



CORPORATE PROFILE

2021



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TRADITION OF EXCELLENCE

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Corporate Motto: “A Partner for the Long-Term”



We are all committed to conduct fair business practices, to respect everyone, do our best at our tasks and to uphold ourselves to the highest standards. We believe in long-term partnerships and understand that the commercial context can vary over time, but morality stays the same.

Management Rationale:

To provide opportunities for material and intellectual growth of all of our employees. Promote teamwork and positively contribute to our company and community.

Management Based on the Bonds of Human Minds

MOHAM started as a small company with no money, credentials or reputation. We had nothing to rely on but the founder’s business acumen and, hard-work and talent of 12 trustworthy colleagues.

Nonetheless, the company experienced rapid growth because everyone exerted their maximum efforts and managers devoted their lives to earning the trust of employees. We wanted to be an excellent company where all employees could believe in each other, abandon selfish motives and be truly proud of the company they work for. This desire became the foundation of MOHAM Group’s management philosophy.

Human minds are said to be not easily changeable. Yet, there is nothing stronger than the effort dedicated to bring about change and innovation through human minds working together. MOHAM Group developed into what it is today because it is based on human minds and the effort of our employees working together committed to build a better company and contribute further to the world.



Forough Gerami
Chairwoman of the Board
MOHAM Group Corporation



Mohammad D. Azad
Chief Executive Officer
MOHAM Group Corporation

Combining the diverse strengths of the MOHAM Group to create new value chains and ensure customer satisfaction.

MOHAM places top priority on the “Customer-First” principle to ensure that the products and services we provide are consistently aligned with highest industry standards. Customer satisfaction requires that we respond quickly to the constant changes happening all around us. We also strive to create new value chains by organically mobilizing the technological capabilities and management resources within the MOHAM Group, using the MOHAM philosophy and our decentralized management system and our belief in managing through a “bond of human minds”. When we all combine efforts to participate in management, finding satisfaction and fulfillment in our work and realizing our true potential, we can grow as human beings.

Companies are comprised of people. The quality of technology, product or services depends on the people working with them. We seek to deliver new values to our customers continuously, through team members who pursue their dreams, work enthusiastically and consistently achieve self-determined goals.

The MOHAM Philosophy

The MOHAM Philosophy relates to life and management. Its central principle is to “Do what is right as a human being”, a concept we include in all of our decision-making processes. By showing the importance of fairness and diligent effort, it serves as a paradigm of our conduct.

The Decentralized Management System

Decentralized management system involves dividing the organization into small units that operate as independent profit-and-loss centers directly linked to their respective markets. The system fosters leaders with management awareness and creates “Management by All”.

Vision

Our Vision:

Maintain the highest trading standards and develop a technology transfer bridge to the emerging markets by easing the access of high-quality products through our trading partners.

Our Mission:

Supply **high-quality products** on **reasonable prices** with the **highest possible quality of service** to **emerging markets**.

Our Values:

Will to Win: We exhibit a strong will to win the marketplace and in every aspect of our business

Quality: We provide outstanding products. We could never stop to deliver premium **VALUE** to our customers

Customer Commitment: We develop relationships that make a positive difference in our customers life

Teamwork: We work together, across boundaries to meet the needs of our customers and to help the company win

Integrity: We uphold the highest standards of integrity in all of our actions.

Green Initiative:



MOHAM Group is a responsible employer. Our company's sustainable development policy has embraced all areas of the company's business. MOHAM Group is an active member of Go Green Initiative. We believe fundamental change must be implemented by teaching our work force about sustainable ways to conserve our planet by the tools, training and ongoing support they need to create a "culture of conservation" and natural resource stewardship within our community.

Go Green initiative goal is to conserve and protect natural resources for future generations, and to protect human health through environmental stewardship. and it's vision is a world where natural resources are equitably available, and all children are healthier as a result of living the principles of the Go Green Initiative.

About the MOHAM Group

MOHAM GROUP CORPORATION:

Established in 1990 as a trading company. As a family owned business, we have a long-term approach in everything we do. We strongly believe that sustainable success requires uncompromising commitment; that is the main reason we are trusted by some of the most innovative and admired brands in the business world across automotive, agriculture, energy and pulp and paper industries.

MOHAM Group owned companies represent 14, S&P5000 companies across 4 markets in the Middle East region plus Russia. Through our inherent customer-centric approach and relentless pursuit of perfection, we add significant value by connecting the brands we represent in powerful ways to create longstanding relationships based on mutual trust and loyalty.

Automotive:

MOHAM Group subsidiaries in automotive cooperated with HMC (Hyundai Motor Company), Toyota Motor Company and Nissan in the Middle East in reselling capacity since 1994. We cooperated with Hyundai , Kia and Nissan in building their dealer and after sales network in two of the markets we operate in.

Agriculture:

Combining our local presence with our global network of destination markets, we have built strategic relationships with producers and consumers of feed grain, and feed ingredients. We have the resources and infrastructure to provide competitive value including preferred prices and delivery dates across feed grain supply chains. In 2018 we had the opportunity to distribute more than 20,000 metric tons of feed grain including corn barley and wheat in our target markets.

Energy:

We officially started our energy trading line in 2018. MOHAM subsidiaries in energy sector are mainly engaged in international trading of oil, gas and petrochemical products. We have a strong supplier network across 4 countries in the Middle East and a diverse sales network feeding refineries across Europe and, South and South-East Asia. Our portfolio products include light and heavy crude oil, liquified petroleum gas (LPG) and petrochemical derivatives.

Pulp and Paper:

MOHAM Group paper subsidiary companies, a wide range pulp and paper products including printing paper, magazine papers, newsprint, packaging paper and thermal paper. We combine consistent quality, guaranteed availability, reliable deliveries, excellent local service and a *comprehensive product range*. We exclusively represent Perlen Papier in the Middle East and have a long-term relationships with industry giants such as UPM, Chenming, Hainsberg, Volga and APP. In 2018 our paper sector supplied more than 35,000 metric tons of product to our target markets.



AUTOMOTIVE



ENERGY



FEED GRAINS



PULP & PAPER

Passenger Sector:

Through our subsidiaries, we work with Hyundai, Kia, Toyota and Nissan in reselling capacity. We lead the way as a value-added partner for these brands and are globally recognized by Hyundai Motor Company as a preferred national reseller. We guide our business through the Balanced Score Card system and utilize Oracle as the platform to provide world-class services for our customers. We consider ourselves a unique player with significant market access in the Middle East automotive sector, given the fact that through the last 25 years we build a strong relationship with Toyota and Nissan and their regional dealers, and we have cooperated with Hyundai and Kia in building dealer and after sales networks in one of the markets we operate in. Our passenger automotive network enjoys the services of the largest dealer network in the country including thirty two 3S (sales, Service, Spare parts) dealers, twenty 2S (Service and Spare Parts) and fifteen 1S (Sales Showroom) dealers.

Auto Spare Parts:

Hyundai Mobis is responsible for the supply of about 2.7 million aftermarket service (AS) parts for more than 240 Hyundai and Kia models. MOHAM Group subsidiaries cooperate with Mobis to optimize the rate of parts supply for more than 3 million Hyundai and Kia Motors vehicles currently under operation in the markets MOHAM operates in. We have set up an optimal distribution network based on a big data-based demand forecast system developed by Mobis and we make sure our customers regularly receive the best service experience offered by Hyundai.



67

Total Dealer
Network Access

PASSENGER BRANDS



HYUNDAI



KIA MOTORS



TOYOTA



NISSAN

SPARE PARTS

MOBIS

Feed Grains:

Combining our local presence with our global network of destination markets, MOHAM Group has built strategic relationships with producers and consumers of grain, food and feed ingredients. With facilities located in major growing areas and on major railroads, rivers, and ports, we have the resources and infrastructure to provide competitive values across these agribusiness supply chains. Throughout the years we have been successful in building long-lasting relationships with farmer unions and public strategic reserves in the Middle East region.

All of our suppliers understand that MOHAM will only utilize the finest of grains and seeds and they know that MOHAM has strict quality control. Behind every transaction is a team of professionals you can count on to manage your commodities and help manage your risk. Using our in-depth knowledge of commodity markets and movement empowers our team to navigate the increasingly complex global supply chain and provide producers and customers with local operational knowledge and global market intelligence.

In 2018 we had the opportunity to distribute more than 56,000 metric tons of feed grain including corn, barley and wheat in our target markets.



56,000

Tons of Feed Grain
traded in 2018

FEED GRAINS PRODUCT RANGE

FEED BARLEY



FEED CORN & COPRODUCTS



FEED WHEAT



FEED SOYBEAN



Trading, Logistics and Distribution:

The core of our energy business is the distribution of energy products. The combination of our expertise and our presence in markets globally enables us to identify optimal solutions for our clients. Operating from the Middle East we sit at the heart of global energy flows, moving energy and bulk materials from source to customer as quickly, responsibly and cost-effectively as possible. Our business is founded on the long-term relationships we've built with our customers, on our expertise, market understanding and reputation for reliably delivering the required products, on time and on specification.

With 7 offices worldwide and a network of teams globally, we understand that every market is different. We work with our customers to identify and develop solutions which work best for them, helping them manage physical risk and optimize opportunities. Our trading presence is underpinned by a complementary infrastructure: storage, distribution and a marketing network across the Middle East, Europe and Asia. In all our physical operations we seek to work with partners which share our commitment to high international standards of operation. The infrastructure upon which we rely, from ships to jetties and storage, is subject to our due diligence processes.

Product Portfolio:

Crude Oil: Our crude trading business has long-standing relationships with producers and refiners in the Middle East, Europe and Asia. We help producers to effectively market and distribute their daily production, and refineries to secure a reliable and consistent supply of the right quality crude at the right time.

Liquid Petroleum Gas (LPG): We trade 1 million tons of LPG annually, enabling refiners to market a product they might once have flared and providing a reliable, competitively priced supply line to fuel distributors and utility companies.

Fuel Oil: We are an established fuel oil trader, having access to storage facilities in strategic locations including Fujairah (UAE) and Singapore.

Bitumen: We work with refineries across the Middle East to source the required grade of bitumen for our customers.

Methanol: We serve customers worldwide from our hubs in UAE, Hong Kong, and Singapore. Managing long-term supply and offtake relationships with producers and consumers.



3.8m bpd

Crude produced by producers within our supply network in 2019



500+

Ship journeys undertaken by our logistic partners in 2019



7.5m

Tons of produced by producers within our supply network in 2019

Paper Industry:

MOHAM Group paper subsidiary companies are preferred high performance paper platform of choice of more than 48 newspaper and printing organizations across the Middle East. We offer the widest range of printing paper, magazine papers, newsprint, packaging paper and thermal paper in the Middle East.

The clever combination of our comprehensive product range, our excellent services and high environmental performance form the heart of our operations is the key to our success in the Middle East printing industry. We make sure that our customers will always have a suitable paper for their end-use case.

We combine consistent quality, guaranteed availability, reliable deliveries, excellent local service and a comprehensive product range. Our products comply with the most widely accepted certification schemes, standards and relevant ecolabels worldwide.

Responsible business conduct is a solid foundation for long-term value creation. Thanks to our global partners, in the forest biomass sourcing, we are in a unique position to advance circular economy and proudly deliver 100% compliance with UN Global Compact Sustainable Development Goals.



35,000

Tons of Paper
traded across 6
countries in 2018

PULP & PAPER PARTNERS



HAINSBERG PAPIER

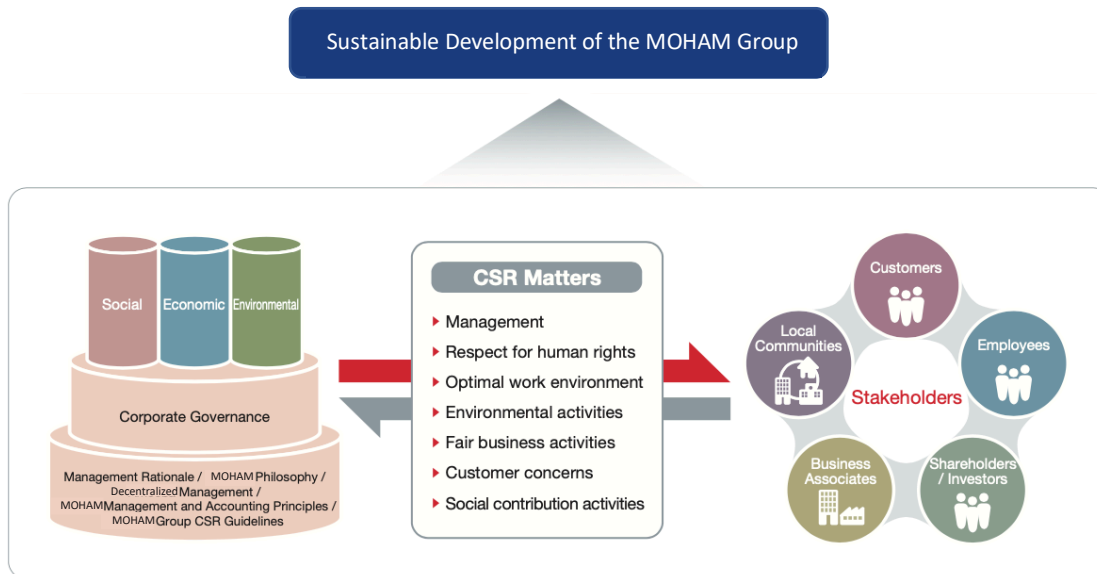


UPM



Promoting Corporate Social Responsibility (CSR):

The MOHAM Group’s CSR activities are based on the MOHAM Philosophy, which uses as its decision-making criterion the principle to “Do what is right as a human being.” Through our MOHAM Philosophy, we work to advance our corporate citizenship, build relationships of mutual trust with stakeholders, and aim for sustainable growth. At the same time, we endeavor to contribute to the healthy development of society.



For more information on our CSR activities please visit our website: <https://moham.group/>

Key Topics in Corporate Citizenship

SOCIAL RESPONSIBILITY IN THE SUPPLY CHAIN:

We work with our business partners to promote corporate social responsibility and ensure that human rights, labor rights, and the environment are protected throughout our supply chain.

PROMOTING DIVERSITY MANAGEMENT:

MOHAM Group aims to build a corporate culture that allows each employee to work happily by bringing out the unique talents of diverse individuals. Toward this end, MOHAM engages in various activities including international training, promoting local staff to management positions, and developing systems of support for those raising children and caring for the elderly.

SOCIAL CONTRIBUTION ACTIVITIES:

MOHAM Group values its relationships with all stakeholders — including customers, employees, shareholders, business associates, and local communities. We make a concerted effort to be a good corporate citizen that is trusted and respected by society. Moving forward, we will carry out activities that benefit society and contribute to its sustainable development.

History

- 1990** MOHAM Trading have started our business with trading pistachio and tea. MOHAM continued to expand in Commodity trading.
- 1992** Lebanon Marketing & Services Company (LEBMASCO) established in Beirut, Lebanon as a joint venture between MOHAM Trading and local Lebanese partners.
- 1993** DIDARA started its operation in Film and Print industry.
- EASTMAN KODAK appointed DIDARA as the sole distributor of KODAK products in the Near East Region.
- 1994** Link Team Automotive FZE started operation in UAE and trading on various automotive brands such as Hyundai, Kia, Nissan and Toyota on CBU basis.
- 1996** DIDARA opens a new branch office in UAE.
- 1998** Hyundai Motor Company appoints Link Team Automotive as a national reseller.
- 1999** Prup-Eskofot chooses DIDARA to represent its print equipment.
- 2002** MOHAM Trading is formed in a partnership with UAE Union Commodities to source feed grains for UAE newly found cattle farms.
- 2004** MOHAM Paper Company started operation
- 2010** MAAD SAMAN Corp. joins the MOHAM Paper Company. expanding MOHAM Pulp & Paper sector by distributing Chenming and UPM paper products in the region.
- 2012** MOHAM Trading signs an agreement with North Cyprus strategic reserves agency to supply the Cypriot market with energy and agricultural commodities.
- 2015** Link Automotive FZE started cooperation with Nissan as a national reseller.
- 2018** MOHAM Energy Company has been established focusing on energy commodities.

MOHAM Group Companies

- DIDARA CORPORATION LLC.
- MOHAM MIDDLE EAST LLC.
- MOHAM TEJARAT KALA LLC.
- MOHAM TRADING COMPANY LLC.
- MOHAM TOOS INTERNATIONAL LLC.
- HERMES TRADING LTD.
- PHAROS TRADING LLC.