such trade.

INTERNATIONAL FOREIGN TRADE



G&G GLOBAL ENGINEERING



- **ENGINEERING, PROCUREMENT, MANAGEMENT AND LOGISTICS**
- G&G Global provides design, construction, procurement, logistics, and management (EPC) in process industries,with also mechanical installation, equipment erection for mechanical piping systems, high purity pipelines, steel structures, site tanks, fire protection systems, and engineering services to customers in a variety of markets in the field of Industrial process plants: desalination, watertreatment & sewage, semi-conductors, power stations, food & dairies, pharmaceutical, refineries, petrochemical, and fire protection systems with efficient piping design services solutions that meet international codes and standards.
- G&G Global can provide Inspection and regulation services for different project specifications.
- G6G Global is a professional manufacturer and engineering company for steel structure projects with full capability of design, fabrication and construction.
- G&G Global Engineering & Projects provides construction, piping design and engineering services to customers in a variety of markets – refinery, petrochemical, water, and industrial projects with efficient piping design services solutions that meet international codes and standards.

ENGINEERING





SOLUTION

TRADING DEVELOPMENT

SOLUTION TRADING

SOLUTION

TRADING DEVELOPMENT

LET’S SOLVE TOGETHER

ABOUT

SOLUTION TRADING DEVELOPMENT Pte Ltd.

Solution Trading Development Pte Ltd. is a Singapore based company with a subsidiary in Sri Lanka that provides professional solutions to bridge and link various stakeholders in the Commodity trading supply chain.

We have offices situated in Canada, India, Australia, Indonesia, Middle East, China, Malaysia, Bangladesh, and Africa covering the global market.

Our core team comes with 30+ years of experience in Engineering, Mining, Business, Marketing, Finance & Innovation.



USD $100Mn

in investments

Experience	Operating in	Solutions in
30+	10+	5
Years	Countries	Main Divisions

SOLUTION
TRADING DEVELOPMENT

Mithiran Kirupairajah
Chief Executive Officer

A qualified Metallurgical Engineer from highly regarded IIT university, Chennai. Mithiran is well versed with more than 35 years of experience in public and private executive corporate leadership and management in Australia.

Ming Susilo
Finance Director

A qualified accountant with more than 30 years of experience in audit and corporate finance. Ming held a number of senior executive positions in businesses with headquarters in Singapore and Indonesia, notably those in the sugar and coal-related industries.

Dr. Raja Joseph Cheng D'Silva
Director Operations

Joseph come with an extensive knowledge of the petroleum business, expertise in gold trading, and influence within the vast commodity network. He possesses a doctorate degree in Business.

Rajeev Bonney
CEO of Regional Subsidiaries & Head of Revenue for South Asia

More than 30 years of experience in leadership roles in Sri Lankan Government Ministries & private enterprises. Rajeev is well experienced, influential and respected in the trade finance industry, as well as business, administrative and bureaucratic circles.

Dr. Aziz Saka
President

Solution Trading Turkey

Redzuwan ABD
Head

Solution Trading Malaysia

SOLUTION
TRADING DEVELOPMENT

Operational Divisions



Energy

Industrial & Minerals





Metals

Agriculture





Livestock Meats

SOLUTION
TRADING DEVELOPMENT

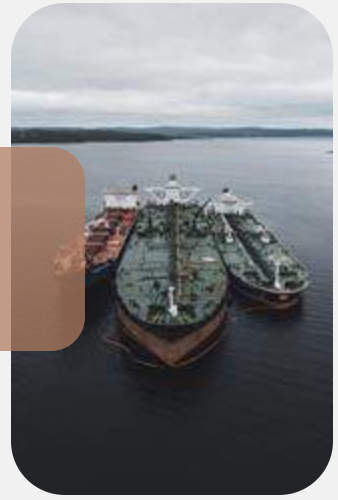
Energy





Bridging the supply gap for rising energy demand across the board.

Decades worth of experience in the energy sector to facilitate all requirements.





Coal

- **Product**: Thermal Coal GAR 3500 to GAR 6000
- **Capacity**: 1 Million Metric Tons per month with additional capacity to expand.
- Together with our 5 partner mines, we get involved in the step-by-step process of mining & transport of quality with standard verification, certification, logistics, documentation, and financing.
- Other Products: Metallurgical Coal & Petroleum Coke.

Petroleum

- **Product** : Crude, Light Crude, Refined Petroleum, Jet Fuels & Oil from the Middle East and Venezuela.
- **Capacity**: Varying storage tank capacity on demand in Singapore, Malaysia, and Rotterdam Netherlands.
- Our current partnerships reside with Vitol Asia Pte Ltd, Chevron Singapore, K I Energy Pte Ltd, & Ceil SDN BHD (Shell & Petron Malaysia licenses)

Natural Gas

- Currently we have established networks to supply LPG and LNG to Sri Lanka and Malaysia

SOLUTION
TRADING DEVELOPMENT

Industrial & Minerals





We are equipped to handle ever increasing orders in the non stop demand for growth

The finest materials for manufacturers, handled by our experts.





Clinker

- **Product** : Clinker for cement production from Egypt & Middle East
- **Capacity**: 300,000 Metric Tons per month with additional capacity expansion
- We are currently facilitated with 2 supply mines.

Silica Quartz

- **Product** : Quartz Rock & Micro silica from India & Sri Lanka
- **Capacity**: 100,000 Metric Tons per month with additional capacity expansion
- We are currently facilitated with 3 supply mines

Medical Products

- **Product** : Rapid Covid Test Kits & Other personal protective equipment from China
- **Capacity**: 5 million kits per month with an additional capacity to expansion
- Currently working in collaboration with an approved supplier to the Government of Canada

Other Products : Urea & Fertilizers, Soda Ash, Fluorspar, Timber and Waste Recycling

SOLUTION
TRADING DEVELOPMENT

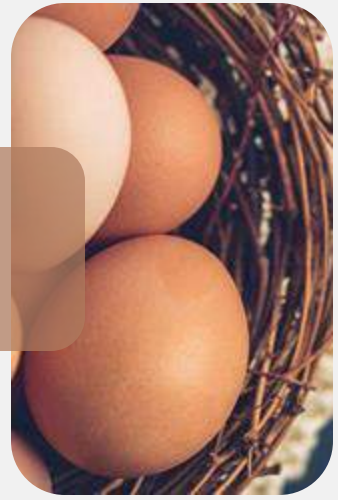
Other Divisions





Our experience in handling precious metals ensure getting you access to robust supply chains

Highest quality produce sourced from all over South Asia and Oceania





Metals

- The team has extensive experience in Gold Trading.
- We have established supply chains for our products from Indonesia, Africa, Malaysia, and Australia.
- Our metals division is currently working with the following commodities.
  - Gold
  - Iron Ore
  - Copper
  - Lithium
  - Ilmenite
  - Steel
  - Steel Scrap

Livestock & Meats

- Our division is currently working on future markets in live exports and dressed meats.
- The sources of suppliers are from Australia, Vietnam, Philippines, India & Malaysia.
  - Chicken Legs
  - Chicken Feet
  - Chicken
  - Eggs
  - Beef
  - Poultry
  - Goat
  - Seafood

SOLUTION
TRADING DEVELOPMENT

Other Divisions





Helping organisations close the supply gap in response to global demand growth.

Agricultural Products

- Our agricultural products division is a specialized service offered to only a selected customer base.
- We have established supply chain partnerships with Indonesia, Malaysia, India, Sri Lanka, New Zealand, and Australia currently.
- We are currently working with the following commodities with our customers based in China.
    - Soybeans
    - Palm Oil
    - Wheat including flour and Maida
    - Tea
    - Milk
    - Wool
    - Sunflower seeds & Oil
    - Rice
    - Canola & Canola Oil
    - Sugar
    - Corn
    - Legumes

SOLUTION
TRADING DEVELOPMENT

Our Commitments

SOLUTION
TRADING DEVELOPMENT

Company Policies



- Equal opportunity commitment and non-discriminatory business policy based on race, religion or sex
- No workplace bullying or any sort of harassments
- Committed to the elimination of modern day slavery
- Committed to prevention and elimination of child labor
- Committed to humane animal treatments & farming
- Committed to Sustainable resource management
- Implementation of Environment management and climate change management
- Committed to Safe work environments
- Committed to the fair distribution of profits to stakeholders
- Support Wildlife conservation

SOLUTION
TRADING DEVELOPMENT
360

Green Future & Climate Commitments

The global markets are currently in the transitional state from fossil fuels to renewables and we are fully committed to move with the markets.

We are actively seeking to expand in commodities related to;

01 | Solar panels

02 | Battery Storage and Fuel cells

03 | Wind Energy

Our long term focus is to be involved in Hydrogen gas generation, distribution and trading as an alternative source for energy gas.







SOLUTION
TRADING DEVELOPMENT

Solution Foundation

Our board of directors and shareholders have approved the formation of **“Solution Foundation”** before the end of the year 2022.

10% of our company profits will be distributed to this foundation.

The core service area of the foundation is to provide educational pathways in basic schooling and skill improvement to socio-economically underprivileged communities around our operational countries.



SOLUTION
TRADING DEVELOPMENT



EMPD TRADING

EMPD TRADING

EMPD TRADING

- EMPD TRADING is a financial advisory company based in the UK focused on delivering bespoke financial products to clients worldwide, bringing together a team of highly skilled professionals specializing in financial trade and investment solutions, it can offer a truly individual and innovative approach to its' client financial needs. It will not only work tirelessly to understand their needs but will offer a transparent, clear, concise, and importantly a jargon free explanation of the methods employed to bring their requirements to fruition.
- EMPD VISION
  - EMPD Ltd, was founded with a vision to deliver finance advisory solutions that were both bespoke and transparent offering customer-specific finance services. We strive to innovate within the finance industry and always try to supersede the expectations of our customers.
  - EMPD Ltd, are a well-recognised provider of finance consultancy services. Our experts work hard to understand your specific requirements and ensure that you get professional bespoke services delivered on a timely basis.

CFP International
PORTAL ESTABLISHED 1998

ABOUT US



EMPD TRADING



Sheldon Lingard

CEO



Keith Callanan

Operations



Francis Nwokedi

Legal General Council



Paul Atkinson

Head of FX



Florentino Kassanje

Head of Sales Africa



Adel Qureshi

Head of MENA and ASIA

EMPD APPROACH

honest and transparent approach to financial services, understanding client's requirement's is at the heart of EMPD's commitment to success supplying high levels of professionalism, integrity and ethics through EMPD highly qualified team.

EMPD EXPERTS

EMPD TRADING



- **TRADE FINANCE**
  - Trade finance is a general term used in relation to the financing of goods or services used in international trade.
- **LOCKBOX / ESCROW**
  - Lock Box is a service provided by by EMPD Trading via our associates Trade and Merchant Solutions Limited to companies for their secure receipt of payment from senders of money and the subsequent secure payment to those beneficiaries designated by the payor under specific and supervised method.
- **PROJECT FINANCE**
  - EMPD offers its clients advice in the areas of project finance, proposing timely solutions from concept to implementation, building on and going beyond the traditional balance sheet basics.

EMPD SERVICES

EMPD TRADING



- **FINANCIAL ADVISORY**
- EMPD provides bespoke financial advisory service to its clients with a quality of service which is built on trust and transparency.
- **LEGAL STRUCTURING**
- At setup any new business is required to choose a legal structure under which the company will operate. This structure will determine not only the type of Company but more importantly the liabilities of ownership and tax, our specialist legal associates can offer advice and planning during this period assisting in limiting any risk exposure.
- **M & A**
- Differentiating the two terms, Mergers is the combination of two companies to form one, while Acquisitions is one company taken over by the other.

EMPD SERVICES



Shri Swastik
General Trading LLC

SHRI SWASTIK

SHRI SWASTIK GENERAL TRADING LLC



- SSG Trading LLC (Shri Swastik General Trading) is a well-established, highly progressive and professionally managed company. We are one of the leading Trading Company in United Arab Emirates The company brings its vast expertise to the world with its wide range of products & Services.
- SSG Trading business is headquartered in Dubai, U.A.E. and its current and planned activities extend throughout the Gulf countries, Middle East, Far East, Europe & and India, with operations in over 32 different countries. Our principle to Great majority of our customers is highly satisfied with our prices and super-fast service. We have confidence in offering our customers more benefits than other competitors. We believe that our competitive advantage comes from our Technological expertise and our dynamic strategy.

ABOUT US

SHRI SWASTIK GENERAL TRADING LLC

AGRO COMMODITIES







- **RICE**
- SSG Trading is engaged in exports of Basmati Rice & Non-Basmati Rice. Currently SS Group is one of the leading exporters of Rice.
- . **CASHEW NUTS**
- The Cashew tree (Anacardium occidentale L) is a medium sized tropical tree usually cultivated for its fruit (Cashew Nuts) and pseudo fruit (Cashew apple).
- **SOYABEAN**
- Soyabean is a leguminous vegetable of the pea family that grows in tropical, subtropical and temperate climates.

AGRO COMMODITIES

SHRI SWASTIK GENERAL TRADING LLC

MINERAL SERVICES FOR BUSINESS









- **LIMESTONE**
- Limestone is a carbonate sedimentary rock that is often composed of the skeletal fragments of marine organisms such as coral, foraminifera, and mollucs.
- **COPPER ORE**
- We are a renowned supplier of Copper Ore, based in India. We offer the high-quality Copper Ore, which is widely accepted in the global market due to its rich copper content.
- **IRON ORE LUMPS**
- We offer our client Iron Ore Lumps which is available in various textures, sizes, flamed and finishes. It can be personalised as per the requirement of our customers.
- **IRON ORE PELLETS**
- Iron ore pellets are indurated, spheres of ore with a high iron content and uniform quality. Pellet plants can produce varieties of pellets.

MINERAL SERVICES

SHRI SWASTIK GENERAL TRADING LLC

MINERAL SERVICES FOR BUSINESS









- **IRON ORE FINES**
- Iron Ore Fines are defined as iron ore dust with the majority of individual particles measuring less than 4.75mm (3/16 inch) diameter.
- **MILL SCALE**
- Mill scale is the flaky surface of hot worked steel and is one of the wastes generated in steel plants representing around 2 % of the produced steel
- .**MANGANESE ORE**
- We are one of the trusted names in the market, when it comes to superior quality Manganese Ore.
- **AGGREGRATE**
- Aggregate business through its channel partners and successfully executed more than 700k MT aggregate supply in Bulk to major End Users.

MINERAL SERVICES

SHRI SWASTIK GENERAL TRADING LLC

LOGISTIC SERVICES



- **LOGISTIC SERVICES**
- **At SSG Trading, we offer our clients a range of logistic services to enhance your business. With operation in over 32 different countries, we are able to provide worldwide operations.**
  - **Transport Services**
  - **CCTV Surveillance**
  - **Repacking Materials**
  - **Air Freight**
  - **Sea Freight**

LOGISTIC SERVICES

SHRI SWASTIK GENERAL TRADING LLC

SOFTWARE DEVELOPMENT



- **SOFTWARE DEVELOPMENT**
- Our expert team of developers are able to development a wide range of custom software packages to fit your requirements. Not sure what you need? Talk to our team today.
- **Android Software Development**
- Android software development is the process by which applications are created for devices running the Android operating system. Google states that “Android apps can be written using Kotlin, Java, and C++ languages” using the Android software development kit, while using other languages is also possible.
- **iOS Software Development**
- **Windows Software Development**

SOFTWARE DEVELOPMENT

SHRI SWASTIK GENERAL TRADING LLC

MOBILE PHONES & TECHNOLOGY



- **MOBILE PHONES & TECHNOLOGY**
- SSG Trading prides itself in being a strong business partner and has the capability to drive the presence and coverage. Our well-established operations in Dubai, include local management, wholesale and direct distribution sales teams.We are one of the fastest growing distributors of Mobile Phones, Tablets, Cameras, Laptops, Gaming Consoles Wearable Technology and other Consumer Electronics.

- Our vast experience and knowledge of markets as well as our strong network, coupled with our sound reputation as a company has allowed us to be very successful in the trading business in a very short span of time. We employ the fastest and the latest shipping methods to ensure the integrity of an order and its timely arrival.

MOBILE PHONES & TECHNOLOGY



EAGLECARGO
SERVICES

EAGLE CARGO SERVICE LTD

EAGLECARGO SERVICES

BIFA

GLA GLOBAL LOGISTICS ALLIANCE

FIATA

UN Network Beyond Networking...

FFN Freight Forwarder Network

- Founded in 1998 Eagle Cargo Services LTD (ECS) are a family-owned freight management, forwarding, and haulage business, who are committed to the safe and timely movement of cargo by Sea, Air, and Road. With over 35 years of experience, our capabilities in freight forwarding, are supported by our specialist personnel, who are highly experienced in Customs procedures.
- ECS are proud members of the British International Freight Association (BIFA), London and Essex Chamber's of Commerce, International Federation of Freight Forwarders Associations (FIATA), Freight Forwarder Network (FFN), and Global Logistics Alliance (GLA).
- Today Eagle Cargo Services has organically diversified into a multi-service offering, including dedicated transportation through ECS Haulage, warehouse storage and distribution at ECS House, along with our traditional freight forwarding services. We continue to aim to become your first-choice service provider and for you to join our ever-growing community of loyal customers. Visit our contact us page to speak to one of our expert advisors.
- We take great pride in the work we do here at Eagle Cargo Services, and we're incredibly humbled by the glowing reviews we receive from our satisfied clients each and every day. With comments like "amazing service, amazing team… thank you for going the extra mile", and "never fail to impress, best team I know", you can rest assured you're in good hands. Feel free to read more at our Facebook page, or even leave your own.

ABOUT US

EAGLE CARGO

EAGLECARGO SERVICES



- **AIR FREIGHT**
- International freight forwarding is often a fine balance between time, cost, and environmental concerns. That's one of the reasons companies choose ECS for cost-effective options with a smooth delivery of their cargo. Seamlessly tailored to your precise needs, complete with end-to-end visibility, we're committed to providing you with a flawless air freight forwarding service.
- . **AIR FREIGHT DOCUMENTATION AND CUSTOMS CLEARANCE**
- You will be supported in every aspect of your air freight needs – from the preparation of documentation to real-time tracking/event management and customs clearance. Whether you're importing or exporting for the first time, or it's a fundamental part of your business – our friendly team will guide you to get the best possible combination of costs, service, and efficient 'no hassle' delivery of your cargo.

SERVICES

EAGLECARGO SERVICES

Customs Clearance



- **CUSTOMS CLEARANCE**
- When it comes to Customs clearance, experience is everything! We understand that which is why, we ECS have been providing a full logistics service, including both UK Customs clearance and nationwide UK deliveries for many years, from International corporations, down to private individuals.
- **ECONOMİC OPERATOR REGİSTRATİON IDENTİFİCATİON (EORI)**
- For all imports/exports into the UK, the consignee is required to have an EORI number in order to clear cargo through customs. Most businesses will have this applied to their VAT number but if you are not VAT registered then you will simply be issued with a new number to use. Once you are EORI registered, you are then free to use the same number for all future shipments.

SERVICES

EAGLECARGO SERVICES

Ocean Freight



- **OCEAN FREIGHT**
- At ECS we create end-to-end solutions by listening carefully to our customers to understand your challenges and opportunities. We combine our years of industry and operational expertise to build a competitive advantage. Our solutions enable customers of all sizes to have peace of mind. We pride ourselves on being able to tailor make service solutions to fit our customers' demands from speed of transit, ocean freight cost, containerized equipment availability, vessel space and haulage.
- Same day & Next day collections or deliveries
- Specialists in foodstuff customs clearance
- Worldwide courier services
- Project Cargo
- Hazardous shipments
- Heavyweight movements
- Guaranteed competitive rates
- Professional crating and packaging services

SERVICES

EAGLECARGO SERVICES

Dedicated Transportation



- **DEDICATED TRANSPORTATION**
- We at ECS understand moving goods in a tight window can cause uncertainty, that's why our team of drivers, operators, and experts are at your disposal to ensure your goods safely reach their destination on time. With specialized equipment at hand, our custom solutions ensure the integrity of your products. From peak seasons to unforeseen disruptions, experience a reliable delivery network and optimize your operation with ECS Haulage.

RHA

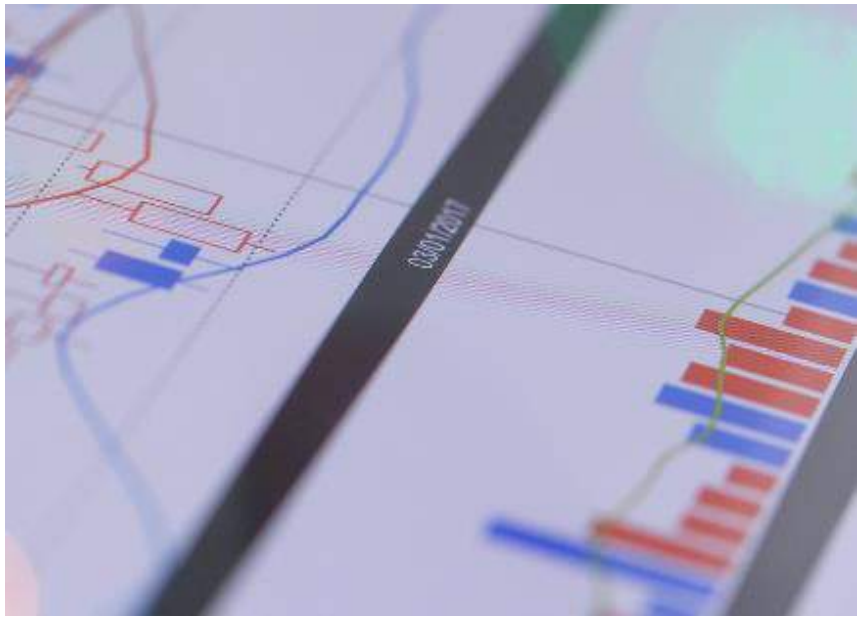
Our solutions enable customers of all sizes to have peace of mind as our fleet of modern Mercedes trucks and friendly drivers are at your disposal.

ECS Haulage are proud members of Road Haulage Association (RHA).

SERVICES

EAGLECARGO SERVICES

Forex Payment



- **Forex Payment**
- We offer a range of solutions to suit all business needs. Once you've registered, you will have access to all of these.
- **International Payments**
- At Eagle Cargo FX, we move money quickly, reliably and securely, in over 140 different currencies pairs.
- FX is our lifeblood. Whether you are buying or selling goods from other countries or investing in the overseas growth of your own business, we can help. It doesn't matter how large or small the payments are. From a substantial one-off transaction to regular payments, you can rely on us to guide you through the process.
- **Completing a Transaction**
- Booking a trade can be executed in a variety of ways depending on what suits your business needs best.
- BOOK A TRADE via our online portal or through your dedicated Portfolio Manager (phone or email).
- TRANSACTION SETTLED on the applicable date. Beneficiary details are then added to the trade.
- PAYMENT SENT OUT confirmation of the transaction will be emailed as soon as the transaction is complete.

SERVICES



IMS CERTIFICATION

IMS CERTIFICATION FZE

IMS Certification FZE



- IMS Certification has received recognition and support received from dignitaries impressed with our innovative business services and our international partners.
- IMS Certification FZE is a part of UK based IMS Certification Limited which is an independent International Certification Body to assess and certify companies and organizations worldwide including amongst others; Government Departments/Agencies, Local Authorities, Health Sector, Manufacturing Sector, Construction and Contracting Sectors, Service and Retail Sectors, Charities/Not for Profit, and the Professions against ISO International Standards. We provide first class and cost-effective certification services for a range of ISO International Standards including: ISO 9001 Quality Management System, ISO 14001 Environmental Management System, ISO 45001 (OHSAS) Health and Safety Management System, ISO 27001 Information Security Management System, ISO 50001 Energy Management System, ISO 22301 Business Continuity Management System, ISO 20000 IT Service Management System, ISO 21001 Educational Organizations Management System, ISO 55001 Asset Management System, ISO 41001 Facility Management System, ISO 39001 Road Traffic Safety Management System, ISO 22000 Food Safety Management System and HACCP.

ABOUT US

IMS Certification FZE



- **Our Vision**
- "Grow into a front-runner in our business to become the world's largest **customer-focused certification body™"**
- **Our Mission**
- Our mission is to provide remarkably tremendous certification, training and related services at a less average cost to all SMEs (small and medium sized) organisations and enterprises all over the world.
- **Our Values**
- In order to achieve our Vision and Mission, as a company, and as individuals, we value:
- Integrity and respect.
- Passion for our customers and partners.
- Excellence, quality and pride in everything we do.
- Accountability to our customers, staff, partners and shareholders.

ABOUT US

IMS Certification FZE

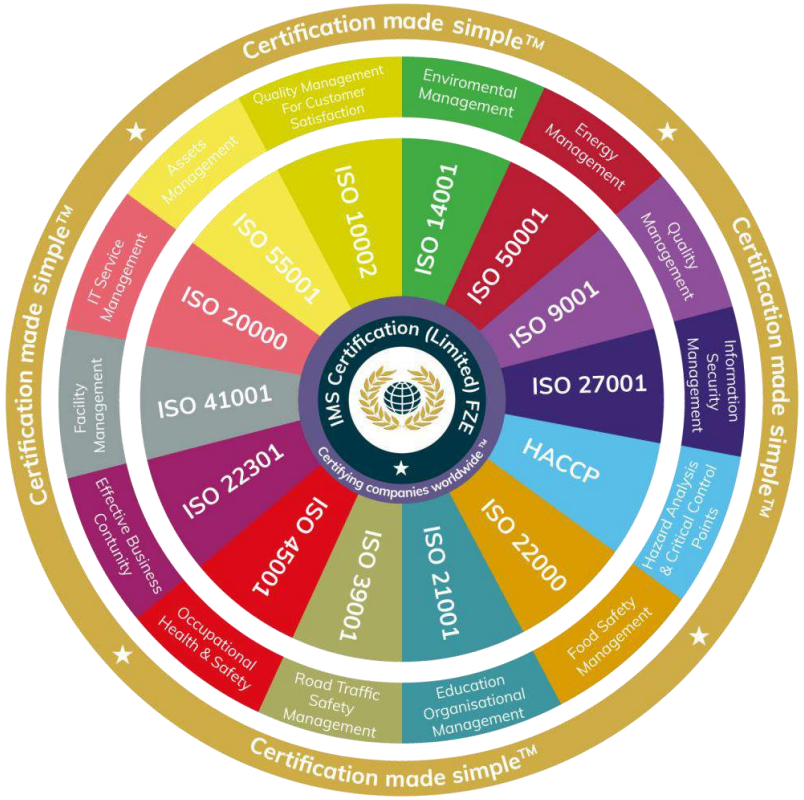


- **Quality Policy**
- Our policy is to provide assurance in our services through upholding moralities. These moralities relay to confirming independence; proficiency; accountability; honesty; privacy and complaint resolution within the offered services processes and products. We ensure that conflicts of interest are evaded, managed and objectivity of IMS Certification Services actions is sustained.
- We at IMS Certification oblige to guarantee compliance of our services processes and products with necessities of international and national standards for conformity assessment, as applicable to the certification program.
- Our services will be subjected to continual review and enhancements made to rise efficiency of the management system defined in our manual.
- In addition to tailing our objectives and commitments, IMS Certification will keenly support and collaborate in the attainment of the vision of our organization.
- This policy will be continually reviewed with respect to the changes in conformity assessment standards to ensure that it remains relevant and suitable.

ABOUT US

IMS Certification FZE

Certifications



- Certification is a trademark of assurance which covers businesses products and its services, people and management systems are in compliance with related international management system requirement and it helps to improve their reputation and to compete in local and international markets.
- IMS Certification is an independent International Certification Body to assess and certify companies and organisations worldwide including amongst others; Government Departments/Agencies, Local Authorities, Health Sector, Manufacturing Sector, Construction and Contracting Sectors, Service and Retail Sectors, Charities/Not for Profit, and the Professions against following ISO International Standards.

SERVICES

IMS Certification FZE

Consulting



- IMS Certification provides assistance and personalised support for a full range of consulting services that empower the organisations to attain sustainable economic benefit in markets across the globe.
- We at IMS Certification offer comprehensive skills in a large number of vastly particular areas across different industries and sectors.
- We act as a team with our clients through our consulting services where the main aim is to focus on improving organisation's effectiveness, productivity and viability with ongoing consultancy on local as well as international requirements and industry best practice relating to ISO management standards.

SERVICES

IMS Certification FZE

Auditing



- Audit is an essential process to gather evidence of implementation. These audits are non-financial audits of systems and processes involve periodic verifications to verify that a documented management system i.e. QHSE or business processes are being effectively implemented.
- Auditing help to confirm compliance with governing requirements and industry standards.
- These audits execute to verify the compliance with ISO certification requirements.
- IMS Certification auditors are professionally qualified who can verify compliance of ISO management systems followed by local regulations within organisations. They can also identify techniques to assess products/services quality or improve performance.
- Audits are key source for businesses to evaluate their performance towards services and/or products they are offering and a support for continuous improvement.

SERVICES

IMS Certification FZE

Training



- IMS Certification also provides a range of training programmers which are specifically designed according to ISO and other international standards requirements for individuals and such organizations who also have training needs relating to compliance with regulations and to improve their employee's knowledge and capacity to perform better.
- IMS Certification provides its customers with unique range of training programmers and services. IMS Training Programmers are also available at specially discounted rates for existing IMS customers and individuals who wish to participate. We deliver these training programmers at our office as well as onsite depending on the requirement of clients.
- IMS Certification also provide on-going support for learners.
- We also provide a comprehensive range of business-related training which is invaluable to personnel of companies benefiting from the advantages of implementing management systems. These training resources are focused around two core areas which support the management system implementation process:
  - developing the skills and competence of managers
  - Enabling staff to undergo a personal development process at their own pace using our precise training resources

SERVICES

IMS Certification FZE



- **Manufacturing Company**
  - A welfare agency decided to establish a quality improvement strategy. It adopted ISO 9004:2015 as the basis for planning and implementing its system. The agency found that ISO 9001 provided very useful additional guidance and plans to seek certification to ISO 9001 to gain more credibility.
  - **Welfare Agency**
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  - **Domestic Appliance Manufacturer**
    - A washing machine manufacturer had a well-established company culture of continual improvement and effective production control. The management decided to improve the company's development processes and to implement ISO 9001 to obtain certification for commercial purposes.

CASE STUDIES

IMS Certification FZE



- **Chemical Processing Company**
  - A large chemical processing company was required by its major customers to gain registration/certification to ISO 9001. In order to obtain additional benefits, company leadership planned a comprehensive management strategy based on ISO 9001. A thorough review of their business processes indicated that all elements of ISO 9001 were applicable to their quality management system. The company also used ISO Standards for guidance in the preparation of training plans for their employees.
- **International Law Firm**
  - A firm of international lawyers wanted to improve their client management processes and to achieve registration/certification to ISO 9001. Their quality management system provides for the design and development of new services such as international tax planning and modifying traditional services to meet the requirements of new or amended legislation. They included purchasing control to cover the selection of computer hardware and software, as well as purchasing the services of specialist lawyers as needed. After successfully implementing ISO 9001, they used the self-assessment guidelines of ISO 9004:2015 to monitor their progress as they improved their quality management system.

CASE STUDIES

IMS Certification FZE



- **IT Software Company**
  - A computer software developer serving a niche market recognized that as their user base expanded, they would be faced with issues concerning product management and configuration control. Changes to base products, user hardware and regulatory requirements were compounding customer service issues. ISO 9004:2015 provided the guidance they needed to establish documented procedures to control process change and improvement with minimum of disruption to customers.
- **Commercial Bank**
  - A commercial bank decided to implement a quality management system for its on-line Internet banking services. They ensured that their quality manual made clear that their other conventional banking services were not included in their quality management system. They applied all the requirements of Clause 8, recognizing that design and development is an important part of creating new service processes.

CASE STUDIES

IMS Certification FZE



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CASE STUDIES

ENGINEERING





AXEX

AXEX

Company Presentation

Success is a journey, we will carry you safely on this journey



About Us

- Since 2012, AXEX has committed to our customers and partners. As an industrial chemical supplier, we pride ourselves on having a diverse inventory that meets the needs of customers, from specialty to commodity.

- Diversity and a passion for getting every detail right allow AXEX to be a leader in the industry. Our customer relationships, quality of products and services, and integrity of our team are important to us.

- AXEX is dedicated to every customer's success, and we continually strive to innovate and grow both our people and our product while assisting customers in solving their most challenging problems. Our goal is to deliver products that meet our high standards and exceed your expectations.

AXEX all processes - including all sites - are managed systematically and efficiently with ISO 9001, ISO 14001, OHSAS 45001 and ISO 27001 . The time spent in developing and motivating HSE (Health, Safety, Environment) culture, which is one of the sine qua non of sustainable growth, will continue increasing day by day.



Vision

Being the most preferred company in our fields of activity by our customers, business partners and employees thanks to our best practice management systems, distinctive and value-added service philosophy.

Mission

Our mission is to provide value-added engineering and turnkey project services (EPC) for technologically challenging projects requiring special sector-specific expertise in our fields of activity; such as refinery, petrochemical, oil and gas, energy, pipelines and industry.

Our Offices



8 countries one target

Safety First



HEALTH

Health is Wealth.

We are aware of the importance of health in this pandemic process that the world is going through. The health of our workplaces and employees comes first for us.

SAFETY

Stop! Think! Then act!

We attach importance to these three words, we want to add to every area of our life

ENVIRONMENT

Only One Earth.

We are aware that we are all one and live in the same world, we have responsibilities to our environment and working partners

Quality is Our Goal

QUALITY POLICY

Our goal is to exceed the quality expectations of our customers. This commitment starts with top management and extends through the entire organization. It is achieved through innovation, technical excellence and continuous improvement.

QUALITY CONTROL

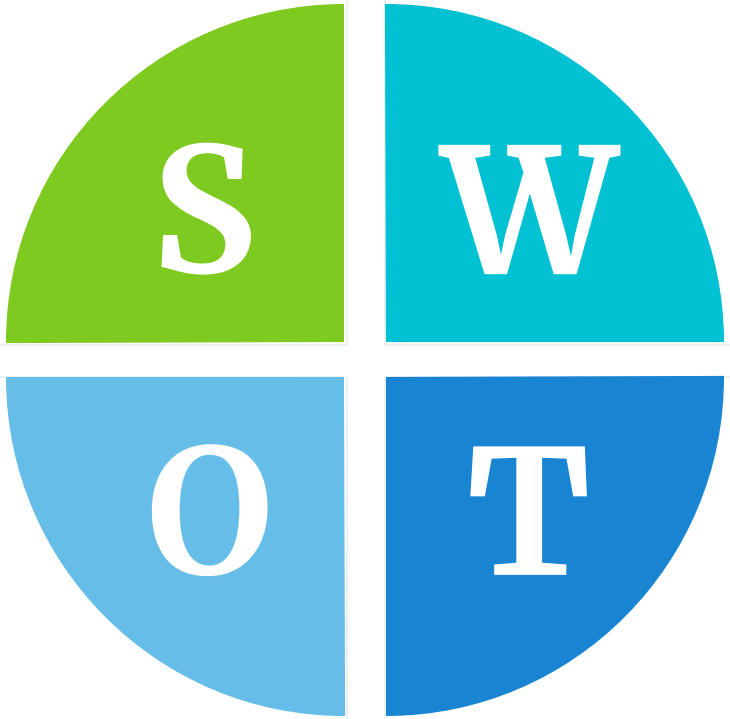
We know customer expectations, we evaluate their business like our own, with our expert and competent staff at the highest quality standards. We are aware that success is not a coincidence, but the quality is a way. And we are confident that we are walking this path in the right way with the right people.



SWOT Analysis for SUCCESS

STRENGTHS

Characteristics of a business which give it advantages over its competitors



WEAKNESSES

Characteristics of a business which make it disadvantageous relative to competitors

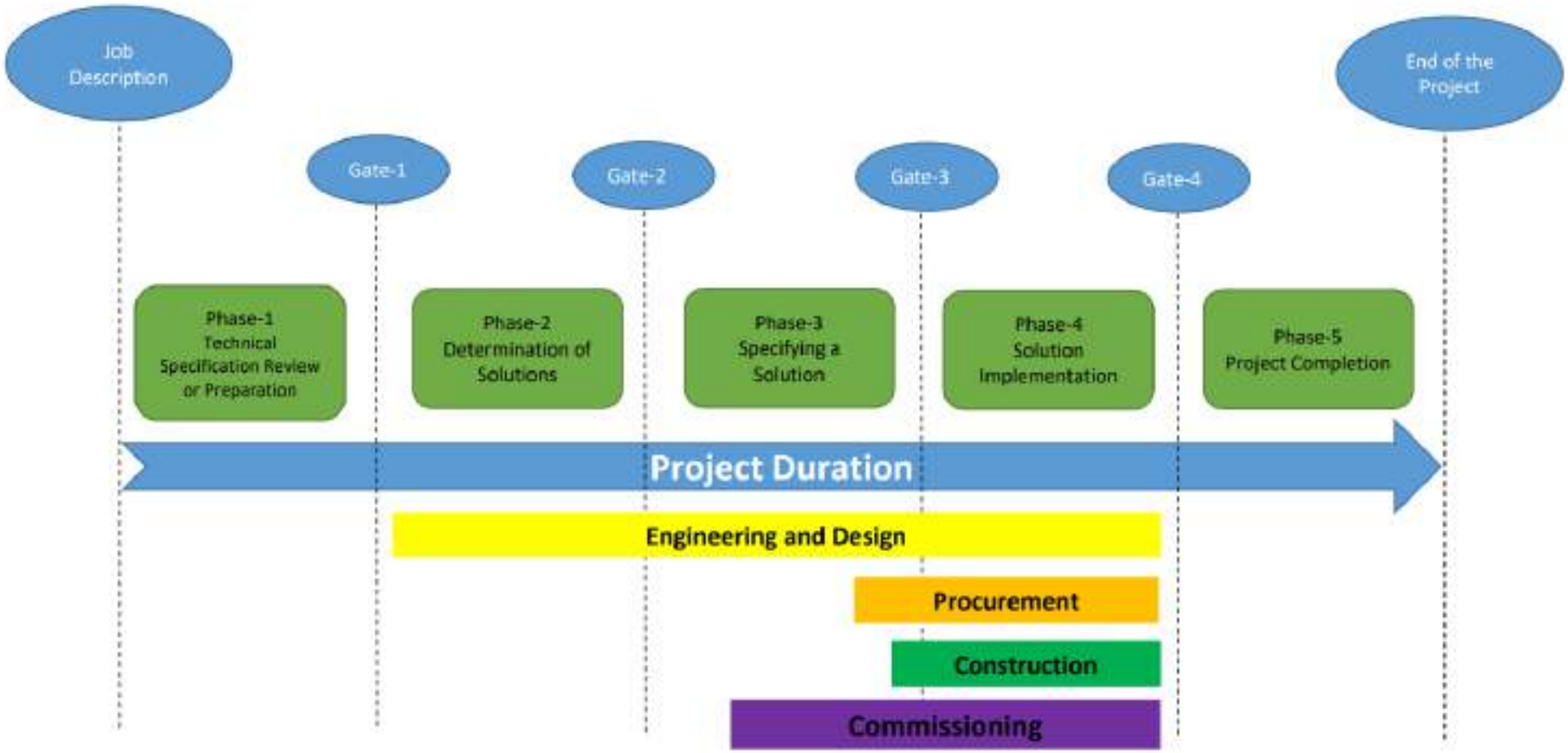
OPPORTUNITIES

Elements in a company's external environment that allow it to formulate and implement strategies to increase profitability

THREATS

Elements in the external environment that could endanger the integrity and profitability of the business

Project Management Services



Management Systems

- ISO 9001:2015 Quality Management Systems
- ISO 45001:2018 Occupational Health and Safety Management Systems
- ISO 14001:2015 Environmental Management Systems
- ISO/IEC 27001:2013 Information Security Management Systems









Design and Manufacturing

ASME B31.3 Process Piping

ASME B31.1 Power Piping

ASME Section VIII Rules for Construction of Pressure Vessels

ASME Section V Nondestructive Examination

API 650 Welded Tanks for Oil Storage

EN ISO 9712 Non-destructive testing - Qualification and certification of NDT personnel

EN 13445-1 Unfired Pressure Vessels

2014/68/EU Pressure Equipment Directive

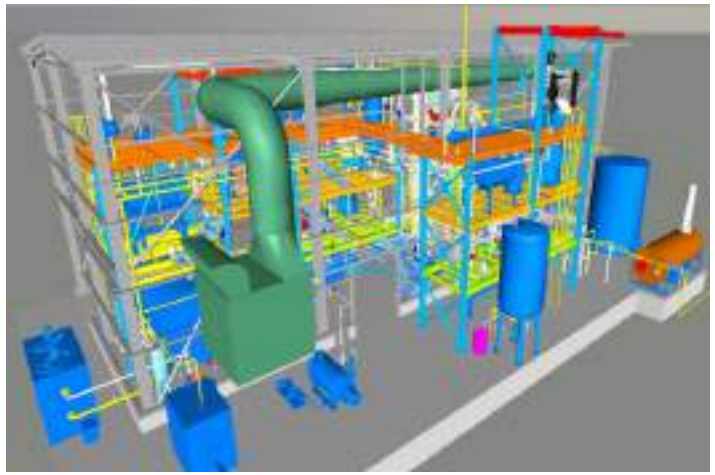
Coming together is a beginning; keeping together is progress; working together is success.

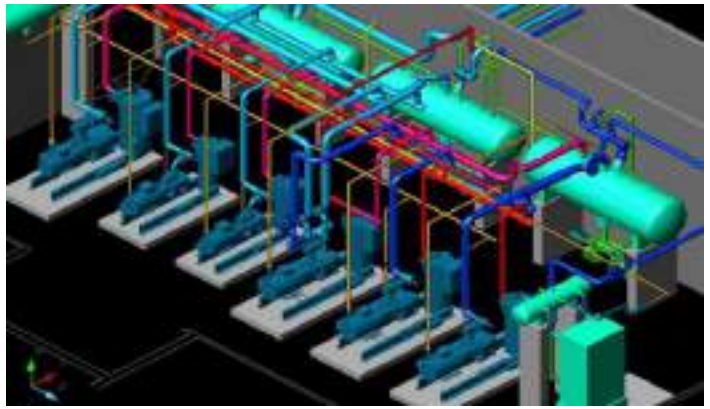
OUR SERVICES

- Engineering and Design
- Digitalization
- Procurement
- Commissioning
- Project Management
- Consultancy
- Process Piping
- Industrial Storage Tanks
- Equipment Erection and Installation
- E&I Works
- Civil Works
- Pressure Vessels

Engineering & Design

- Process Design Basis
- Process Flow Diagram (PFD)
- Piping and Instrumentation Diagram (P&ID)
- Plant Layout
- Equipment Layout
- Plant 3D Model
- Material Takeoff (MTO)
- HAZOP Study
- Functional Safety Level Study
- Quantitate Risk Assessment
- Cost Estimation
- Project Execution Plan





Engineering & Design

- Plot Plan
- Equipment Layout
- Computer Aided Design (CAD)
- 3-D modeling of Equipment and Piping
- Pipe Stress & Flexibility Analysis
- Piping Detailed Drawings (Isometrics)
- Pipe Support Design and Selection
- Material Takeoff (MTO) for Piping
- Valve List
- Equipment Datasheets
- Equipment RFPs
- Instrumentation Design Basis
- Instrument List
- Instrument Datasheets
- Instrument RFPs
- Valve Sizing
- Automation System Engineering
- I/O List
- Hook-up Diagrams
- Control System Architecture
- 3D Modeling of Cable Trays and Instrument Panels
- PLC Programming

Engineering & Design

- Geotechnical Investigation Report
- Civil, Structural Calculations
- Foundation & Concrete Structure General Arrangement Drawings (GA's)
- Foundation Drawings
- Underground Services Layout
- Cable Trench Layouts
- Final Grading and Paving Drawings
- Structural Steel Drawings and Details for Pipe racks Structures and Pipe Supports
- Buildings Architectural Drawings
- Layout Drawings for All foundations, Concrete and Steel Structures
- Civil & Structure & Architectural Shop Drawings
- Civil & Structure & Architectural Specifications
- Civil & Structure & Architectural Data Sheets
- Civil & Structure & Architectural Material Take-Off

Our Software



Powerproject

ORACLE PRIMAVERA

AXEX

Essential planning tool



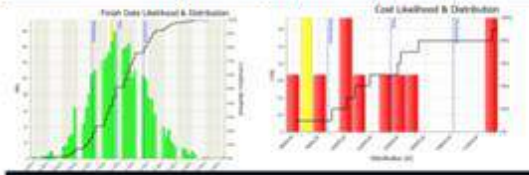
4D BIM





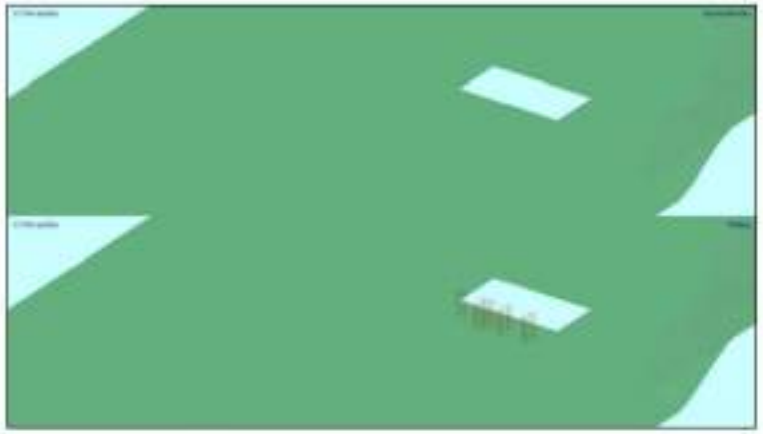


EVA Analysis, S-Curves, Risk Management, Line of Balance



BI Business Intelligence and Reporting





Our References

أرامكو السعودية
saudi aramco

ExxonMobil

bp

SOCAR

Tüpraş

Shell

BP LNG TERMINAL DESIGN AND ENGINEERING WORKS

BP LNG Terminal Design and Engineering Works

- Engineering and Design,
- Material Supply,
- Installation and Supervision
- Commissioning Works

We provided and design and engineering team for all

Duration: 2020-Ongoing



BOTAS LNG SEND OUT CAPACITY INCREASE PROJECT ELECTRICAL & INSTRUMENTATION WORKS

Turnkey (EPC) Execution of Electrical and Instrumentation Works of Botas Send Out Capacity Increase Project

Botas Lng Send Out Capacıty Increase Project

- Material Supply
- Dismantle of Existing Systems
- All Installation Works (LV, MV, Metering, Automation, Instrumentation, F&G, etc.)
- Test and Commissioning
- As-Built Drawings



We constructed all electrical and instrumentation systems of new send out capacity unit in a safely manner.
Total Man – Hour: 234000
Duration: 2019 – Ongoing

TUPRAS IZMIR REFINERY U-7000 CDU REVAMP-2 PROJECT

Tupras Izmir Refinery U-7000 Revamp Project

- Construction of main process piping and necessary pipe racks
- Civil works , fire water installation
- Drain water and water discharging system
- Electrical connection systems
- Pre-Commissioning works
- Commissioning works
- Rotating equipment erection and installation
- Furnace installation

We supplied our client all system as turnkey.
Total Man – Hour: 704.500
Duration: 2018



TUPRAS IZMIT REFINERY RUP TURNAROUND PROJECT MODERNIZATION

Tupras Izmıt Refınery RUP Turnaround Project

- Construction of main process piping system
- Scaffolding services
- Drain water and water discharging system
- Electrical connection systems
- Pre-Commissioning works
- Commissioning works
- Rotating equipment erection and installation
- Furnace installation

We supplied our client all system as turnkey.
Total Man – Hour: 240.000
Duration: 2018-2019



BOTAŞ KUZEY MARMARA UNDERGROUND GAS STORAGE FACILITY (PHASE III) PROJECT SITE ELECTRIFICATION

Botas Underground Gas Storage Project

- Permit Process Management
- Engineering and Design
- Material Supply
- All Installation Works
- Test and Commissioning
- As-Built Drawings



We executed all design, supply and construct all electrical systems of new site in a safely manner.
Total Man – Hour: 2100
Duration: 2018-2019

ACWA POWER KIRIKKALE INDEPENDENT POWER PLANT (920 MW) EHT SYSTEM PROJECT

Kırıkkale Independent Power Plant (920 Mw) Electrıcal Heat Tracıng Project

- Engineering and Design,
- Material Supply,
- Installation and Supervision
- Commissioning Works



We provided and constructed all electrical heat tracing system including 32.000 m heat tracing cable and power system in a safely manner.
Total Man- Hour: 5000
Duration: 2016-2017

TUPRAS IZMIT REFİINERY 3-YEAR ENGINERING AND DESIGN WORKS CONTRACTOR AGREEMENT

Tupras Refınery Long-term Electrıcal Works Prject

- Material Supply
- Installation
- Test
- Commissioning Works



We supply and install all electrical infrastructure relevant for new investment as a long-term plant service.

Total Man-Hour: 350000

Duration: 2018 - Ongoing

TUPRAS IZMIT REFINERY PETROCOKE STORAGE CONVEYOR LINE

Tupras Izmıt Refınery Petrocoke Storage Conveyor Lıne

- Procurement of all electrical and instrumentation equipment
- Design and assembly of exproof electrical panel
- Prepare data sheets
- Material requisition forms
- Cable routings and projects
- Electrical panel single line diagram
- Cable lists
- Cable section calculations
- All relevant technical drawings
- Other all relevant works

We supplied our client EIC system as turnkey.
Total Man – Hour: 3500
Duration: 2018-2019



TUPRAS HORIZON 2020 PROJECT: RECOVERY OF WASTE HEAT SOURCES AT LOW TEMPERATURE WITH AHT SYSTEM

Turnkey Multıdıscıplınary EPC

- Engineering
- Material Supply
- Installation
- Test
- Commissioning Works



We executed as the turnkey all this time-critical EU Horizon 2020 Project.

Total Man-Hour: 6000

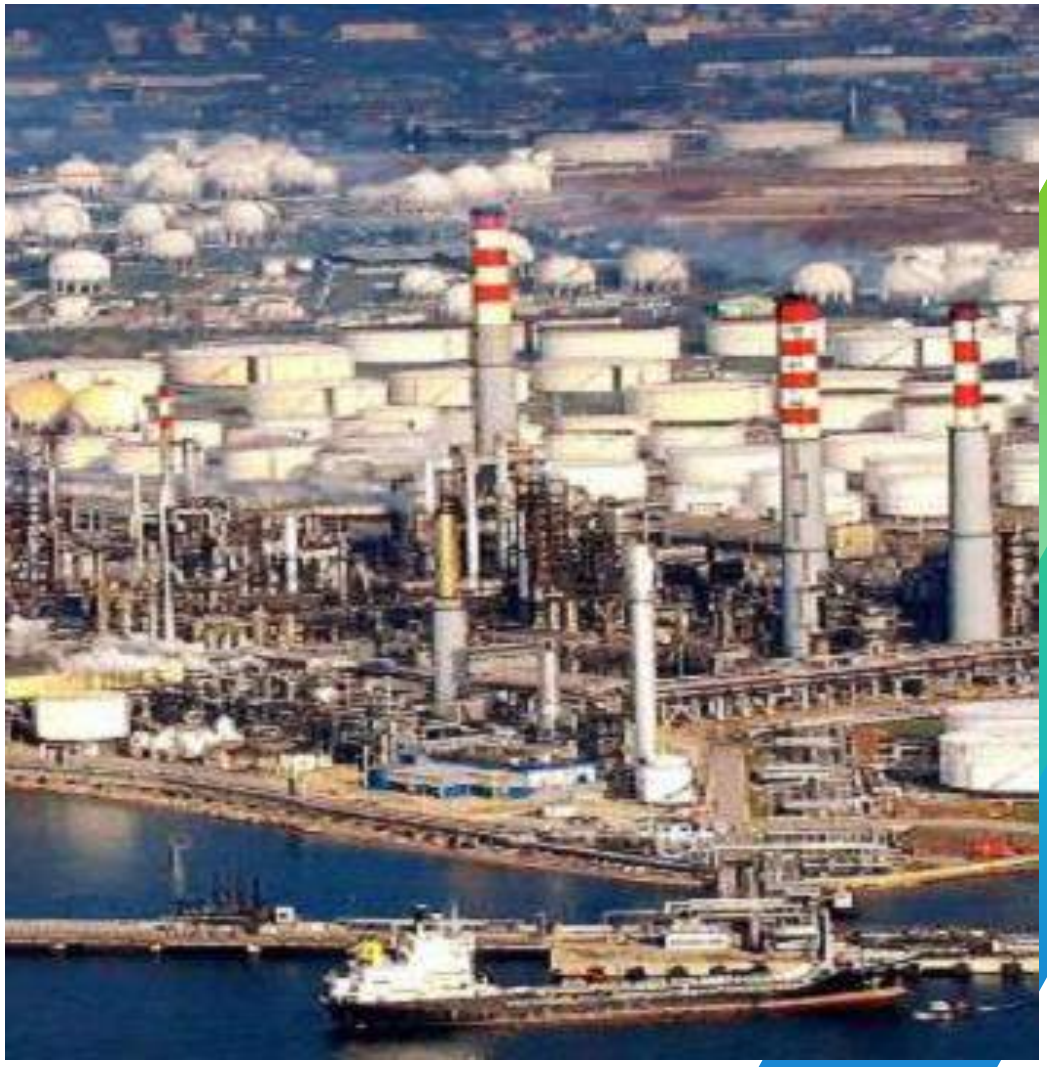
Duration: 2018-2019

TUPRAS IZMIR REFINERY U-7000 REVAMP PROJECT EHT SYSTEM

Tupras Izmır Refınery U-7000 Revamp Project

- Development of EHT calculation list
- Drawing of EHT lines on the isometrics
- Control of P&IDs
- Configuration of database for NGC system
- List of power cables, Cable routings and projects
- Block diagrams for power distribution, Junction boxes on layout
- As-built drawings
- Panel design, Panel FAT
- Installation, Test and Commissioning

We supplied our client EHT system as turnkey.
Total Man – Hour: 3000
Duration: 2016- 2017



SHELL REFINERY VAGON FILLING STATION PROJECT

Shell Refinery Vagon Filling Station Project

- Engineering
- Material Supply
- Installation
- Test
- Commissioning Works

We supplied our client Electrical system as turnkey.
Total Man – Hour: 11000
Duration: 2019



PETKIM IZMIR REFINERY
E3 PACKAGE ELECTRICAL WORKS

Petkim Izmir Refinery E3 Package Electrical Works

- Panel design, Panel FAT
- Procurement of all electrical and instrumentation equipment
- Prepare data sheets
- Material requisition forms
- All relevant technical drawings
- Installation
- Other all relevant works

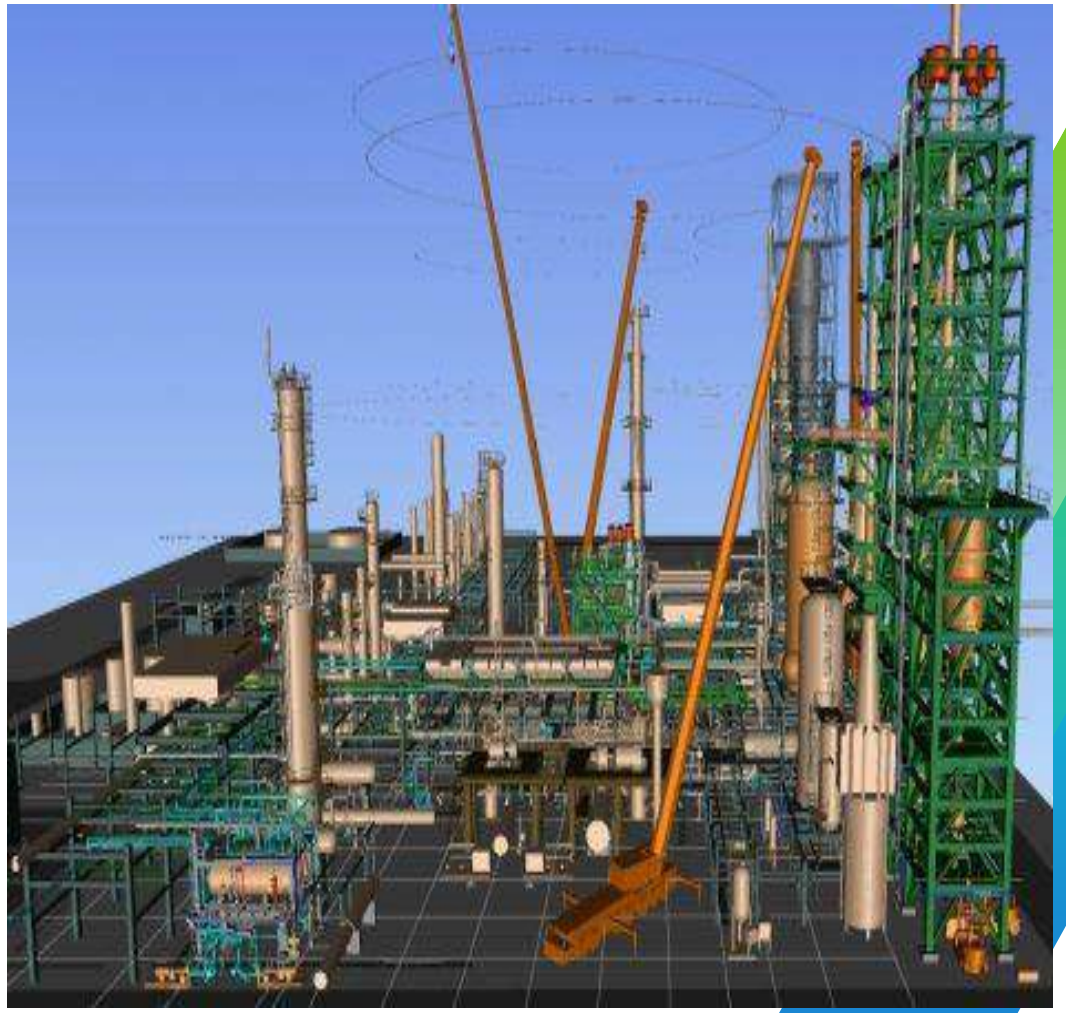
We supplied our client Electrical system as turnkey.
Total Man – Hour: 9000
Duration: 2021



TUPRAS IZMIT REFINERY PLANT-7 FCC REVAMP DESIGN AND CONSTRUCTION WORKS

Tupras Izmit Refinery Plant-7 FCC Revamp Eht System

- Drawing of EHT lines on the isometrics
- Configuration of database for NGC system
- List of power cables, Cable routings and projects
- Block diagrams for power distribution, Junction boxes on layout
- As-built drawings
- Installation
- Test and Commissioning



We supplied our client HT system as turnkey.
Total Man – Hour: 20000
Duration: 2021- Ongoing

BANKING & FINANCE





SAKA FINANCE



CORPORATIONS & INSTITUTIONS

CORPORATIONS & INSTITUTIONS



❖**SMALL AND MEDIUM-SIZED ENTERPRISES (SME)**

Financing

Business Finance

Trade & Export Finance

Project Finance

Cash Management

Liquidity Management

Integration &Infrastructure

Corporate Reporting

❖**MULTINATIONALS**

Structured Finance

Syndicated Financing

Acquisition financing

Management and Leveraged Buyouts

Structured Trade Finance

SMALL AND MEDIUM-SIZED ENTERPRISES (SME)

We not only offer you customized solutions , but we also provide you with expert advice on all strategic and operational issues relating to your finances to help you make the right decisions.



FINANCING



- Our simple and competitive funding is designed to fit around the needs of your business, helping customers to buy or lease business assets. With an expert team and award winning services, we can provide access to the finance solution you need to help your business develop and grow.
- **ASSET FINANCE**
  - Invest in assets or technology that futureproof your business.
  - Make regular payments over an agreed period instead of paying cash up-front.
  - There are several asset finance products available to choose from based on your business requirements.
- **PROJECT FINANCE**
  - A flexible approach to accommodate your needs, lending today for tomorrows business model.
  - Supporting all stages of the sustainable project finance lifecycle, from development to operational phases.
  - Work alongside our specialist team who have 30 years' industry experience.

BUSINESS FINANCE



FINANCING



- **B2B FINANCE**
  - Increase your sales by providing alternative payment options for your business customers.
  - Get instant cash for your business as the B2B finance provider pays you directly.
  - Submit proposals using an advanced online application system and receive quick decisions.
- **FUNDING FOR FRANCHISES**
  - Grow your franchise network with funding from £5,000.
  - Finance new equipment or upgrade assets for your franchise business.
  - With 40 years' experience, work with our highly experienced team.
- **STOCK FINANCE**
  - Stock financing allows both manufacturers and dealerships to raise working capital against the stock owned by your business without tying up vast sums of Money.
  - Release value from existing stock to improve your cash flow.
  - Enables you to grow your business or start new opportunities.

BUSINESS FINANCE



FINANCING



➢DOCUMENTARY CREDITS

- Documentary credits usually require the presentation of certain documents, which must be complied with before payment can take place. You must be aware that banks examine the documents only with respect to the documentary credit and do not look at contracts, agreements or the condition of the goods. We have compiled a set of checklists to help you make sure that every document is filled in correctly.

➢OVERVIEW OF DOCUMENTARY CREDITS

- **Documentary Credits for Exporters**
  - For an exporter, a documentary credit from the importer's bank removes the risk that the buyer will not pay**.**
- **Documentary Credits for Importers**
  - For an importer, a documentary credit requires the importer to comply with the agreed conditions for payment is made.
- **Bank Guarantees**
  - Bank guarantee is an effective way of securing performance and payment in an increasingly challenging business environment.
- **Export Finance**
  - As a solution provider to world-wide exporters, SAKA FINANCE offers you individual financing solutions that optimally support the demands of your business.

TRADE & EXPORT FINANCE



FINANCING



➢**EXPORT**

- Using documentary credits when you export goods or services means that the importer's bank commits itself to paying you when the conditions of the credit have been met. This offers a number of advantages:

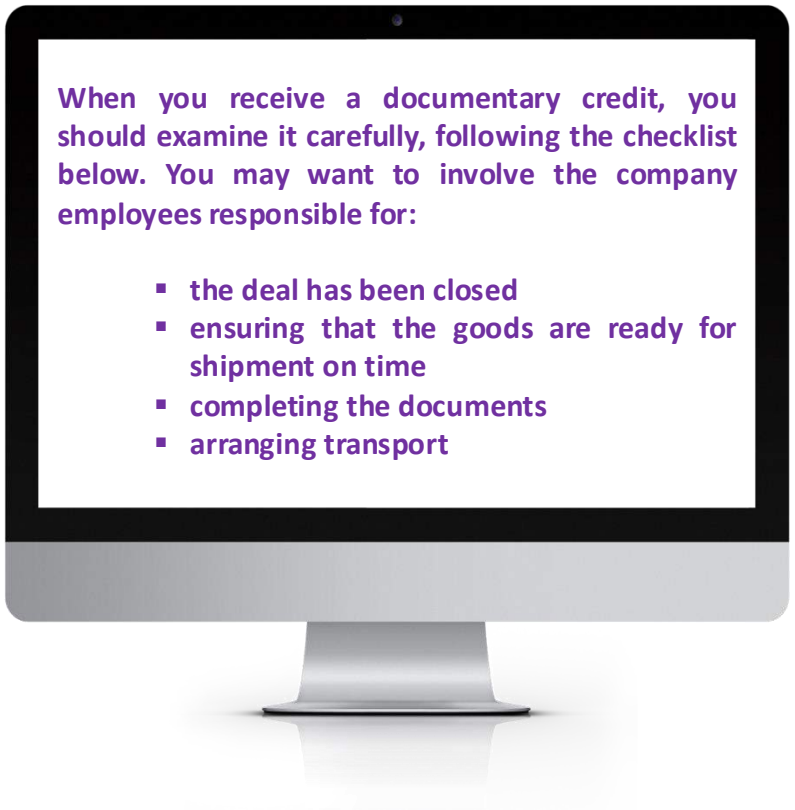
  o Payment guaranteed by the importer's bank prior to shipment
  o Enhanced security of payment at the agreed time
  o Enhanced security that the order received will not be cancelled or changed without your agreement
  o Improved liquidity as payment often can be made shortly after shipment
  o Possibility of extending security to subcontractors through the documentary credit
  o The possibility of financing

- It is important to note that the importer's bank will make payment only after you have complied with all its requirements and conditions. You should therefore examine the documentary credit carefully when you receive it.

TRADE & EXPORT FINANCE



FINANCING



➢**D/C FOR EXPORT**

- **Documentary credit checklist**
  - o Is the text clear and unambiguous?
  - o Are the terms and conditions the same as those you agreed on with your customer?
  - o Is the documentary credit issued by an acceptable bank?
  - o Is the documentary credit subject to the international rules for documentary credits - UCP 600?
  - o Can you comply fully with ALL the requirements?
  - o Are all the expressions in the documentary credit clear and unambiguous?
  - o Does the documentary credit contain contradictory requirements?
  - o Can the time limits for shipment and presentation of documents be met?
  - o Are the insurance requirements, if any, acceptable?
  - o Are the requirements for transport and transport documents acceptable?
  - o Is partial delivery or transshipment allowed, if needed?
  - o Are your name and address shown exactly as they appear in your documents?
  - o Are the buyer's name and address shown correctly?
  - o Is the description of goods the same as in all the other documents?

TRADE & EXPORT FINANCE



FINANCING



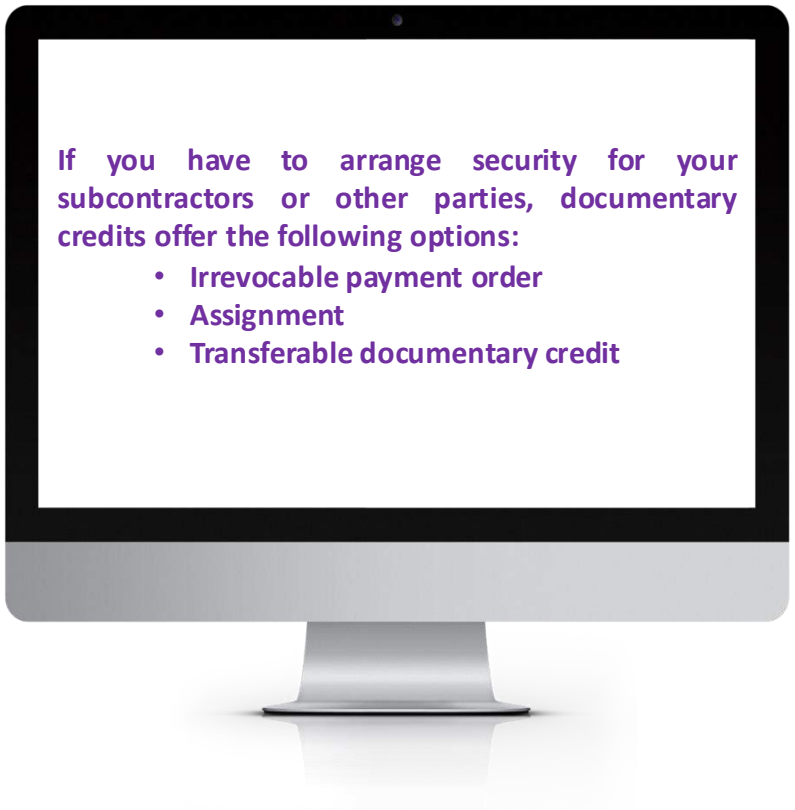
➢**RISK & FINANCING**

- **Confirmation**
  - The Bank will endeavor to confirm the documentary credit at the request of the issuing bank. This ensures that you will receive payment when you comply with the requirements of the documentary credit irrespective of the issuing bank's willingness or ability to pay. Nor will you be affected if the country stops payments or other unforeseen problems arise.
- **Silent confirmation**
  - Even if the issuing bank does not request the Bank to confirm the documentary credit, the Bank can usually offer you a silent confirmation. This puts you in exactly the same position as if the documentary credit had been confirmed. The only difference is that the issuing bank has not requested confirmation of the documentary credit.
- **Financing**
  - If you have granted your buyer extended credit (deferred payment) but you would like payment immediately, the Bank will endeavor to discount the draft under the documentary credit at a competitive rate.

TRADE & EXPORT FINANCE



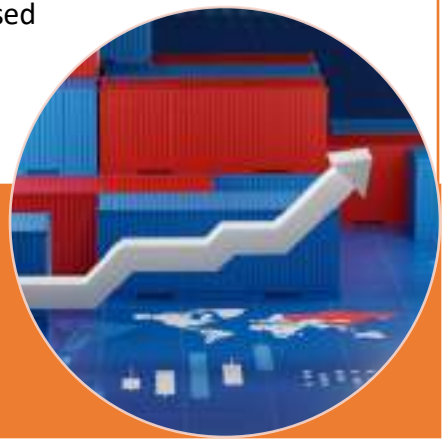
FINANCING



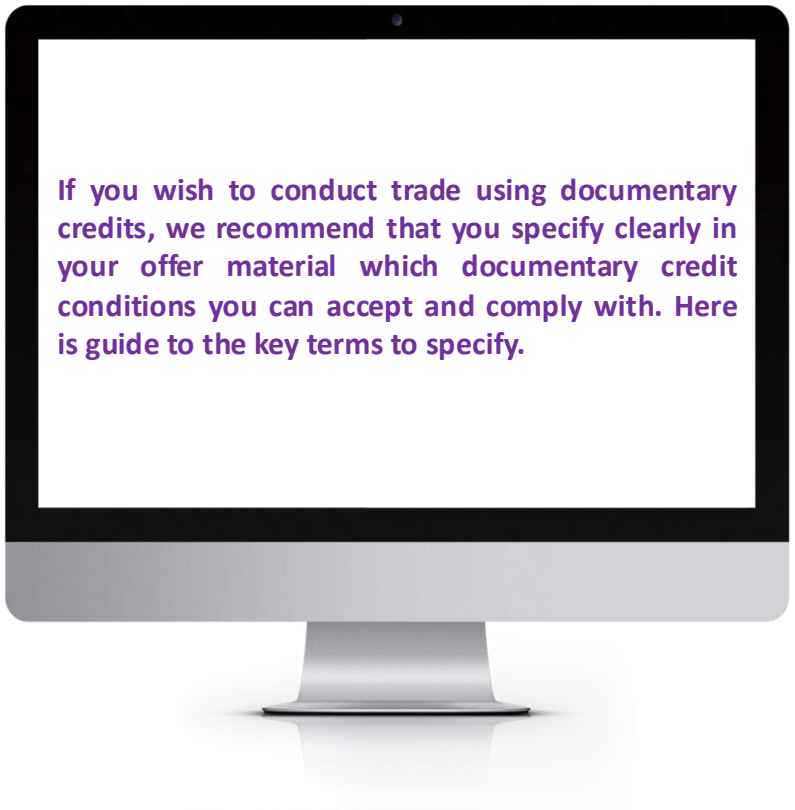
➢**SECURITY**

- **Irrevocable payment order**
  - o An irrevocable payment order assures third parties that money will not be paid to you before they received the amount due to them. Be aware that payment orders are not subject to statutory regulations on debt. This means that, should you go bankrupt or suspend payments, an amount will be payable only after a court decision or arbitration.
- **Assignment**
  - o An assignment also ensures that third parties will be paid ahead of you. Unlike an irrevocable payment order, an assignment is subject to statutory regulations on debt. This means that, in case of your bankruptcy or suspension of payments, an estate must respect the assignment if it is legally recorded, and the debtor is notified.
- **Transferable documentary credit**
  - o If the documentary credit is issued as a transferable documentary credit, you can have it transferred, completely or in part, to a third party. When you transfer a documentary credit, the following conditions can be changed:
    - ✓the amount and any unit price can be reduced
    - ✓validity, shipment and presentation limits can be shortened
    - ✓any insurance percentage rate can be raised

TRADE & EXPORT FINANCE



FINANCING



➢**EXPORT D/C CONDITIONS**

- In our favor
- With Prime Bank's confirmation
- For the amount of
- Available for payment at sight or for payment ... days after shipment
- Following documents
- Covering
- Evidencing shipment from ... to ...
- Terms of delivery
- Partial delivery (Allowed/not allowed)
- Transshipment (Allowed/not allowed)
- Latest date of shipment
- The Credit to be valid until
- The documents to be presented not later than
- Charges outside country of issuance
- The documentary credit must include the issuing bank's debit or reimbursement authorization and must state that the credit is subject to Uniform Customs and Practice for Documentary Credits, ICC Publication No. 600.

TRADE & EXPORT FINANCE



FINANCING



➢**SAKA FINANCE combine strong legal skills with deep industry knowledge. We are regularly engaged in projects in diverse industries, including the following:**

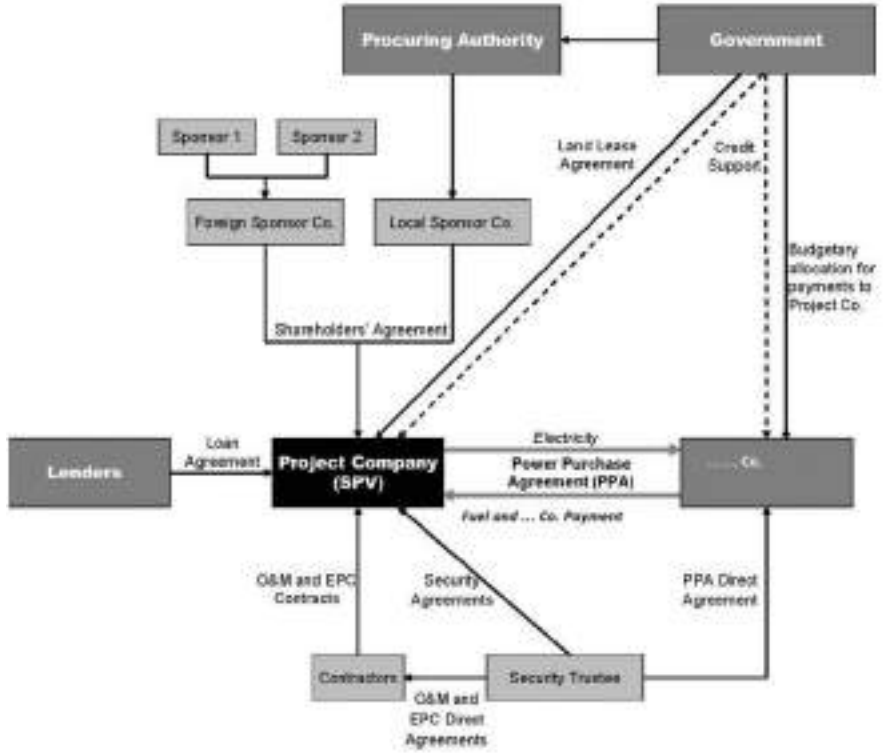
- Oil and Gas – including exploration, production, storage, refining, gasification and production platforms
- Petrochemicals
- Power and Energy – including thermal, nuclear and renewable, as well as power transmission and distribution
- Infrastructure and Water – including pipelines and water desalination and treatment
- Telecommunications – including cellular, cable, fixed and mobile
- Space and Satellite – including direct broadcast, broadband and satellite imaging systems
- Waste disposal and recycling
- Mining and Metals
- Natural resources
- Pulp and paper
- Transportation – including airports, rail, roads and shipping

PROJECT FINANCE



FINANCING

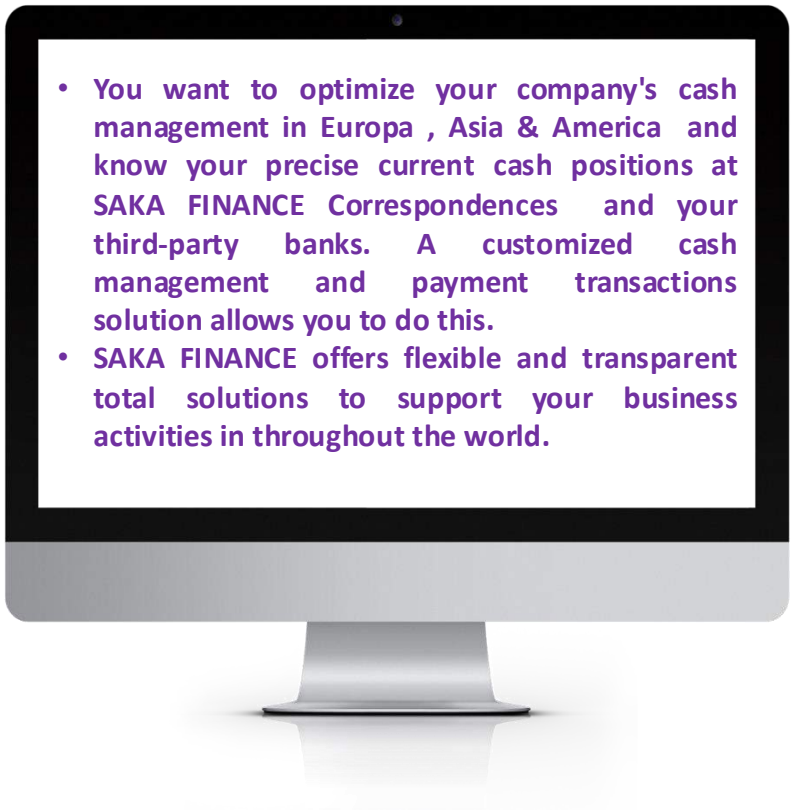
Schematic contractual structure for a project financing by SAKA FINANCE :





PROJECT FINANCE

CASH MANAGEMENT



➢**SAKA FINANCE** knows treasuries. Working with some of the very best treasuries in the world has given us a solid knowledge and understanding of advanced treasury solutions. This knowledge we want to share with you.

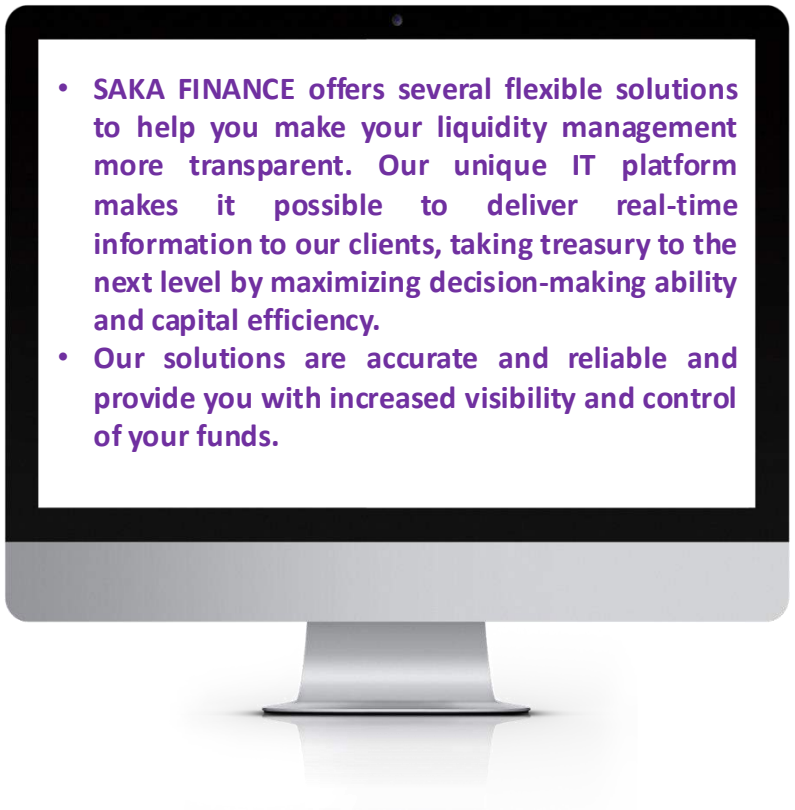
➢**SAKA FINANCE** offers full-scale cash management services and tailored solutions to match our clients' complex requirements. Our “One bank, one system” concept, a single technology banking platform, allows you to view and manage financial positions – across international borders, in real time.

➢At **SAKA FINANCE** , we work with a client centric approach and engage in long-term strategic partnerships with clients. We use an advisory methodology to run through the different processes of your treasury organization. We work with you to establish the key aspects of your financial value chain, evaluating how they work today and looking at how they will work in the future. As a result, our advisory concept provides you with the implications and return on investments of strategic initiatives. We support you in making the right decisions and enable you to benchmark your financial processes against the best-in-class.

CASH MANAGEMENT



CASH MANAGEMENT



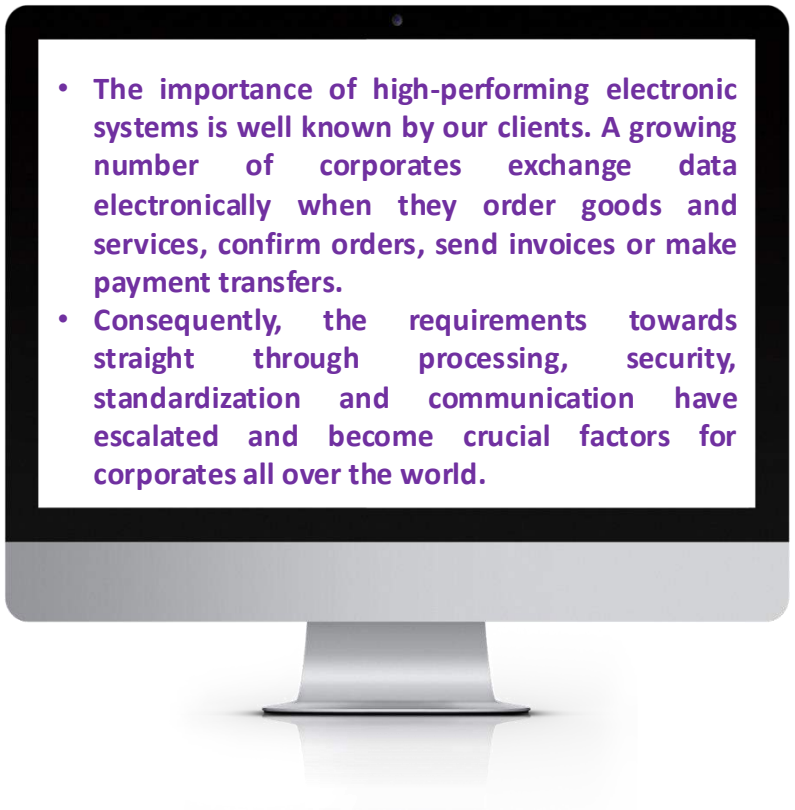
➢**SAKA FINANCE liquidity management systems provide you with the following benefits:**

- Real-time visibility, access and control of group liquidity through our Business Systems
- Cross country, cross company and cross currency solutions, all in real-time
- Overlay and pooling structures create a truly automated and centralized set-up, making it easy to optimize and control your liquidity, all in real-time
- Support of intra-company limits and interest makes it easy to outsource internal risk and interest management
- Overlay and pooling structures to be built on top of current account structure, all in real-time
- Optimized interest income and cost reduction
- Flexible range of products which can be combined and tailored to your needs.

LIQUIDITY MANAGEMENT



CASH MANAGEMENT



➢**SAKA FINANCE help clients become the best in their industry by leveraging our technology to provide cost efficient and high-quality solutions to solve a problem or realize business opportunities.**

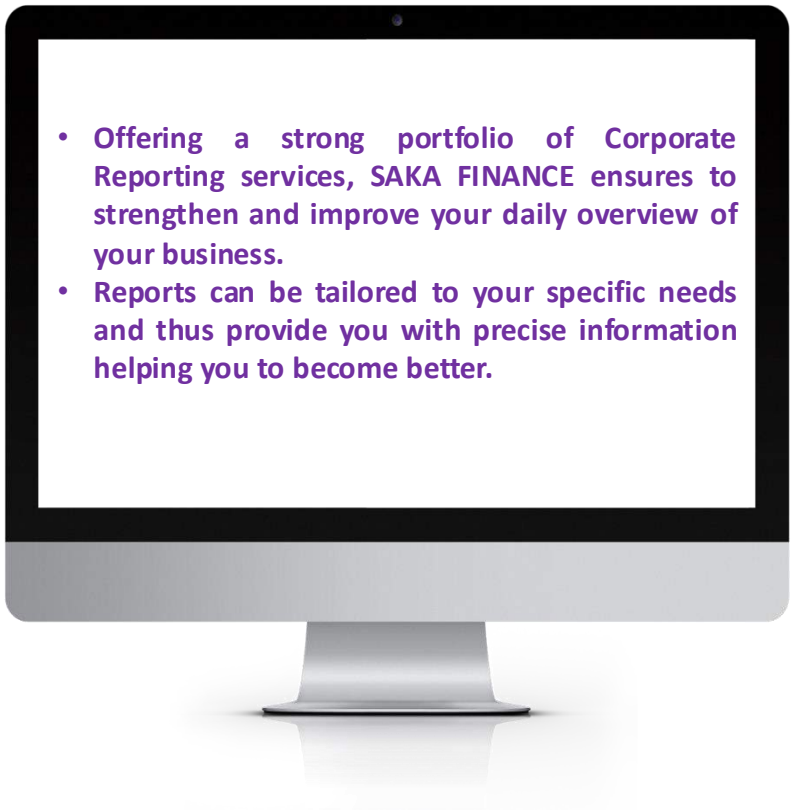
- At SAKA FINANCE , clients shape the future of technology developments, and our single IT platform enables us to be flexible and rapidly respond to our clients' new identified needs. We fully support the on-going industry move towards standardization.

- Our integration and infrastructure solutions provide you with the following benefits:
  - o A single platform for all online banking activities
  - o Multiple integration possibilities with clients' systems
  - o Faster, secure and more efficient transaction processing
  - o Communication channels and file format options to fit your specific need and setup.

INTEGRATION INFRASTRUCTURE



CASH MANAGEMENT



➢**SAKA FINANCE provides reports in a large variety of formats and channels to help you get transparency of your transactions, volumes and fees.**

Our solutions will, among other things, provide you with the below benefits:

- Fast and easy access to a transparent overview of transactions, volumes, fees and other banking charges
- Receive reports from the bank or create them yourself
- Simple to export information to Excel through our CRM
- Customization - different types and multiple different options for tailoring reports to fit your needs.

CORPORATE REPORTING

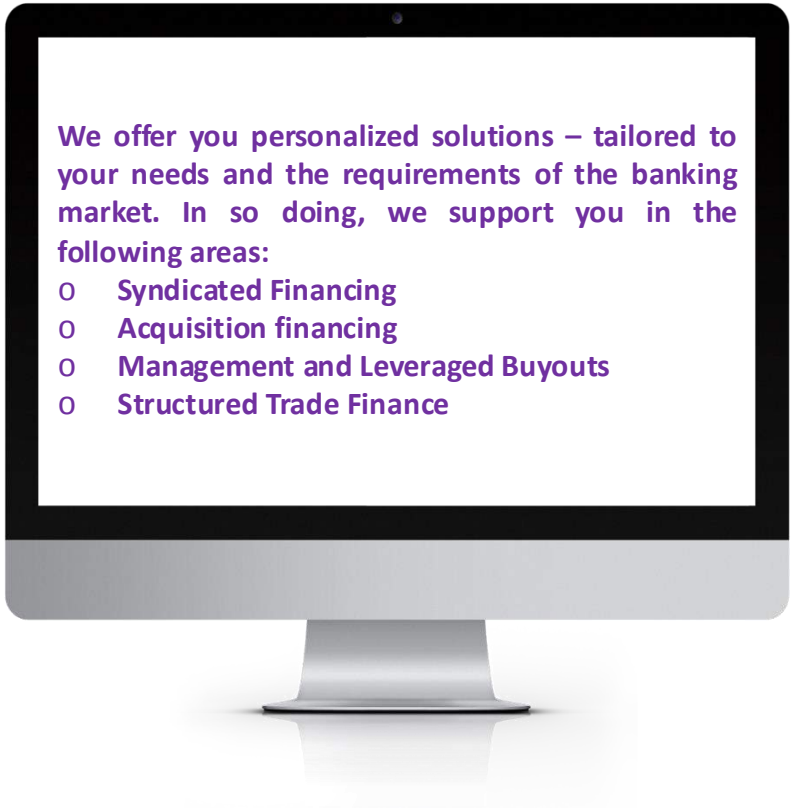


MULTINATIONALS

SAKA FINANCE offers major corporations and multinationals an integrated advisory service and individual, tailor-made product solutions.



STRUCTURED FINANCE



➢**SAKA FINANCE Capital Markets' syndication teams,** each led by a senior banker, coordinate with our industry experts to deliver rapid decision-making; we understand that our clients need answers to respond to opportunities. When we commit, we execute. provides reports in a large variety of formats and channels to help you get transparency of your transactions, volumes and fees.

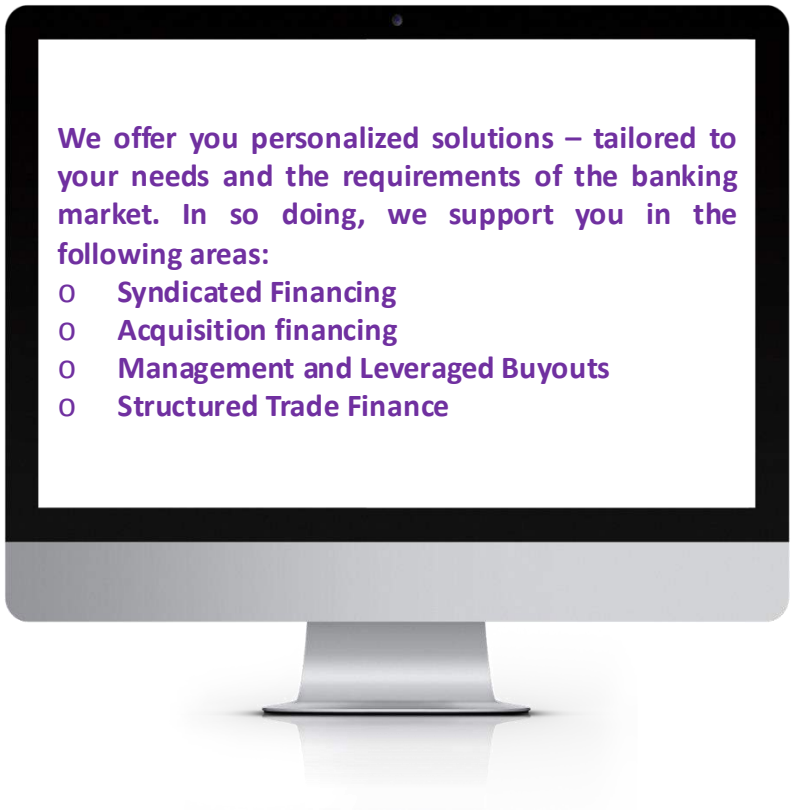
_____Diagram of the Syndication Process



SYNDICATED FINANCING



STRUCTURED FINANCE



➢**SAKA FINANCE's** Leveraged and Acquisition Finance team (LAF) develops solutions in all areas of debt financing, including the origination, arrangement, underwriting and syndication of buyouts and institutionally-led corporate acquisitions.

LAF provides and coordinates event-driven, large-scale financing solutions across the credit spectrum in the form of:

- Corporate acquisition financing
- Leveraged buyouts
- Infrastructure financing
- Emerging market financing
- Project finance
- Management buyouts and buy-ins

ACQUISITION FINANCING



STRUCTURED FINANCE



➢**SAKA FINANCE** uses its wealth of experience and proven track record of advising on mergers and acquisitions (M&A) that use leveraged finance and management buy-outs to assist customers in raising funds.

Structure of a Typical MBO



MANAGEMENT & LEVERAGE BUYOUTS



STRUCTURED FINANCE



➢**SAKA FINANCE `S STF team focuses primarily on "upstream" financing of cross-border commodity flows and limited recourse trade finance in order to:**

- enhance the credit rating of the facility beyond that of the borrower
- mitigate the cross border and country risk
- produce a transaction where the whole proposition is more resilient than the sum of its parts.

➢**Benefits for the customer include:**

- securing strategic procurement
- diversification of funding
- greater access to finance for clients
- enhanced management of transport costs and/or delivery timeframes.

STRUCTURED TRADE FINANCE





WEALTH MANAGEMENT

WEALTH MANAGEMENT



- **PRIVATE WEALTH MANAGEMENT**
  - Our Approach
  - Our People
  - Active Portfolio Advisory
  - Global Custody Services
- **ASSET MANAGEMENT**
  - Objective
  - Mutual Funds Management
  - Pension Funds Management
- **ALTERNATIVE INVESTMENT SOLUTIONS**
  - Tailor-Made Portfolios
  - Fund Solutions

PRIVATE WEALTH MANAGEMENT

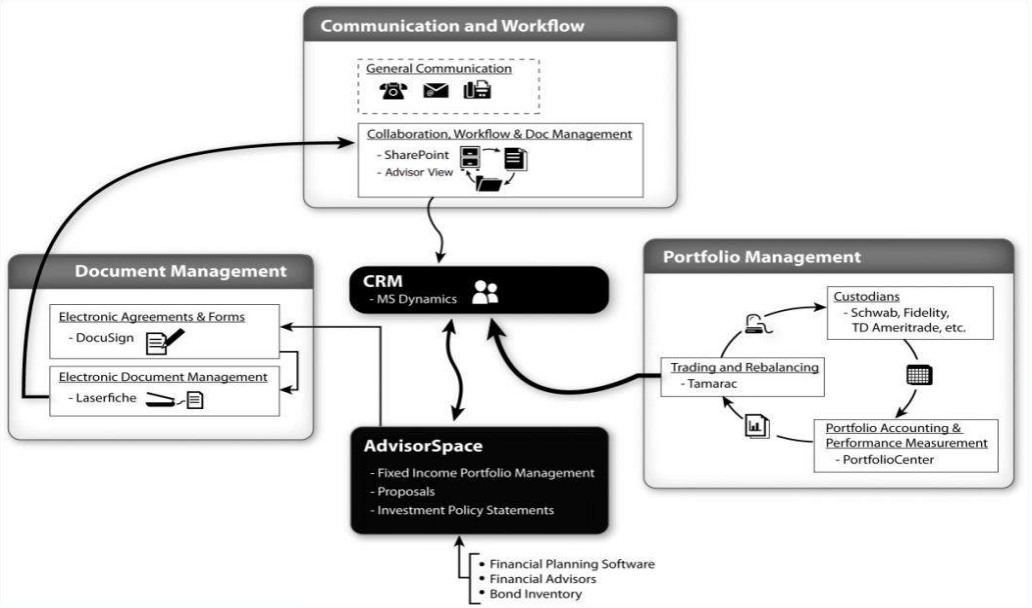
We help our clients pursue their wealth management goals through careful advice, astute investment management and access to the capabilities.



PRIVATE WEALTH MANAGEMENT

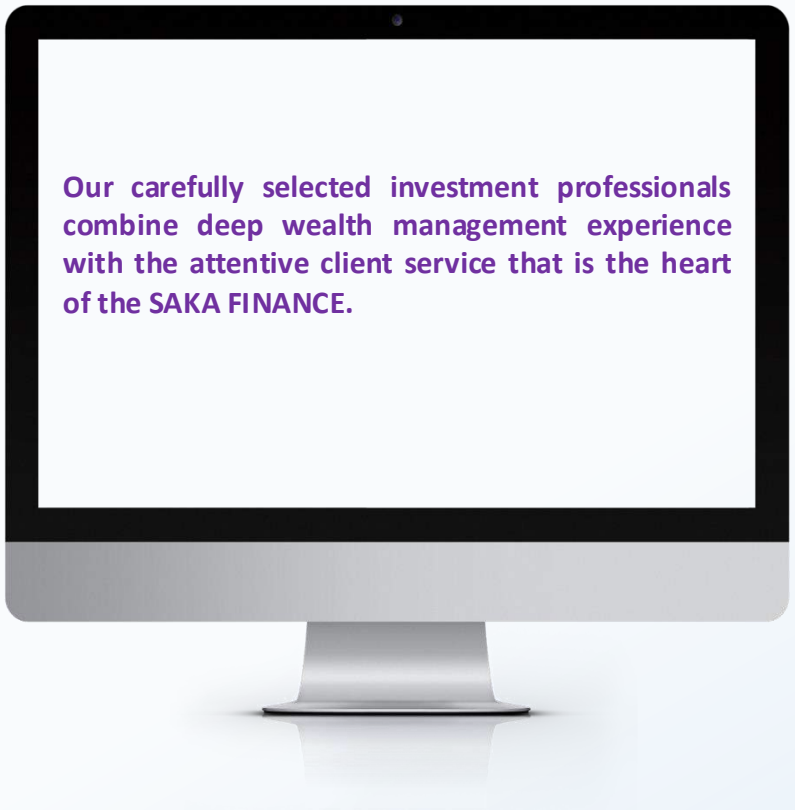


➢**SAKA FINANCE** asks about our client's goals and help evaluate them. We analyze each client's financial profile, lifestyle objectives and attitude toward risk, and then develop a suitable wealth management plan.



OUR APPROACH

PRIVATE WEALTH MANAGEMENT



➢**SAKA FINANCE** carefully selects our wealth advisors and investment professionals and vet them through a stringent recruiting process. Once they join us, they begin a rigorous training curriculum that continues throughout their careers. Even experienced professionals receive unusually extensive training to help them meet clients' high expectations.

We aim to keep the number of client relationships per advisor low so that our teams can provide the focus and attention that our clients expect. Our efforts are always guided by SAKA FINANCE's first Business Principle:

- Our clients' interests always come first.
- Our experience shows that if we serve our clients well, our own success will follow.
- Day in and day out, SAKA FINANCE Private Wealth Management professionals remain committed to client interests, investments and service .

OUR APPROACH

PRIVATE WEALTH MANAGEMENT



- **SAKA FINANCE** `s active advisory service supports the clients by generating investment ideas and designing bespoke products – leaving them free to make their own choices. The active advisory team brings together specialists dedicated to all asset classes and products, offering clients a single gateway to ideas and markets.

- Members of **SAKA FINANCE**`s team are also available to answer your questions about specific investments and portfolios and provide analysis of the investment environment.

- **SAKA FINANCE's** investment strategy, as developed by the Investment Committee, is covered in the monthly Strategy Brief. We also provide single-page recommendations on specific products within all asset classes.

ACTIVE PORTFOLIO ADVISORY

PRIVATE WEALTH MANAGEMENT



- **SAKA FINANCE** provides a range of custody services that give you control over your investments and reduce administration costs, including investors with multiple managers.
- A global custodian simplifies the safeguarding of your assets, which would otherwise be held by separate custodians in the countries where you invest.
- When SA**KA FINANCE** appoints sub-custodians to hold assets in particular countries, we choose local banks only after rigorous scrutiny and careful selection and monitor these banks on a daily basis.
- **SAKA FINANCE** will organize securities lending, which gives investors an opportunity to earn revenues from collateralized loans of their assets to third parties.
- While **SAKA FINANCE** `s custody services leave you free to choose your own portfolio manager, you also have a single platform for executing investment decisions, trading, reporting and analysis. This arrangement usually produces economies of scale that can reduce costs but also makes it easier to monitor your portfolios.

GLOBAL CUSTODY SERVICES

ASSET MANAGEMENT

We provide advice on selecting and managing assets, ranging from equities, bonds and funds to specialized investments such as hedge funds and private equity.



ASSET MANAGEMENT

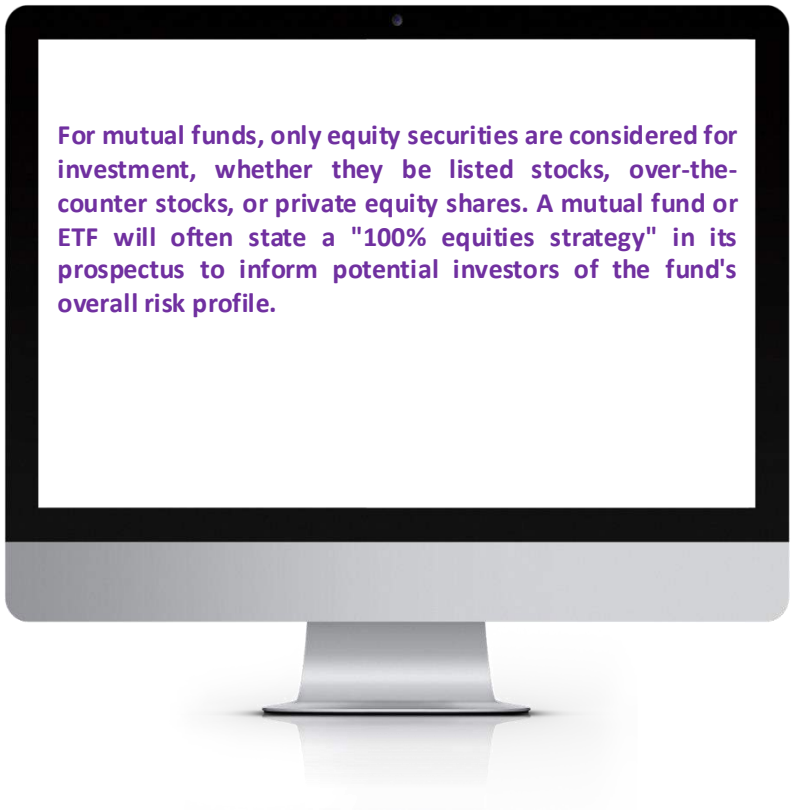


- The objective of **SAKA FINANCE** is to exceed benchmarks identified for each fund under management while protecting the value of the initial capital investment. The target is to maximize returns for mutual fund investors through dynamic portfolio management and risk diversification.
- Financial consultancy through research and analysis among diversified investment alternatives is the basis for expanding the client base and gaining the confidence of investors.
- **SAKA FINANCE**'s highly qualified research team is regarded very favorably by the financial community. Based on the risk perception of clients, discretionary portfolio management is provided by expert personnel.

OBJECTIVE



ASSET MANAGEMENT



- A primary advantage of mutual funds is the access gained by small investors to professionally managed, diversified portfolios of equities, bonds and other securities that would otherwise not be available for investments of small capital. Each shareholder participates proportionally in the gain or loss of the fund. Mutual fund units, or shares, are issued and are typically purchased or redeemed as needed at the fund's current net asset value (NAV) per share (sometimes known as NAVPS).

- **SAKA FINANCE** has successfully attracted investors to its four mutual funds in spite of fierce competition from deposit taking banks that work to convert demand deposit clients into mutual fund investors. The total portfolio value of the funds under management stands at USD 1 Billion 250 Million. Through a fund supermarket approach, investors have a wide selection of equity funds, funds with fixed income instruments combined with domestic assets, and international funds.

MUTUAL FUNDS MANAGEMENT



ASSET MANAGEMENT



- Pension funds are commonly run by a financial intermediary, though some larger corporations manage pension funds in-house. Pension funds control relatively large amounts of capital and represent the largest institutional investors in many nations.
- The plan administrator is the person responsible for making strategic decisions and managing the day-to-day affairs of the group's pension fund/plan. This includes ensuring that contributions are made to the fund that assets are properly allocated and that pay-outs are promptly distributed among all qualified plan participants or beneficiaries.
- The cash balance pension plan is a defined-benefit plan, but unlike the regular defined-benefit plan, it is maintained on an individual account basis much like a defined-contribution plan. The cash balance plan acts similarly to a defined-contribution plan as changes in the value of the participant's portfolio do not affect the yearly contribution.
- **SAKA FINANCE** is confident that the resources it employs will lead to viable products and the establishment of new alliances. New opportunities will undoubtedly arise from recent developments in the pension fund industry.

PENSION FUNDS MANAGEMENT





ALTERNATIVE INVESTMENT SOLUTIONS

ALTERNATIVE INVESTMENT SOLUTIONS

Our investment solutions are constructed with funds run by the industry's leading alternative investment managers.



ALTERNATIVE INVESTMENT SOLUTIONS



➢ **SAKA FINANCE** manages such portfolios on a discretionary or advisory basis. The investment decisions in a discretionary mandate are fully delegated to **SAKA FINANCE** Advisors and managed according to our clients' specific investment objective. In the case of an advisory mandate, we work with the client to construct the most suitable portfolio, while allowing the final investment decision to rest with the client.

➢ **We are offering a wide range of tailor-made investment solutions**

- Benchmarked investment solutions
- Index-tracking & norm-based solutions
- Liability driven solutions
- Insurance company solutions
- Pension fund solutions

➢ **With the integration of additional services:**

- Asset & Liability Management
- Accounting Management (including accounting return forecasts and business plans, piloting guaranteed accounting returns on liabilities, …)
- Optimized Asset Allocation
- Downside Risk Control
- Solvency II Optimization
- SRI Alpha
- Management company services

TAILOR-MADE PORTFOLIOS

ALTERNATIVE INVESTMENT SOLUTIONS



- It's no secret that hedge fund investors are becoming more demanding. They want service beyond the industry standard, including institutional-level back-office operations, regardless of the size of the fund. They also want transparency, so much so that they're steadily raising the bar when it comes to defining the appropriate level of independence though third-party administrators. All while keeping expenses low.

- The **SAKA FINANCE** provides the necessary independence from the investment advisor. With our depth of experience and knowledge of the hedge fund industry, we ensure the due diligence process of our clients is robust enough to withstand the most rigorous investor scrutiny.

- The **SAKA FINANCE** has established an institutional-level back office, freeing you to better allocate your capital. We provide affordable, scalable and flexible services to our clients allowing them to add on layers when needed. The end goal is reducing expense ratios, managing operational costs and your bottom line.

FUND SOLUTIONS



FOREIGN EXCHANGE

FOREIGN EXCHANGE

Our foreign exchange team offers an expert, integrated and global foreign exchange service focused on you and your family, with the benefit of access to global networks.



FOREIGN EXCHANGE



- Foreign exchange is simply the exchange of one currency for another, but it can take many forms. This article covers the two basic foreign exchange products - spot and forward exchange contracts. A spot contract is a binding obligation to buy or sell a certain amount of foreign currency at the current market rate, for settlement in two business days' time. To enter into a spot deal, you advise us of the amount, the two currencies involved and which currency you would like to buy or sell.

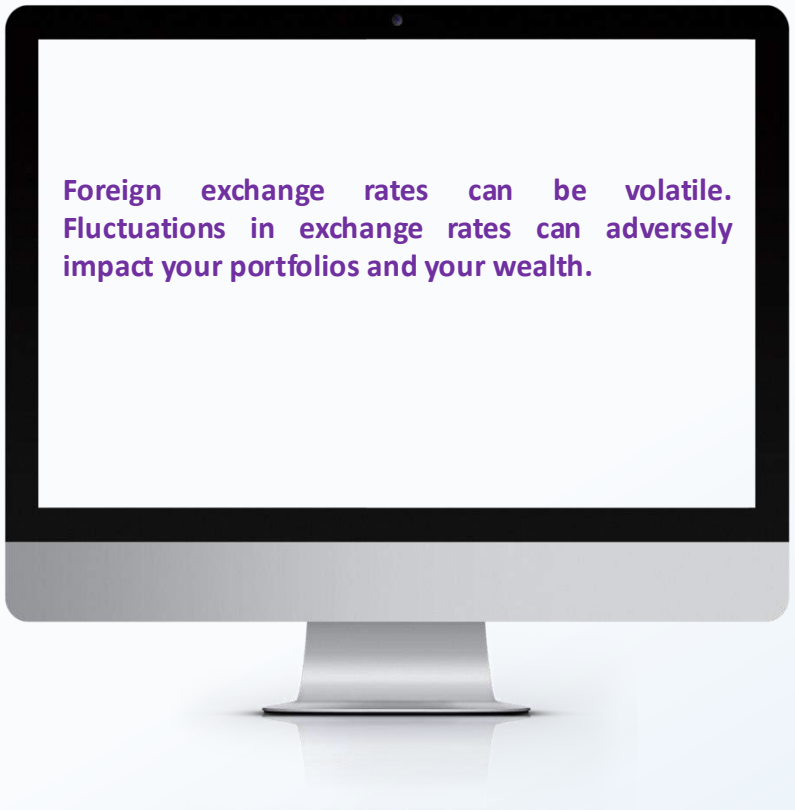
- A spot deal will settle (in other words, the physical exchange of currencies) two working days after the deal is struck. The difference between the deal and settlement date reflects both the need to arrange the transfer of funds and, the time difference between the currency centers involved.

- **SAKA FINANCE** trades spot and forward contracts in any convertible currency pair, including those in emerging-market currencies. **SAKA FINANCE** offers direct dealing services that enable you to speculate, access market views or get advice on FX risk and hedging solutions.

FX SPOT & FORWARD CONTRACTS



FOREIGN EXCHANGE



- Any financial instrument that locks in a future foreign exchange rate. These can be used by currency or forex traders, as well as large multinational corporations. The latter often uses these products when they expect to receive large amounts of money in the future but want to hedge their exposure to currency exchange risk. Financial instruments that fall into this category include currency options contracts, currency swaps, forward contracts and futures contracts.

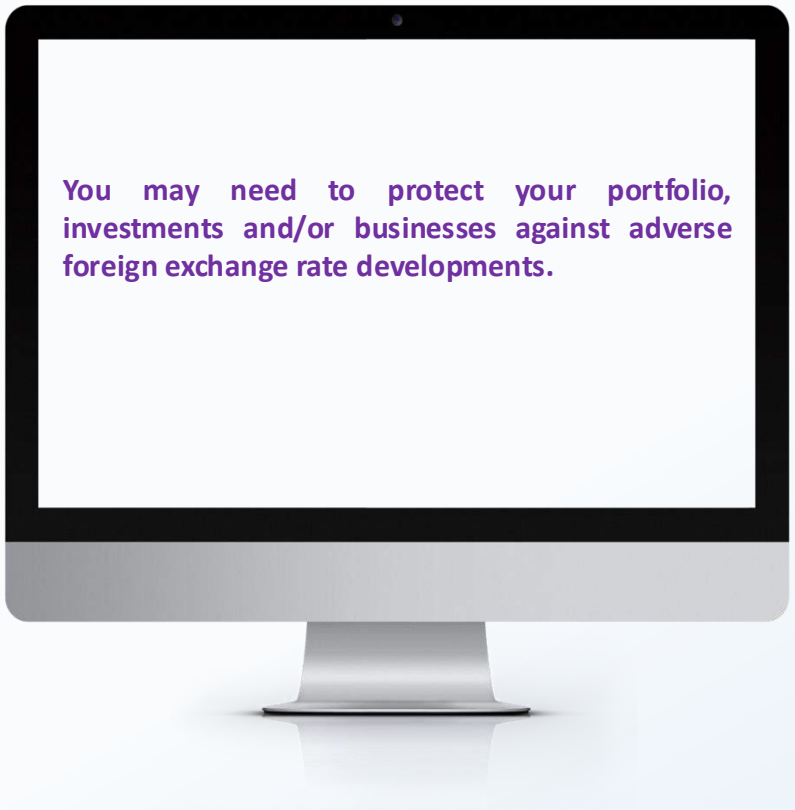
- **SAKA FINANCE** can tailor FX derivatives to suit you, while providing the liquidity you need. We have a dedicated team of trading and structuring professionals ready to support you in risk management and flexible hedging.

- **SAKA FINANCE** can offer exposure to FX moves through various structures, including over-the-counter and structured products, with varying degrees of capital protection and enhanced returns depending on prevailing market conditions.

FX DERIVATIVES



FOREIGN EXCHANGE



- A Dual Currency Placement is a complex short-term foreign exchange investment that lets you take advantage of our expertise in foreign exchange markets. As an investment product, it carries higher risks than short term savings products, but it can also offer potentially greater returns.

- Dual Currency Placements are sophisticated foreign exchange investments and may be of interest if your finances encompass multiple currencies. They offer higher potential rewards than other Wealth Management products, while reflecting this with a slightly higher risk.

- **SAKA FINANCE** can explain the workings of the product in detail and provide advice and guidance, whilst making sure you're happy with the potential risk and return.

DUAL CURRENCY INSTRUMENTS



FOREIGN EXCHANGE



- A classification of metals that are considered to be rare and/or have a high economic value. The higher relative values of these metals are driven by various factors including their rarity, uses in industrial processes and use as an investment commodity.
- Precious metals include, but are not limited to gold, silver, platinum, iridium, rhodium and palladium.
- **SAKA FINANCE** works with the banking institutions which is the leading metals custodian and the only over-the-counter market makers with foundations in gold, silver, platinum and palladium.
- **SAKA FINANCE** covers all aspects of precious metals and bullion trading on a daily basis.

PRECIOUS METALS





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SAKA FINTECH

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SAKA
HOLDING

SAKA FINANCIAL TECHNOLOGY



- **What is Financial Technology (FinTech)?**
- FinTech (financial technology) is a catch-all term referring to software, mobile applications, and other technologies created to improve and automate traditional forms of finance for businesses and consumers alike. FinTech can include everything from straightforward mobile payment apps to complex blockchain networks housing encrypted transactions.
- In this guide, we'll discuss the various types of fintech, the skills needed to work in the field, and the job outlook for several fintech careers. We'll also take a closer look at a few effective ways to learn key industry skills, such as an immersive online fintech bootcamp — a great way for aspiring fintech professionals to get hands-on experience.
- **Simple Definition of FinTech**
- The term "fintech company" describes any business that uses technology to modify, enhance, or automate financial services for businesses or consumers. Some examples include mobile banking, peer-to-peer payment services (e.g., Venmo, CashApp), automated portfolio managers (e.g., Wealth front, Betterment), or trading platforms such as Robinhood. It can also apply to the development and trading of cryptocurrencies (e.g., Bitcoin, Dogecoin, Ether).

FinTech



SAKA FINANCIAL TECHNOLOGY



- **How Does FinTech Work?**
- While fintech is a multifaceted concept, it's possible to gain a strong understanding. FinTech simplifies financial transactions for consumers or businesses, making them more accessible and generally more affordable. It can also apply to companies and services utilizing AI, big data, and encrypted blockchain technology to facilitate highly secure transactions amongst an internal network.
- Broadly speaking, fintech strives to streamline the transaction process, eliminating potentially unnecessary steps for all involved parties. For example, a mobile service like Venmo or CashApp allows you to pay other people at any time of day, sending funds directly to their desired bank account. However, if you paid instead with cash or a check, the recipient would have to make a trip to the bank to deposit the money.
- **The Technologies That Power FinTech**
- Modern fintech is primarily driven by AI, big data, and blockchain technology — all of which have completely redefined how companies transfer, store, and protect digital currency. Specifically, AI can provide valuable insights on consumer behavior and spending habits for businesses, allowing them to better understand their customers. Big data analytics can help companies predict changes in the market and create new, data-driven business strategies

FinTech

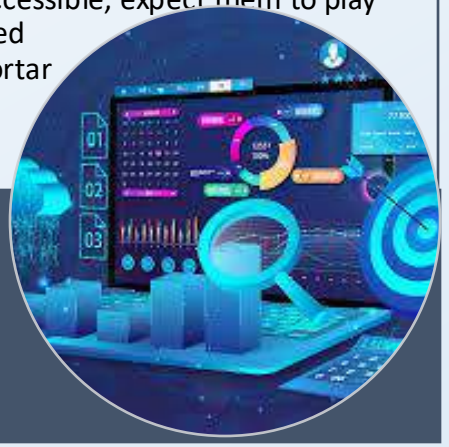


SAKA FINANCIAL TECHNOLOGY

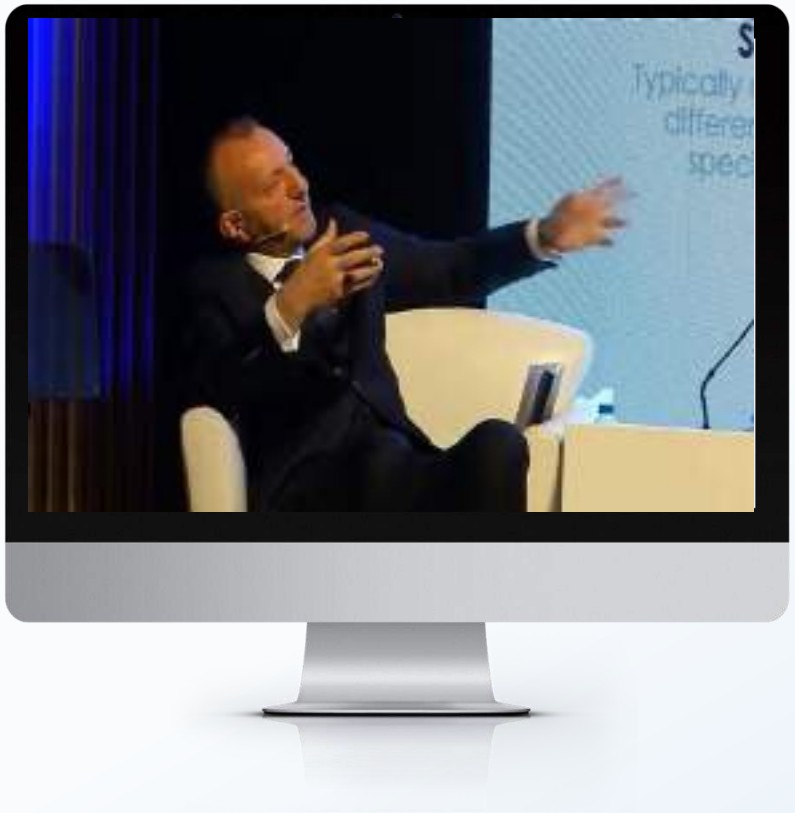


- **FinTech TRENDS**
- Over the years, fintech has grown and changed in response to developments within the wider technology sector. In 2022, this growth was defined by several prevailing trends:
- Digital banking continues to grow: Digital banking is easier to access than ever before. Many consumers already manage their money, request and pay loans, and purchase insurance through digital-first banks. This simplicity and convenience will likely drive additional growth in this sector, with the global digital banking platform market expected to grow at a compound annual growth rate (CAGR) of 11.5 percent by 2026.
- Blockchain: Blockchain technology allows for decentralized transactions without a government entity or other third-party organization being involved. Blockchain technology and applications have been growing quickly for years, and this trend is likely to continue as more industries turn to advanced data encryption. Check out our guide to blockchain technology if you're interested in learning more.
- Artificial Intelligence (AI) and Machine Learning (ML): AI and ML technologies have changed how fintech companies scale, redefining the services they offer to clients. AI and ML can reduce operational costs, increase the value provided to clients, and detect fraud. As these technologies become more affordable and accessible, expect them to play an increasingly large role in fintech's continued evolution — especially as more brick-and-mortar banks go digital.

FinTech



SAKA FINANCIAL TECHNOLOGY



- **HOW SAFE IS FinTech?**

  FinTech companies are generally trusted by consumers — according to Forbes, 68% of people are willing to use financial tools developed by non-traditional (e.g., non-financial, non-banking) institutions. However, many fintech applications are relatively new, and they're currently not subject to the same safety regulations as banks. This doesn't mean that consumers shouldn't trust fintech companies with their money — it just means that being careful can be beneficial. For most consumers, the benefits of working with a fintech company outweigh the perceived risks.

- **DIFFERENT TYPES of FinTech**
- FinTech has been used to revolutionize financial institutions for millions of people across the globe, changing how we pay each other, buy stocks and other financial instruments, and access financial advice. There are many different fintech companies offering unique services for their clients.

FinTech





sakafintech

DIGITAL BANKING ECOSYSTEM

SAKA FINTECH DIGITAL BANKING ECOSYSTEM



- **DIGITAL BANKING OVERVIEW**

The functionality of the global economy is shaped by the structure of human-oriented “needing” (needs) according to the supply-demand balance. In the process from the first industrial revolution to the present, technological revolutions have been built on the same balance. With the realization of the Internet and web-based communication, technological applications have changed our needs and brought a constantly innovative perspective. Consumer (B2C) and industrial (B2B) customers want to buy products and services at the most convenient time, place and condition, leading to the rapid digitalization of the economy and the creation of global ecosystems platforms. In the new conditions, operators of the global industrial ecosystem platforms have started to be consumers who use their preferences without any restrictions. Consumers, who are ecosystem operators, prefer social business networks and e-commerce systems that provide secure, fast and innovative payment services in product-money exchange, apart from the product methodology in choosing the supplier. It has become a basic necessity to follow new technologies in order to meet the expectations of consumers. The financial sector is no exception and must respond to this call by utilizing the Fundamental Principles of the Digital Economy. Banking has to be among the sectors that adopt and adapt to new technologies the fastest.

DIGITAL BANKING OVERVIEW



SAKA FINTECH DIGITAL BANKING ECOSYSTEM



- **DIGITAL BANKING OVERVIEW**

In this context, the digitalization of banking can be achieved with a complex of high technology platforms. The final closed-loop ecosystem should be made:

E Uniting government services, experts, customers, investment institutions,

Remote work, education and consumption caused by current epidemiological conditions complying with their solutions,

To comply with the principles and regulations of joint ventures in accordance with international law,

Intuitive with support for communities and education programs to improve digital literacy and provide a user-friendly user and business interface.

DIGITAL BANKING OVERVIEW



SAKA FINTECH DIGITAL BANKING ECOSYSTEM



- **DIGITALIZATION TREND AND PROCESS IN BANKING**
- **2020 PROCESS**

- ✓ Modern architectural IT solutions for banks and evolution of legacy solutions,
- ✓ Main trends in the field of bank payment protection,
- ✓ Data management,
- ✓ Penetration of robotization technologies of artificial intelligence processes and elements,
- ✓ Digitization of customer service channels,
- ✓ Protection against cyber threats,
- ✓ Open-source platforms, web-based solutions for bank internal processes,
- ✓ Regulatory technologies,
- ✓ New business models,
- ✓ Development of outsourcing in banking

DIGITALIZATION TREND



SAKA FINTECH DIGITAL BANKING ECOSYSTEM



- **2021 PROCESS**

✓ Optimization of remote work of bank employees,
✓ Growth of online operations,
✓ Simplifying access to bank services,
✓ Development of distance sales channels,
✓ Developing security systems against cyber attacks,
✓ Broad consensus of artificial intelligence technologies,
✓ Transition to data-based management,
✓ Total customization programs,
✓ Import substitution,
✓ Ecosystem development,
✓ Developing your own software using Union Business construction standards,
✓ Increasing need for IT professionals.

DIGITALIZATION TREND



SAKA FINTECH DIGITAL BANKING ECOSYSTEM



REFLECTIONS

- Growth with outsourcing in banking,
- Providing services for the banking sector to integrate businesses directly into the ERP1 system,
- The target of 88% of banks to create common ecosystems and marketplaces,
- National Central Banks piloting open APIs with approximately 200 banks,
- Understanding that European banks' APIs are not ready to meet the requirements of PSD 22,
- Despite the fact that banks invested 1 trillion dollars in Information Technology for 3 years, there was no increase in their income.

DIGITALIZATION TREND





RENO FINANCIAL CONSULTANCY JSC

RENO FINANCE

RENO FİNANS

Reno Financial Consulting JSC has started to operate in Turkey on 2015. It has been providing consultancy service related to financial structuring, business development, solution partnership, asset management, project management, energy, infrastructure and mining issues with its extensive staff which is an international field career and also in the management of multinational corporations. RENO FINANCE, which serves four continents in the world on a sectoral basis, has taken the principle that it is the most valuable vehicle of the time and aimed to measure the services that it has provided with customer satisfaction in a timely manner.

- Financial Planning
- Investment Management
- Business Development
- Mergers Acquisitions
- Energy Infrastructure Services & Mining
- Asset and Wealth Management
- Project Financing
- Sector and Field Investigations
- Intermediation for Precious Mine and Stone Purchase

ABOUT US



RENO FİNANS

OUR SERVICES



FINANCIAL PLANNING

Analysing the financing investment options of the operator, Estimating the future results of current decisions, Deciding on alternatives to be selected, The financial plan is a process consisting of measuring the performance achieved according to the determined targets.

The results you will find with our professional team are as follows:

- Provide the funds necessary to conduct business operations.
- Providing funds on the most favourable terms to minimize the cost of financing.
- Balance costs and risks without losing control over business owners.
- To adapt the financial structure of the business to variable conditions.
- To make expected cash surpluses timely, to look for financial deficits beforehand and to maintain financial balance

RENO FİNANS

OUR SERVICES

A surety bond is a guarantee that a company will live up to a specific obligation. The bond is issued by the insurance company (the **Surety**) after they have underwritten the company requesting the bond (the **Principal**). Underwriting involves scrutinizing a company's financial wherewithal to determine whether or not they are able to meet their obligation. The bond is then issued to the party (the **Oblige**) for whom the work is being completed or the obligation is being made. With this bond, the Surety is now a guarantor of the Principal. Depending on the obligation, there are many types of surety bonds. Some of them are:



- **Advance Payment Bond**: Surety against the risk of principal's failure to fulfill its obligations to the obligee, within a scope of a contract, project or commercial activity of goods and services, and failure to return the advance payment.
- **Warranty Bond/Maintenance Bond:** Surety against the occurrence of a damage after a specified time upon delivery due to faulty workmanship, in cases where the performance is measured after the delivery such as construction, engineering or machine production.
- **Bid Bond**: Surety against the risk of the bidder withdrawing from the bid before the tendering process is completed, not signing the contract if the tender is granted, failure to provide the necessary guarantees within the scope of the tender.
- **Payment Bond**: Surety against the failure to make payment to all the subcontractors and the labor.
- **Performance Bond**: Surety against the failure of the project owner to fulfill its obligations in compliance with the terms specified in the contract.
- This product is fairly new in Turkey, it became available only in February of 2014 with the publishing of its General Conditions but has been used around the world in many circumstances for many, many years.

SURETY BOND



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OUR SERVICES



If the legislation changes rapidly, financial values differ, and financial products for capital markets are constantly improving, Developed by differentiating their products, customer-oriented service providers, well-managed risks and costs, managed institutions in line with laws and regulations will continue to be successful institutions in the future.

Reno Finance is responsible for the preparation of projects for the investment processes of the institutions, completion of recruitment and placement processes of human resources, institutional system integrations, compliance with risk and cost management legislation and creation of analysis, reporting processes, strategic planning and management Services.

INVESTMENT MANAGEMENT

RENO FİNANS

OUR SERVICES



Business Development, in another widespread phrase, Business Development is the creation of long-term added value from a company's customers, the markets it serves, its employees and their relationships. Business Development, in its outline, involves making analytical preparations so that potential business opportunities can be evaluated, sequencing, implementation, support and follow-up of transactions. Business Development actually takes the approach of entrepreneurship, strategic management, sales management, marketing management and strategic partnerships. Targets include maximizing firm revenues, developing existing products, driving new products in line with the market, finding and penetrating new markets, reaching new users in existing markets, maximizing profitability with vertical and horizontal integrations.

BUSINESS DEVELOPMENT



RENO FİNANS



Reno Finance, with the aim of reaching the above-mentioned goals, supports the firm with highly experienced teams in starting business, growth and strategic positioning. In critical activities such as the development of products and services, the creation and implementation of marketing strategies, pricing, negotiation management and termination of agreements, Reno Finance teams are constantly involved with the client firm and in the field. The Reno Finance teams consist of experienced people who have worked in previous professional lives, as regional managers and have a sense of strategic management.

BUSINESS DEVELOPMENT

RENO FİNANS

OUR SERVICES



In today's rapidly changing world, the only constant agenda of business life is for company mergers and acquisitions for companies that are in a race ahead of us.

Over the past few years, the number of mergers and acquisitions has rapidly increased both in Turkey and in the world, making mergers and acquisitions an important worldwide issue. The most important factor behind this development is the increase in interest in the interest of both corporate companies and private equity funds in mergers and acquisitions. Although there has been a significant increase in the number and volume of corporate mergers and acquisitions worldwide, the vast majority of these transactions have not been achieved. Even though the purchase price is appropriate, it has been observed that the expected value cannot be obtained in many purchasing processes.

MERGERS & ACQUISITIONS



RENO FİNANS



The upward trend in cross-border mergers and acquisitions has resulted in the search for integrated consulting services covering financial, operational, commercial and market research work of corporate companies and private equity funds. Based on our experience at Reno Finance, we offer consulting services that can respond to any need during the buying process to prevent many of our customers from achieving their objectives in mergers and acquisitions for a variety of reasons.

We therefore provide operational, commercial and market review services to our customers in order to meet these needs and to help maximize profits for mergers and acquisitions. We work with our expert advisors in a single team in an integrated manner, helping our clients make a sound assessment of the target company by preparing integrated findings and reports.

MERGERS & ACQUISITIONS

RENO FİNANS

OUR SERVICES



Global development and change have created ever more intense pressure on existing limited energy and water resources. While the companies, governments and consumers are concerned with procurement security, environmental impacts and debt payment, the Energy, Infrastructure Services and Mining sectors have begun to attract attention.

The sector is on a great change journey. Beyond the existing technologies, it has entered into a world-wide anticipation of a wider variety of technologies and a completely changing industry pattern. Companies are looking for opportunities to expand their value chains in various countries and regions in both upper and lower segments to secure their resources and end-user markets. With its strategic location and ongoing liberalization processes, Turkey is a very important energy market for international players.

ENERGY,INFRASTRUCTURE SERVICES & MINING



RENO FİNANS

Reno Finance can help energy, infrastructure services and mining companies assess their priorities, identify risks and gain the trust of their stakeholders. We aim to provide professional services to companies of all sizes, from all sectors of the industry, including energy, infrastructure services and mining applications. We provide sector-specific audit, tax, financial services, performance improvement, human resources and crisis management services to help companies assess their business life problems.



ENERGY,INFRASTRUCTURE SERVICES & MINING

RENO FİNANS

OUR SERVICES



Competition in capital markets has increased significantly due to today's global economic conditions, the rapid change in legislation, the growth in financial product diversity and the emerging risk. In this framework, the development of new financial products and services for capital market institutions, the rapid change of legislation, increasing reporting and legislative compliance needs will come to the forefront.
In this competitive environment, winners will be able to diversify their products, provide customer-focused services, manage their risks and costs at the same time, and act accordingly. On the other hand, it is clear that there is significant opportunities in the ever-growing financial markets if the legislation is meticulously compliant and risk management is implemented effectively.

With a global network of specialists, Reno Finance is working to turn the challenges faced by capital market institutions into opportunities in product diversification, risk and cost management, regulatory compliance and reporting.

ASSET & WEALTH MANAGEMENT

RENO FİNANS



Project Finance is the process of project analysis taking into consideration such factors as the cash flow of an investment project, the sufficiency of the project sponsor, the credibility of the partners to realize the project, the developments expected in the sector in which the project belongs to the project, the buyers, the references of the firm that is committed to physically completing the project, Financing necessary for completion.

RENO FINANCE is closely related to debt and financing resources thanks to its prestige in the sector. In RENO FINANCE, specialist staff helps your company determine the most appropriate loan capital structure in the project process and offers financing alternatives considering their needs. It also prepares detailed reports on the financial feasibility and modelling of the project. Introducing the loan to the creditors and requesting the loan, the letter of intent, the protocol and the support and coordination of the loan contract phases and finalizing the process are also included in the services.

PROJECT FINANCING

RENO FİNANS

OUR SERVICES



Gold, silver, and other valuable products are instruments that investors often choose to diversify their portfolios. There is no need to have a lot of knowledge to invest in these instruments. Because they are products that we already have in daily life, and we have a preliminary idea about their prices. Therefore, the expected changes in time can be predicted correctly. As a result, investments can be profitably separated as a result.

RENO FINANCE is one of the leading precious metals intermediary institutions of Turkey, with ALTIN CUZDAN brand ,RENO FINANCE provides the opportunity for all domestic and foreign investors to physically purchase and sell gold, silver, platinum and palladium products on the Stock Exchange Istanbul Precious Metals and Precious Stones Market.

PRECIOUS MINE & STONE BUYING AND SELLING



WEALTH MANAGEMENT





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-as unique as you are-



This can be seen immediately in the striking TRUSFINCO circle, which upon closer inspection is not geometrically round: because we attach great importance to the human, the individual and the distinctive.

The following pages outline the good reasons why your wealth will be in the best possible hands with us. As an independent banking group boasting outstanding financial strength and an advisory service of the very highest quality, we are ideally placed to satisfy your demanding requirements.

You want to make sure you are moving safely ahead? If so, we very much look forward to exchanging ideas with you in person.

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-as unique as you are-

"You are unique and deserve the very best. It is precisely these circumstances that form the focus of our thinking and of our actions."



Today TRUSFINCO has a worldwide presence with offices in Stockholm (head office), Istanbul , Zurich, Florida and Madrid.

Our core competencies lie in tailor-made asset management, investment advisory and wealth planning for sophisticated private clients.

We are also an established partner for financial intermediaries who particularly appreciate our long-standing experience and modern infrastructure.

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SERVICE PROFESSIONALISM

"YOUR PERSONAL NEEDS ARE A DECISIVE FACTOR IN THE CHOICE OF A SOLUTION PARTNER. FOR THAT REASON, AN EXCHANGE OF THOUGHTS WITH YOU IS IMPORTANT TO US. IN A FACE-TO-FACE DISCUSSION, WE CAN GET TO KNOW YOU – AND YOU US."



- For all your financial affairs we provide you with your own experienced personal contact person, who in turn can draw on the expertise of carefully selected specialists.
- Our global presence gives us a wide range of competencies that can be combined to produce customised solutions. In this way we can always take proper account of country-specific operating conditions whenever necessary.
- Our innovative TRUSFINCO e-banking allows you to decide when and where you carry out your banking transactions – independently, quickly and securely.
- You are always in the know: our publications and face-to-face meetings keep you informed as often as you prefer.

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TOP-NOTCH SOLUTIONS

"YOUR ADDED VALUE: OUR FIRST-CLASS SERVICE"



- Our open architecture approach means you are guaranteed to receive independent advice from us. Working with our partners around the globe, werecommend the investment method best suited to your needs or come up with innovative solutions.
- With the innovative financial technology product, we create a valid reason for your international fund transfers and offer bullion banking service for gold.
- With the Paymaster service, which is a subsidiary of TRUSFINCO, we offer a secure solution partnership where you can use fund storage solutions and ordered payment methods.

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OUR INVESTMENT EXPERTS



PERSONAL CLIENT ADVISORS

You have a central contact person at your side, reliably supporting you in all your investment decisions. Your client advisor possesses wide-ranging expertise and years of experience and can take advantage of TRUSFINCO's international network at any time.

COMPREHENSIVE INVESTMENT CONSULTING

Our investment consultants analyse your portfolio in direct contact with your personal client advisor – in a solution-oriented and responsible manner. We find first class solutions appropriate to your investment strategy. For complex portfolio solutions, we coordinate select specialists within our extensive network. As part of our premium advisory, our investment consultants are continually monitoring your portfolio in its overall context.

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OUR INVESTMENT EXPERTS



PROACTIVE ACTIVE ADVISORY

Our active advisory specialist team have their fingers on the pulse of the financial markets. As a professional investor, you will appreciate the direct contact with our investment specialists as they proactively provide you with short- and medium-term investment recommendations as well as investment themes with a long-term focus. You will receive tailored solutions, covering all asset classes, on an ongoing basis.

EFFICIENT DIRECT EXECUTION SERVICE

Thanks to our Direct Execution Service, you have direct, professional access to the trading of TRUSFINCO. As a trading-oriented client, you can quickly and easily execute your investment decisions regarding any exchange-traded and over-the counter investment methods. With our expertise and many years of trading experience, we make sure your transactions are executed without a hitch.

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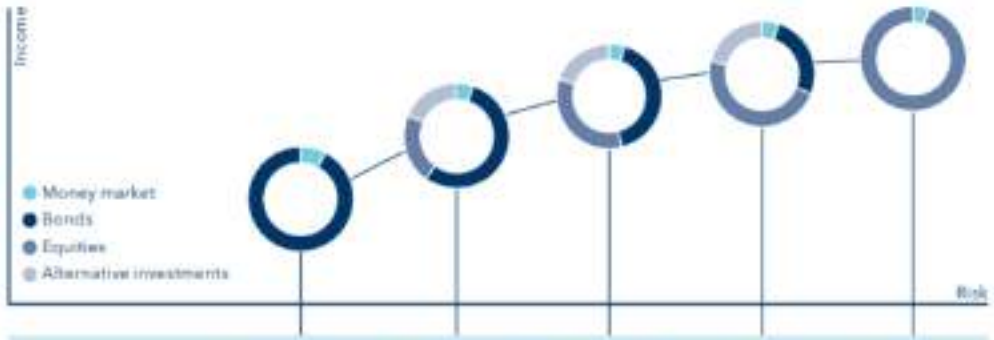
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ASSET MANAGEMENT

TRUSFINCO has the capacity to keep in custody and manage assets like : Bonds, Equity, Commodities, Precious Metals, Real State.

INTEREST INCOME

The chief characteristics are regular income and the ready availability of your assets. The investment horizon is short-term. The investment risk is low, and the investment style is defensive.



	Fixed-income	Conservative	Balanced	Growth	Equity
Equity allocation	0%	10-30%	20-50%	30-70%	80-100%
Risk profile as per MiFID	Very low	Low	Moderate	Increased	High
Expected return	●○○○○	●●○○○	●●●○○	●●●●○	●●●●●
Investment horizon	3 years	5 years	7 years	>7 years	>10 years
Need for security	●●●●●	●●●●○	●●●○○	●●○○○	●○○○○

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TRADING EXECUTION

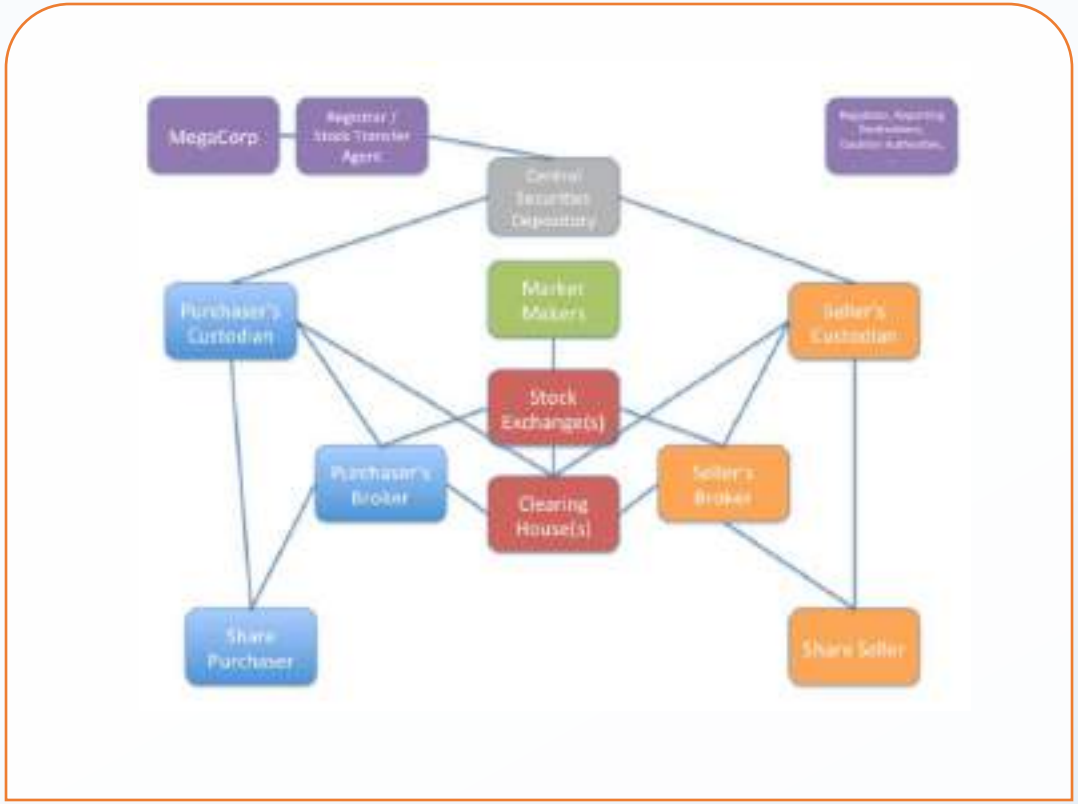
TRUSFINCO uses BLOOMBERG, refinitive trading desk and tools, clearing and settlement is done in DTCC ,CREST / EUROCLEAR.

Bloomberg

DTCC

euroclear

Interactive Brokers



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INVESTMENTS

"YOUR PROFIT IS OUR HAPPINESS"



TRUSFINCO invest in A, AA and AA rated money market and fixed income securities and follows strictly each Investor's guides according to their risk profile.

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RISK MANAGEMENT



All transactions are screened using active monitoring to guarantee that it follows actual banking standards.

Moreover, the risk & compliance leadership is using pandemic impact (e.g. changed working practices), as a strong driver to accelerate their digital adoption roadmap. The upcoming two quarters will prove critical in determining the future course of the financial organization and industry.

Operational resilience and customer centricity will become the overarching theme for CROs to deliver confidence and continuity of services.

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ACTIVE PORTFOLIO

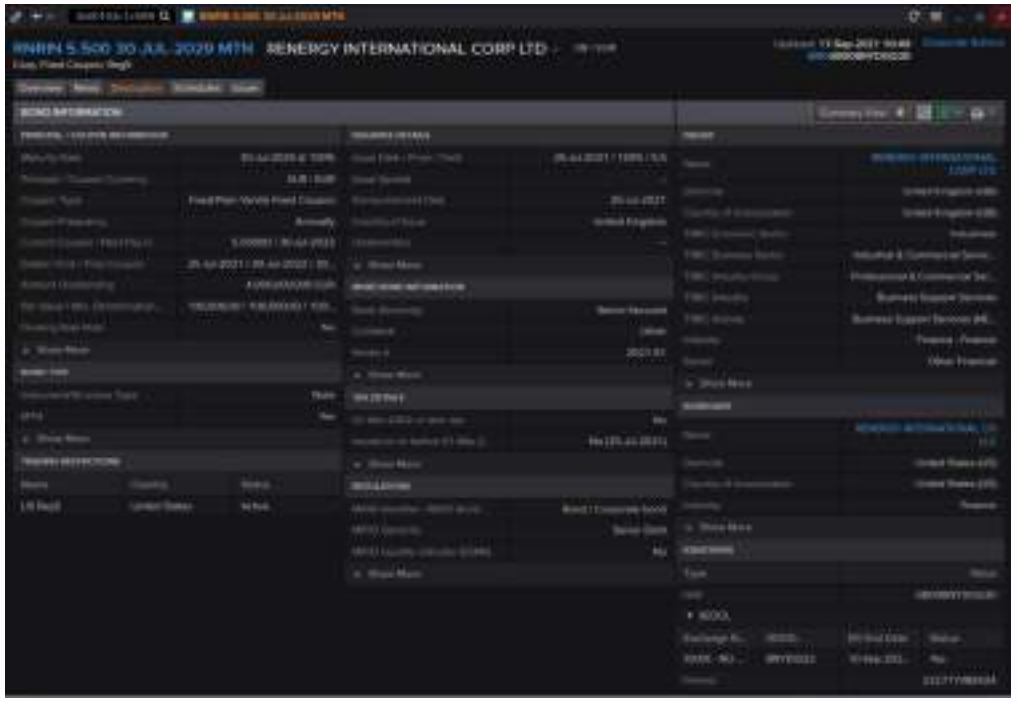
IDENTIFIERS

Type	Value
ISIN	GB00BP2DDT10

SEDOL

Exchange Name	SEDOL	Eff./End Date	Status
XXXX - NO MARKET (E.G. UNLISTED)	BP2DDT1	28-Sep-2021/--	Yes

Permid	232778038085



INVESTMENT	**RENERGY INTERNATIONAL**
OWNERSHIP	**CORP LTD**
TRUSFINCO	**4,000,000,000 USD 6.0 %**
10%	**Senior Notes due 2029**

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TrusTfi

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ACTIVE PORTFOLIO

Issuer	TRACK MANAGEMENT
Principal Paying Agent, Registrar and Transfer Agent	Trusfinco — National Capital Trust KB (KommanditBolag)



INVESTMENT	**TRACK MANAGEMENT LTD**
OWNERSHIP	**4,000,000,000 USD EURO**
TRUSFINCO	**BOND**
100%	**March 2030**

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ACTIVE PORTFOLIO

GOVERNMENT OF ANTIGUA AND BARBUDA

200,000,000 USD Fixed Rate Secured Bonds due 2031

ISIN: XS243125815

Issue Price: 100%

Principal Paying Agent, Registrar and Transfer Agent	The Bank of New York Mellon
Issuer Trustee	National Capital Trust KB (KommanditBolag)



TRUSFINCO FIXED INCOME **5%**	**GOVERNMENT OF ANTIGUA AND BARBUDA 200,000,000 USD Fixed Rate Secured Bonds due 2031**

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ACTIVE PORTFOLIO

KNGLS 5.800 10/15/23/ KINGDOM LOGISTICS LLC

Yield to Maturity: 0.000

Coupon: Fixed Plain Vanilla Fixed Coupon

Factsheet Date: Wednesday, August 4, 2021



TRUSFINCO FIXED INCOME **5%**	**KINGDOM LOGISTICS LLC** **350,000,000 USD 5.8% p.a** **Senior Secured Callable**

TRUSTFINCO

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HISTORICAL GROSS PERFORMANCE OF ASSET MANAGEMENT MANDATES



BONDS

USD MTN	2020	2021
Income	3,78%	7,22%
Conservative	5,12%	16,74%
Balanced	6,24%	24,52%
Growth	7,86%	67,89%
Equity	12,98%	96,58%

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NATIONAL CAPITAL TRUST KB

HISTORICAL GROSS PERFORMANCE OF ASSET MANAGEMENT MANDATES



BONDS

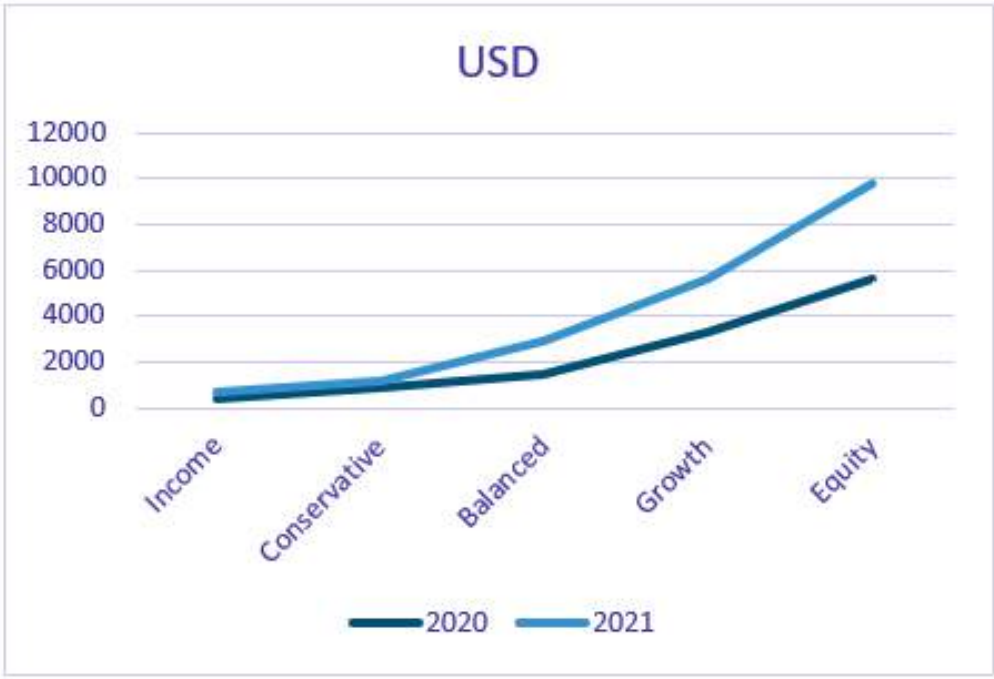
EUR MTN	2020	2021
Income	6,78%	9,22%
Conservative	11,22%	18,23%
Balanced	16,98%	26,94%
Growth	27,32%	71,98%
Equity	32,64%	132,21%

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HISTORICAL GROSS PERFORMANCE OF ASSET MANAGEMENT MANDATES



USD

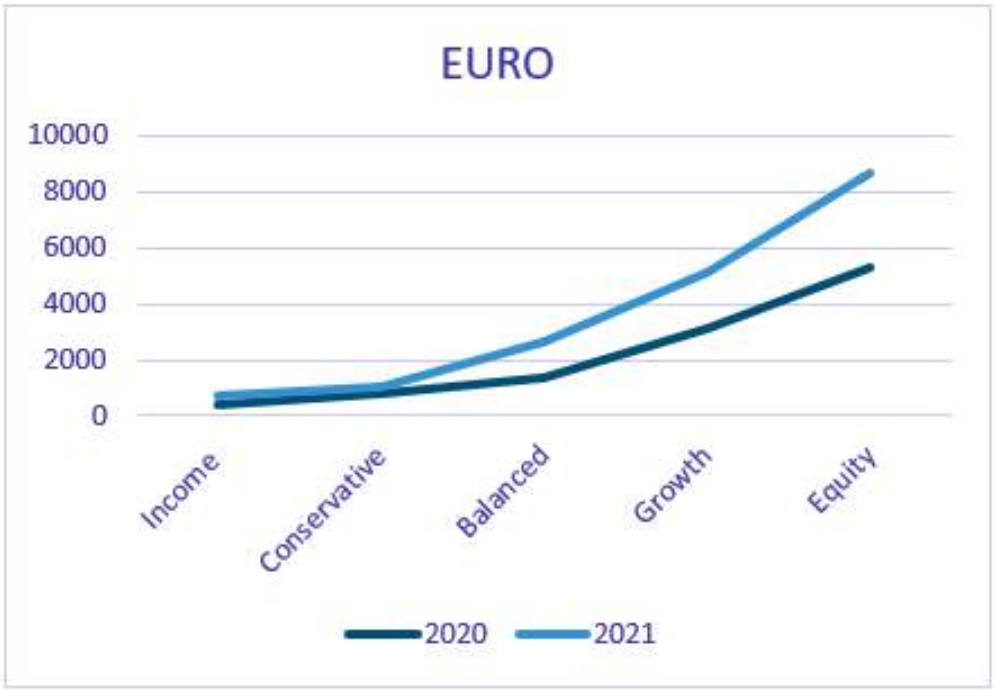
USD	2020	2021
Income	3,72%	6,75%
Conservative	9,12%	11,24%
Balanced	14,32%	28,95%
Growth	33,22%	56,24%
Equity	56,28%	98,12%

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HISTORICAL GROSS PERFORMANCE OF ASSET MANAGEMENT MANDATES



EURO

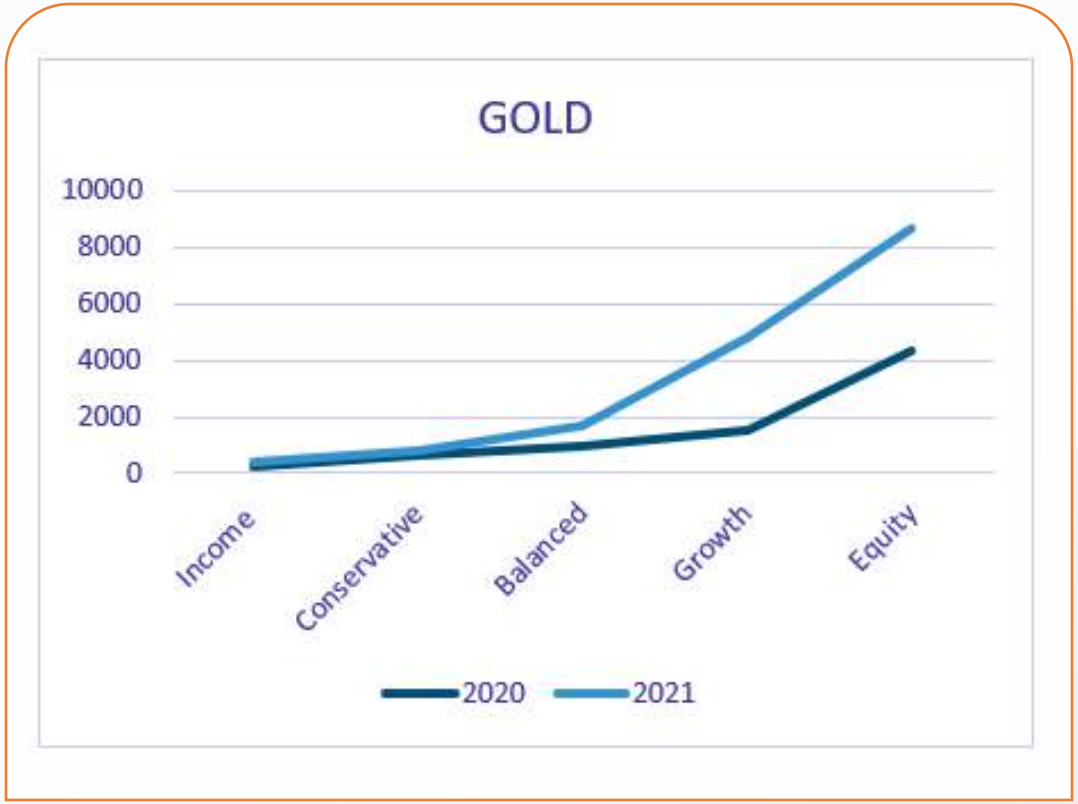
EURO	2020	2021
Income	4,12%	6,98%
Conservative	8,12%	10,44%
Balanced	13,42%	26,59%
Growth	31,12%	51,26%
Equity	53,18%	86,19%

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HISTORICAL GROSS PERFORMANCE OF ASSET MANAGEMENT MANDATES



GOLD

EURO	2020	2021
Income	2,21%	4,18%
Conservative	6,33%	8,24%
Balanced	9,62%	16,63%
Growth	15,24%	48,25%
Equity	43,22%	64,23%

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LEGAL SERVICES





ANNA KRIMSHTEIN, ESQ.

LOAK



WHO WE ARE

- Anna Krimshtein, Esq. is an experienced attorney, with over twenty years of experience. With no geographical boundaries confining her practice, Anna works on trust and estates, corporate, securities and transactions around the globe.
- Anna brings extensive big firm experience, garnered as an associate in the Miami office of the world's largest law firm, Baker and McKenzie, and the Miami office of the international law firm Kilpatrick Townsend.
- Her areas of expertise include trust and estates, representing family offices, mergers and acquisitions, private placements, corporate finance, commercial real estate transaction and acting as a concierge counsel for family offices, and general corporate counsel.
- Anna has been leading counsel on what amounts to billions of dollars of transactions. She has navigated a labyrinth of [illegible]egal and jurisdiction matters.

WHO WE ARE

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MISSION

- Our mission is to provide you with personalized, concierge level legal services. We represent clients from across the globe.
- When you retain our services, you will work directly with Anna Krimshtein, Esq. We specialize in transactional matters.
  - Reasons to Choose Concierge Legal Services
  - You work directly with a partner;
  - You receive concierge legal service at no additional fee;
  - You are always informed on the status of your transaction and/or services;
  - You can contact us, as needed, even outside normal business hours;
  - We provide services in a timely and cost-effective fashion;
  - We will work closely with your CPAs on complicated issues;
  - Our experience covers a broad spectrum of industries, including securities, real estate, construction, restaurants, health care, and telecommunications.

MISSION STATEMENT



LOAK



TRUST & ESTATE LAW

- We represent family offices in all aspects of operations, including, but not limited to:
  - Wealth planning and preservation
  - Wealth management
  - Tax planning, working closely with the CPA firms
  - Trusts and corporate services
  - Family governance
  - Charity and philanthropy
  - Estate Planning: living trusts, marital deduction trusts, irrevocable trusts, life insurance trusts, charitable trusts and foundations, and grantor retained income trusts
  - Succession planning: recapitalizations, buy/sell agreements, split interest acquisitions, partnerships, estate freezes, private annuities, self-cancelling installment notes and gifting
  - Asset protection matters: analysis of favorable jurisdictions, utilization of trusts, buy/sell agreements, limited liability companies, corporations and limited partnerships



SERVICES

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SERVICES

CORPORATE BUSINESS LAW

- We counsel entrepreneurs and start-up, small and midsized companies in general business and corporate matters including mergers and acquisitions, joint ventures, licenses, strategic alliances, corporate finance, technology law and commercial transactions.
- We have been counseling small, mid-sized and large companies in various aspects of corporate and business law. If you do not already have a legal department, then we can help with your company's day-to-day legal needs on a cost-effective basis. If you already have a legal department, we can help to alleviate the burden when the legal department becomes inundated with your company's important matters.

- **Outside General Counsel Services**

- We offer a turn-key solution for the equivalent function of in-house general counsel. This can be helpful for companies that do not wish to employ a full-time legal department or are not prepared to expand their legal department. We can offer these services remotely or in person at your office.



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SECURITIES LAW

- Our Firm provides advice and consultation with respect to all Federal and State securities laws, with special emphasis on the Securities Act of 1933, the Securities Exchange Act of 1934, and the Investment Company Act of 1940.
  - **Venture Capital** – negotiation and structuring of Venture Capital transactions with Investment Bankers, Institutions, Private Investors, and Offshore Capital Sources.
  - **Private Placements** – we provide advice on raising capital privately through limited private and intrastate offerings, as well as offshore offerings.
  - **Public Offerings** – we assist companies in raising money publicly through Initial Public Offerings, as well as secondary offerings of Equity Debt and Unit Offerings. Our services are available in all industries and markets, for clients of all size.
  - **Reverse Mergers and Public Shells** – we can help you create a Public Company utilizing a reverse merger of private operating company into an existing public shell.
  - **Broker Dealer Regulation** – we are available to advise parties desiring to form securities Broker Dealers and Investment Advisers, assisting them in their organization and compliance with SEC,
    State and NASD Rules and Regulations.

SERVICES

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ESCROW AND SPECIALIZED AGENCY SERVICES

- We have been providing Escrow and Specialized Agency services for commercial transactions. We provide a wide breadth of Escrow and Specialized Agency services, including:

  - Collateral agent.
  - Commercial real estate transactions.
  - Escrow agent for M&A holdbacks, indemnification escrows, subscription offerings, 363 bankruptcy sales, intellectual property, and other bespoke escrows.
  - Paying and disbursing agent for merger consideration, reorganizations and liquidations.
  - Qualified custodian.
  - Exchange and tender agent.

SERVICES



COOPORATION

SAKA HOLDING

SAKA HOLDING Chile

https://sakaholding.co.uk

SAKA HOLDING Bolivia

https://sakaholding.co.uk

SAKA HOLDING Paraguay

https://sakaholding.co.uk

sakapetrol

https://sakapetrol.com

SAKA HOLDING

COOPORATION

sakafinance

https://sakafinance.com

sakafintech

https://sakafintech.com

LAUGFS GAS

https://www.laugfsgas.lk

CIRRUS OIL SERVICES LTD

https://cirrusoilghana.com

My Petroleum
Get My Fuel....

https://www.mypetroleum.com

AyeCarr

https://www.ayecarrltd.com

SAKA HOLDING

COOPORATION

KMO solar panel

https://kmosolar.com

G & G GLOBAL
gandg.global

https://gand.global

SOLUTION
TRADING DEVELOPMENT

http://solutions.vpstrong.com

EMPD
TRADING

https://empdtrading.com

Shri Swastik
General Trading LLC

https://ssgtradinguae.com

EAGLE
CARGO
SERVICES

https://eaglecargoservices.com

SAKA
HOLDING

COOPORATION

http://imscertification.ae

AXEX

https://axex.com.tr

RENO FİNANS

https://www.renofinans.com.tr

TrusTfinco

https://trustfinco.com

LO AK

https://aklawplc.com

SECURITIES
euroExchange
LONDON • MADRID • MIAMI

https://euroexchange.uk

SAKA HOLDING

COOPORATION

euroExchange
INTERNATIONAL BANK

https://euroexchangebank.com

Argent
INSTITUTIONAL TRUST

https://aitc.argentfinancial.com

BANKING CIRCLE

https://bankingcircle.com

CL

https://banco.santander.cl

City National Bank

https://citynational.com

BANK OF AMERICA

https://bankofamerica.com

SAKA HOLDING

COOPORATION

Gold In Wallet

https://goldinwallet.com

WORLD ECONOMIC FORUM

https://www.weforum.org

https://www.ey.com/en_us

https://www.bakermckenzie.com

https://www.dlapiper.com/en

https://kamconsultancy.co.uk

https://institutionvestbrasil.org

https://glbolivia.com

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