



CORPORATE PRESENTATION

BALFIN GROUP INTERNATIONAL PRESENCE



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BALFIN GROUP - Who we are



Services



Mineral Industry



Real Estate



Retail Trade



Investments



Tourism



Agriculture

Balkan Finance Investment Group is one of the largest private investment groups in Albania and region. Group's investment portfolio can be classified in the activities of real estate development, retail, commercial and industrial space management and services, telecommunication, customer financing, mineral industry, tourism and agriculture. Balfin Group is a well respected actor both in the Albanian and international markets operating in 10 countries.

Balfin Group has already established a reputation of its own as the most active and innovative Group, thanks to the successful investments ideas that have transformed and revolutionized not only the market but also the consumer behavior. Today, with headquarters in Tirana, Balfin Group is present with its activity beyond the borders of Albania, **in Austria, Macedonia, Montenegro, Dubai, Kosovo, Greece, Italy, Hong and USA.**

With an ambitious vision, a collective commitment to excellence, a dynamic and honest business approach, a strong financial and administrative structure and a vast experience gained over the many years of investment and growth, Balfin Group has build a very strong presence in Albania and the international markets.

FACTS AND FIGURES

- Balfin Group is the largest group in Albania.
- **Over 3'500 people work** in our Group companies.
- We are present in **Albania, Austria, Montenegro, Macedonia, Dubai, Kosovo, Greece, Italy, Hong Kong and USA.**
- Balfin holds a diversified investment portfolio
- **Neptun -The largest network of the electronics in Albania,** and one of the **largest in the Balkans** is part of the Group.
- Balfin Group built **the first shopping center in Albania, QTU.**
- **The largest shopping center in Albania, TEG,** was built by Balfin Group.
- Balfin Group owns **AlbChrome -the largest company in Albania and the second largest in Europe.**
- Part of the Group is the company Mane TCI, **the largest in the construction industry in Albania.**
- The group has diversified its portfolio with the Balfin Agro Tc - the Largest investment in Albania in the agriculture Industry
- Balfin Group owns **Green Coast-The only High End Luxury Resort-**the first of its kind in Albania
- **Carrefour the leading retailer in Europe** and the second-largest retailer in the world became part of Balfin Group in 2015.
- **Group Yearly Turnover is more than 500 million euros.**

YOUR PARTNER

Balfin Group represents a reliable and firm partner in all its operating markets. It duly offers an extensive experience and activity in major areas of the economy through proper expertise, highly-qualified human resources and strong financial resources. Be it investments, advisory services and partnerships, Balfin is there to lend a hand in our portfolio's main sectors:

- ▶ Real Estate Development
- ▶ Retail
- ▶ Energy
- ▶ Telecommunications
- ▶ Mineral Industry
- ▶ Services
- ▶ Tourism
- ▶ Agriculture

We take pride in solid co-operations with prestigious institutions such as:

- ▶ AAEF (Albanian American Enterprise Fund)
- ▶ EBRD (European Bank for Reconstruction and Development)
- ▶ DEG (Deutsche Investitions-Und Entwicklungsgesellschaft)
- ▶ Raiffeisen Bank
- ▶ Societe General
- ▶ Intesa San Paolo Bank
- ▶ Samsung
- ▶ Arcelik
- ▶ Carrefour
- ▶ LG
- ▶ BEKO
- ▶ Jumbo
- ▶ and more

THE PRESIDENT'S MESSAGE



Our business is focused on creating economic and social values in the markets where we operate. We create economic values by exploring market opportunities, particularly in the areas of retail, real estate development, mining industry, investments etc. in the Balkans and beyond. Balfin Group is in a continuous further expansion through exploration of new opportunities in other market segments using acquired market knowledge and professionalism.

We create social value by striving to be more than a growing business portfolio and especially a group of individuals

We appreciate your interest in our company. Here you can see more about us and what we do in every day work, the history and growth of the Balfin Group and what we aim to achieve in the future.

active in the environment we operate. We work to meet our policies in the context of improving community life and development, environmental protection, cultural enrichment and education in every area present with our companies and employees.

Our business plans are aimed towards the development of new ideas by providing prosperity for the community and further growth of our group. We have designed our investments towards providing quality assurance and development. As we strive to establish quality standards in the industry, our products, services,

and management companies work daily to improve processes.

Our performance constantly increases and reinforces relationships we have with customers, partners, communities and other interested groups. Balfin Group is in continuous development and growth as a result of previous investments and projects that have been successful. Even in the continuity we aim to maintain the same successful performance by further developing the quality, involvement in other economic sectors and geographical expansion of the Balfin Group.

It is my belief and wish that you find the information you seek through our website. Also please do not hesitate to contact us if you need more information.

Samir Mane
Chairman

ABOUT BALFIN

With its beginnings in 1993, Balfin Group is one of the most successful and most important businesses in Albania and one of the most active Groups in South East Europe.

All the companies, part of Balfin Group, represent a success story in itself, being the leader of the relevant sector. As the Group is always on the implementation of innovative ideas, it is creating successful businesses but also offering the Albanian and regional markets a solid benchmark to be followed.

Today, Balfin Group is also considered one of the few Albanian businesses that have managed to be successful and competitive even outside the country.







NEPTUN

Balfin Group's beginnings originate in 1993. Having started with trading of electronic devices, soon the Group managed to create **the largest network of electronics stores in Albania**, Neptun. Subsequently its network extended in the neighboring countries.



In **2005**, first shopping center in Albania, Qendra Tregtare Unives (QTU) was inaugurated. This was a very ambitious project at the time and revolutionized the way the Albanians used to shop. QTU is still the most popular and successful shopping center in Albania.



Since **2005**, Fashion Group brought to Albania several popular brands of clothing, satisfying the needs and requirements of all categories that visit shopping malls. Fashion Group brands are: Mango, Goldenpoint, Calliope, Geox, Parfois, Okaidi, Prenatal, Terranova, Springfield, Carpisa, and Etam.



Foodway was established in **2008** and it offers quality service in terms of bars, pizzerias and restaurants. Food Way is present in both shopping centers in Tirana, QTU and TEG.

HISTORY-TIMELINE

1993

2005

2005

2008

2002

2005

2007

2008

Since **2002** Balfin Group is present with projects in real estate development and management. Through Mane TCI it has conceived and completed industrial and residential facilities offering the highest standards.

The year **2005** marked the establishment of the first Albanian chain of supermarkets, Euromax. In very little time Euromax managed to turn into the largest network of supermarkets in Albania offering quality with best prices.

In **2007** Balfin Group established ACREM (Albanian Commercial Real Estate Management). This company provides management services for commercial real estate which include shopping malls and other commercial entities.

Established in **2008**, Elektro-Servis is designed to provide maintenance and repair for electronics and electric appliances. Maintenance and repairmen of electrical and electronic equipment is offered at the company's and/or at the clients' premises.





"Alcred" shpk was purchased by Balfin Group in 2008 and has developed one of the largest residential and service areas in Tirana consisting of approximately 1,000 apartments with a total surface of 100,000m².



In **2011** Balfin Group completed another important project, Tirana East Gate. With an investment of € 54 million, it was constructed the most modern and the largest shopping center in Albania with over 90'000 m².



In October **2012** Balfin Group concluded one of the most important investments of the group abroad, Skopje City Mall. This €68 million project was developed in cooperation with the participation of international partners.



Tirana Business University, the only Business School in Albania established according to the most advanced and successful models of academic education, and teaching values became part of Balfin Group in **2014**.



In **2015** Balfin Group started the construction of Green Coast Resort the only high end luxury resort located on Palasa Beach. The resort contains four different types of buildings, from elite villas to apartments. These spacious and stylized villas and apartments offer exceptional services and view.

2008

2011

2012

2014

2015

2011

2012

2013

2015

2015

In **2011**, Jumbo the largest toy store in the Balkans became part of Balfin Group in a franchise deal with Kidzone. Jumbo's main activity is trading toys for children, kids, items, books and stationeries, as well as seasonal and decorative items.



During **2012**, Balfin Group started the building of Tirana Logistic Park, a €43 Million pioneer investment, designed to provide services not only to Albanian businesses, but primarily offering an international standard service to foreign interests.



In **2013** Balfin Group acquired 100% the shares of ACR Holding and is now called AlbChrome. AlbChrome is the leader in the mining and metallurgy industry Albania, the Balkans and of the second largest in Europe. AlbChrome is the only vertical integrated producer of High Carbon Ferromanganese in Europe.



In **2015** Carrefour Albania the largest retail chain in the country with 15 stores in major cities in Albania (including 2 hyper markets and 12 supermarkets) became part of Balfin Group in a franchise deal.



Balfin Agro Tc was established in 2015. It develops its activity in the field of agriculture in activities such as construction of protected environments for the production of agricultural products, wholesale and retail of agricultural products in Albania and abroad.



MISSION/VISION and VALUES

With a vast experience, necessary resources and determination, Balfin Group strives to accomplish large projects, not only in the region but internationally. We are keen on achieving the best possible results and maintaining high standards in all areas of operation. We are courageous to support and develop new ideas and to become pioneers of new businesses, continuously challenging the present to build a brighter future.

"To become the first and the best in all the industries that we operate is what guides our daily endeavor".

Our Core Values

Partnership – we are your partner

We make our strongest contribution through collaboration and trusting relationships. By sharing ideas, resources, goals and objectives we make each other better and achieve the best possible results. By contributing with our expertise, professionalism, experience and capitals we provide solid foundations to our partnerships and guarantee success. We are clear in our business strategies and we will share best practices gained from successful local and international accomplished projects across many industries. All Balfin Group companies and Partners benefit from the synergy and mutual exchange of experiences.

We strive to diversify and be innovative

At Balfin Group, through our diversity we drive innovation and creativity in all aspects of our business. We achieve better results by preparing for the future, by taking risks, by learning from our experience and finding new ways to do things better. Present across many industries, we are enthusiastic about continues growth through new projects and partnerships, through our passion and attention to details. Thanks to the successful investments in new and innovative ideas we have transformed and revolutionized the market and consumer behavior in the industries where we operate. "Balfin Group is under continuous development by getting involved in different areas of the economy, growing and expanding geographically too".

Consideration – we care

We treat our staff, our partners and our customers with respect, honesty and fairness. We value the opinion of our staff, our partners and our customers, we engage them in the decision making. Through a number of practices, we encourage different perspectives, promote and recognize high performance. We do our best to stay connected and engaged through the open exchange of ideas with our partners and Group Companies. Believing in our staff and our partners, recognizing their feedback and contribution, facilitates our way of growing further.

We are accountable

We do what we say, completely accountable and ethical. We have always shown maximum responsibility and respect for employees, partners, customers and local communities where our Group companies operate. Balfin Group applies specific strategies to improve the conditions of local communities by increasing employment and by supporting projects aimed at economical and social development. In any of our investments, we are very careful towards the impacts on the environment and the communities. This is our commitment, not only for the present but also for future generations.

BALFIN Group Corporate Governance

Effective corporate governance requires a clear understanding of the respective roles that constitute the management of the group and their relationships with others in the corporate structure.

The main goal of Balfin Group Corporate Governance is to rely on:

- ▶ Business Ethics
- ▶ Aligned Business Goals
- ▶ Strategic Management
- ▶ Effective Organization
- ▶ Disclosure, transparency & accountability
- ▶ Innovation and continuous improvement
- ▶ Compliance with laws and regulations

One of the main indicators of Balfin's success is the ethical behavior of its people. Our reputation, both as individuals and as a corporate, depends on it. Everyone in Balfin Group has a responsibility to make sure that in their every day doing, they ensure that the name "Balfin" remains synonymous with excellence and professionalism.

Balfin Group has the following decision making roles as described in the governance model of Balfin Group.

- 1** Chairman and Shareholder
- 2** CEO of Balfin Group
- 3** Vice presidents
- 4** CEO of Group Companies

Balfin Group's customers place their trust and money in us and in the work that we do. Each employee adheres to the highest ethical standards, not only providing services of the highest quality, but creating a business environment that reflects the fundamental beliefs of their Group including integrity, confidentiality and responsibility.

Balfin Group like all responsible and law-abiding business organizations acts according to the laws, rules and regulations of the State. The Leadership of Balfin Group has taken reasonable steps towards the development, implementation and maintaining an effective legal compliance program and the board is periodically reviewing such efforts to gain reasonable assurance that they are effective.



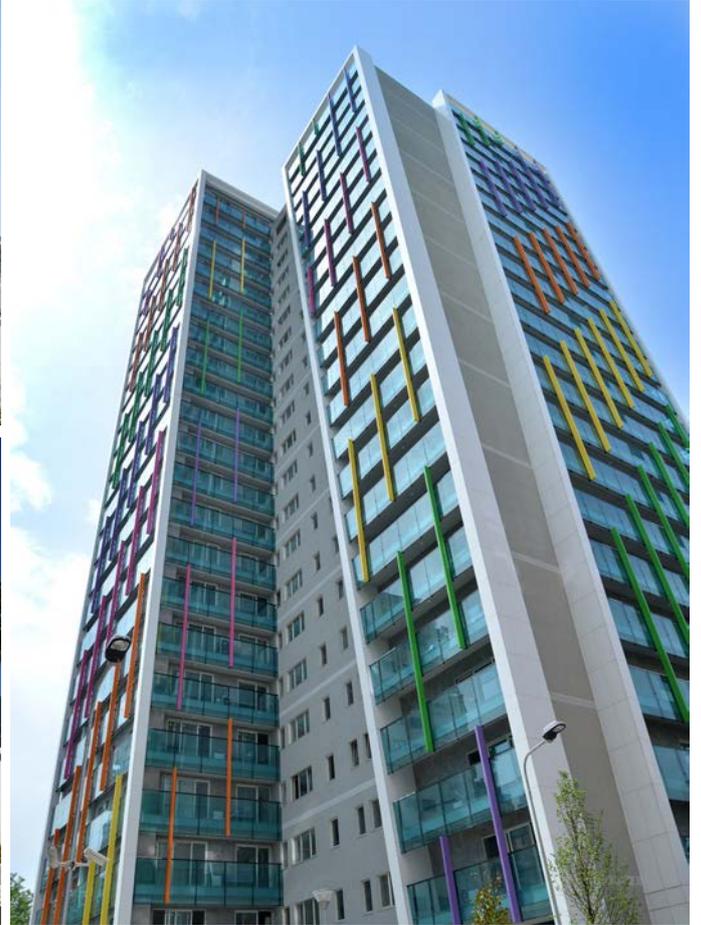
REAL ESTATE

Activities and projects of Balfin Group in real estate are concentrated in the construction and management of environments for living, business, commercial activities or industrial areas. Balfin Group has constructed over 296.060 m² gross space for housing, commerce and upbringing office and over 142.700 m² in shopping centers. Another 200.000m² are added to the total surface of real estate assets of Balfin Group with the finalization of Tirana Logistic Park.



Mane TCI is the leading company in the business of construction, investment, technical maintenance and real estate development in Eastern Europe and the Balkans, established in 2002. The company is focused on constructions and large investments in construction such as development of commercial centers, residences, villas, tourist resorts and industrial infrastructure. Mane TCI's portfolio includes the following projects:

Ambasador 3, a residential building with a total construction area of 32,300 m², completed in 2015. The building consists of 23 floors above ground, two of which are used for commercial activities, and 4 floors of underground parking space. Offers full administration and maintenance services 24 hours. "Ambasador 3" is situated near the Artificial Lake of Tirana and a few minutes from the center of the city.





Rolling Hills Luxury Residences, a luxurious residential community with a total construction area of 40,000m², is currently under construction. The investment of 122 villas ranging in size from 350m²-600m², a Club House and a Recreational Park, is the first project of its kind in Albania. "Rolling Hills Luxury Residences" is situated in the beautiful nature of Petrelë, Tirana.

Vala Mar Residences an elegant residential and touristic resort located in the marvelous scenery of the northern coast of Lalzi Bay. The Resort is situated about 38 km from the International Airport of Tirana, 42 km from Tirana, 101 km from Ulcinj and 268 km from Prishtina. Vala Mar Residences is particularly attractive for tourism thanks to the sandy beaches and the green scenery offered by the amazing nature of the area. The local infrastructure development plan guarantees living facilities.

www.manetci.com.al





Tirana Logistic Park

Tirana Logistic Park is the biggest Logistic and Industrial park in Albania! It consists in construction and leasing of 5 class A warehouses and industrial buildings of approximately 80 000sqm, planned in three separate construction phases.

The first warehouse is already completed with 15300sqm (occupancy rate of 65%), accompanied by its respective infrastructure, numerous parking spaces, loading docks, qualitative property management, dedicated railway terminal, for loading-unloading boxcars, Customs service platform, etc.

Apart from the perfect location, on the highway between Tirana and Durres, just 5km from capital center, 11km from the international airport of Rinas and 30km from the port Durres, the businesses present have the possibility to get various logistic services inside it, like: Storage, Intralogistics, Inventory Management, Order Management, Local Distribution, Freight forwarding, Value added services (packing, prepacking, processing, labeling, kitting), etc..

Tirana Logistic Park is quickly becoming an hub, which connects businesses throughout Albania and those of the region, especially from Kosovo and Macedonia!

By allocating their business activities into Tirana Logistic Park premises, businesses reduce their operational costs and improve their customer service levels.

www.tlp.al





QTU – Unvers Shopping Center

Balfin Group finished the construction of Unvers Shopping Center in 2005 and radically changed the retail system in Albania. QTU is the first and most successful shopping center in Albania. Only one year after the inauguration was needed an expansion of its capacity and in 2006 the shopping center was expanded further. With a construction area of 47'000 m², the center shelters more than 85 popular brands stores worldwide. QTU has over 75.000 visitors per week and free parking for more than 800 vehicles.

www.qtu.al





TEG

tirana east gate

TEG – Tirana East Gate

TEG is the newest shopping center of Tirana and the largest in Albania. With 150 stores and 1,500 parking lots, TEG is an attractive destination not only for Tirana but for Elbasan too. With a construction surface of more than 95'700 m², this shopping center is built to be differentiated for the diversity of services and products, the introduction of exclusive brands, entertainment areas, restaurants, cafes, and maximum comfort for customers. TEG is the host of many of the well-known brands internationally and the home of Inditex Group with premium brands (Zara, Madssimo Duttì, Bershka, Pull & Bear and Stradivarius), Cinneplex, Carrefour etc.

www.teg.al







Skopje City Mall

Balfin Group is the majority investor in the largest shopping center in Macedonia, with an area of almost 90'000 m² and just about 3 km from Skopje city center. Skopje City Mall duly makes it to list of some of the biggest shopping centers in the South East Europe.

Skopje City Mall is the first modern shopping center in Macedonia with a completely new concept that brings together shopping, entertainment and companionship. As the largest center of this kind in the region, Skopje City Mall grows to be a new landmark of modern Skopje and first destination of the global brand`s as Inditex Group (Zara, Massimo Dutti, Bershka, Pull & Bear and Stradivarius), Tom Tailor, Nike, Cineplex, Carrefour, Nine West and many others.

With its uniqueness, both in it's offering and in the design, Skopje City Mall attracts visitors from all over the country and beyond by offering unforgettable shopping experience with a new dimension.

Apart from fashion brands offering, Skopje City Mall covers all service providers, household needs, cosmetics and beauty, bookshop, fun and educational children's corner, fast food and family restaurants, cafes, cinemas, bowling alley and many other offerings that provide top-class entertainment and socialization.

With its 150 stores which include world renowned brands as well as local brands, Skopje City Mall has the richest supply of women's, men's and children's fashion, toys, shoes, fashion accessories, jewelry, technical equipment, hypermarket and other stores that complete the offer.

Designed by American architectural company Laguarda Low, with rich experience in construction of commercial buildings, the design of the Skopje City Mall is modern and unique in its appearance. The exterior is colorfully decorated with coffee bars, provides maximum enjoyment in Skopje pleasant climate

www.skopjecitymall.mk

Balfin Group is the main investor in the largest shopping center in Macedonia. With a planned area of 38'000m² for retailer it is 3 km away from the city center of Skopje.



RETAIL

Balfin Group is a pioneer for the creation of retail chains by proposing clients brands and quality products at the best prices. Retail activities are concentrated in: Electronics, Clothing, Groceries, Food and Industrial Products, children's toys etc.

Balfin Group has demonstrated that knows how to manage and expand the networks of retail stores in the Albanian market and how to adapt to the region market as it has managed to expand the activity of electronic devices and clothing stores in Kosovo, Macedonia and Montenegro.

Alba Trade

Alba Trade established in 1993 in Vienna, Austria, is a well known European and worldwide company in the Wholesale Mobiles and Electronic Goods. It is represented in the markets with Neptun International chain of stores. Alba Trade plays a key role in coordinating the whole Neptun Group's activities. This company manages and implements the annual distribution policies for each of the countries where Neptun International operates, supports and helps in studying the market in the Balkans and beyond, improves the business conditions in the actualization of the state of the market and competition, coordinating the budget plan for international expansion of Neptun International chain of stores.





Neptun International

Neptun International Network offers the best brands of appliances and technological devices in the western Balkan countries such as Macedonia, Kosovo and Montenegro. Neptun International consists of 19 stores in Macedonia, 7 stores in Kosovo and 5 stores in Montenegro. Offering the widest and most spacious new electronic equipment and appliances for consumers, Neptun is the market leader in Macedonia and Kosovo and is taking a leading position in Montenegro. Currently Neptun International has agreements with international best market offering products of high-tech electronics.

Neptun Albania

Neptun is the largest chain of the consumer electronics shop in Albania and among the companies with the highest growth in the Western Balkan region. Neptun provides retail sales of electronic products from TVs, computers and mobiles to major domestic appliances of a full range of products to suit to every customer request. With 14 stores in Albania and constantly expanding, Neptun is present in all major cities of Albania. By providing the latest products as well as having the largest range of electronic equipment and offering the best customer experience within the stores Neptun is the market leader in retail sale of consumer electronics in Albania. Neptun Albania is a strategic partner in the region for leading brands in consumer electronics such as LG, Samsung, Apple, Sony, Beko, Philips etc. The Albanian company Neptun owns Neptun in Montenegro, retail seller of the electronic products which is growing rapidly in this country.
www.neptun.al

Neptun Macedonia

Neptun is on the Macedonian market since 1998. Today, with 19 stores, Neptun is the market leader in the electronics and home appliances business. The retail chain has been awarded Superbrand for 2011/2012 and No. 1 for the best price quality ratio in the White goods category by the clients and has received the Best buy Award for 2015/2016.

Neptun Kosovo

Neptun in Kosovo is the largest retailer of electrical and electronic goods in the country. Neptun has begun the expansion on the Kosovo market in 2007. Just recently, Neptun Kosovo has opened the newest shop in Istog and with it circled the 7th shop on this market.





Kidzone

Kidzone is the official franchise operator of Jumbo in Albania. A vast variety of toys for all ages and tastes, of well known brands as well as imported, baby care items, stationary, seasonal products, decoration and various home objects for "big kids", are only a few of the treasures that one finds in Jumbo. First Jumbo store is one of the leading brands that attract kids to Tirana East Gate, the largest and most modern mall in Albania. A second megastore has opened in QTU offering the same services and the same quality products to its' clients. In 2014, Jumbo opened its third store in Pristina, Kosovo.





Fashion group

Fashion Group is the first retail group established in 2005 with the aim of remodeling the Albanian retail market which also introduced the novelty of franchise deals. Fashion Group has introduced the most successful brands in the world establishing a new standard of customer service and trade. The aim of Fashion Group is to supply the Albanian market with quality alternative products and has proven successful with the expansion of its brand portfolio that manages in the two largest shopping centers in the country, TEG and QTU. Fashion Group is ambitious and is planning development, growth and enrichment of the market with the latest fashion clothing and brands for Albanian consumers, which will add value to the Albanian market with quality, modern products and above all affordable prices. Fashion Group is always looking to propose new brands of clothing in Albania. Brands and prices are chosen specifically to suit the needs of the market.

Currently with over 9 leading brands: Springfield, Geox, Parfois, Terranova, Golden Point, Okaidi, Mango, Prenatal dhe Carpisa the Fashion Group activity in developed in 17 shops.





Carrefour

Carrefour Albania became part of BALFIN group in April 2015. BALFIN Group currently is planning to invest in the expansion and development of the brand and growth of the market share. Currently Carrefour is one of the largest networks of supermarkets in Albania, with 15 stores in Tirana, Durres, Vlora and Fier, with many more new openings in the upcoming months. With approximately 470 employees and 18000 square meters of selling area, Carrefour offers to the customers the best price per quality ratio, day by day promotions and offers, more accessible points of sale and the best customer service.

The Carrefour Group is the leading retailer in Europe and the second-largest retailer in the world, employing more than 380,000 people. It deploys more than 10,800 stores in 34 countries.



MINERAL INDUSTRY



AlbChrome

AlbChrome is a leader in the mining and metallurgy industry in the region and one of the biggest chrome rich resource management companies in Europe.

With a vast experience in production of high quality chrome ore, enrichment and processing capabilities, AlbChrome is the only vertical integrated producer of High Carbon Ferrochrome in Europe. From January 2013 AlbChrome is 100% owned by Balfin Group. With the main focus on exports, mainly towards developed industrial countries in Europe, Asia and America, AlbChrome has developed an important network of international partners.

Albchrome is currently the second biggest exporter in Albania. The company has undergone a complete investment plan that aims to increase production through accessing new chrome ore reserves, improvements to technological processes, improvements of general conditions including health and safety in all company's assets in Bulqiza, Klos, Burrel, Elbasan, etc.

www.albchrome.at





FERRO-CHROME FACTORY OF ELBASAN

Ferro-Chrome factory of Elbasan started to operate in 1989. It is designed to produce high-carbon ferrochrome using as raw chromium material coming from the mines in the country, mainly from Bulqiza area. Currently Ferro-Chrome Factory of Elbasan works with two furnaces for the production of high-carbon ferrochrome. One of the furnaces was recently introduced into production, in early May of 2013, after an investment of Balfin Group. Current production capacity is about 33'000 tons of ferrochrome per year. This product is entirely destined for export, mainly to the markets of developed industrial countries in Europe, Asia and America.



ENRICHMENT PLANT of KLOS

Built more than 25 years ago, this plant is the only one of its kind in Albania and serves to enrich that part of the mineral inferred in the mine which is of poor quality. Once enriched the mineral may be suitable for melting in furnaces of Ferro-Chrome Factory of Elbasan. Currently the Enrichment Plant of Klos is subject to a general intervention to become again operational. Renewal of equipments is performed by Swedish engineers who are part of the company that also built it many years ago. Chromium enrichment plant will enable the collection of low quality mineral from all mines of Albania and the region.



BULQIZA MINE

Bulqize is the richest area with chromium mineral in Albania and has a high quality mineral. This mine has over 65 years that is operational and is one of the largest and operates up to 800 meters deep. With more than 630 workers Bulqiza mine, part of AlbChrome operates in five levels.

Actually from our mine in Bulqiza is extracted about 54'000 tons of chrome mineral per year and it is aimed that after the investment it has started to extract up to 100,000 tons. With the opening of the Well Number 9 it will be added 6 new levels to the mine deeper reaching over 1'500'000 tons of other reserves which prolong the life of the mine.

As part of the mine of Bulqiza is the sector of Qafe Buall which is expected to be operational and have an output of more than 40,000 tones of chrome mineral per year.

FERRO-CHROME FACTORY OF BURREL

Built in 1979, is one of the first investments in minerals industry in Albania and very close to the place of chrome mining. The plant covers an area of 14 hectares, has three electric furnaces with 9 MW installing power and situated 7 kilometers from the town of Burrel. The main units of Ferro Chrome Plant of Burrel are the melting unit, electromechanical unit, internal transportation and services units. Chrome mineral that is used in melting power plants, is supplied from the mines of the country, mainly from the chrome-holding basin of Bulqize. The final and only product of the Ferro Chrome factory in Burrel is ferro-chrome with high carbon content (C= 6–8 %), whereas the chrome in ferro-chrome is Cr=60-65 % (base 63 %).

TOURISM INDUSTRY



Green Coast

Green Coast Resort is the only high end luxury resort located on Palasa Beach. This is where the Mediterranean and Ionian Sea met creating a breathtaking seaside landscape as a prime destination in Albania. Palasa region is one of the rare places that preserved the nature and heritage of ancient cities and civilizations, continuing to astonish the visitors.

The resort contains four different types of buildings, from elite villas to apartments. These spacious and stylized villas and apartments offer exceptional views from the hillside location among trees and flowers. Green Coast Resort is inspired by the buildings of the region, two floor houses blended harmoniously into the green with a seaside view.

The resort is close to Vlorë, Dhërmi, Himara, Saranda, the ancient city of Butrint and other villages where traditional crafts are still practiced. It is worthwhile to explore the region's exquisite natural beauty and its vivid history.

The positioning of Green Coast Resort itself offers a large variety of activities. Outdoor activities include sailing, swimming, canoeing, fishing, mountain biking, parachuting, diving, excursions, marine tours, diving, paragliding, and exploring the seaside caves of Karaburun by boat. Indoor activities vary from water sports to basketball, beach volley, meditation, etc.

www.greencoast.al



AGRICULTURE



Balfin Agro Tc was established in 2015. It develops its activity in the field of agriculture. Such activities consist in the construction of protected environments for the production of agricultural products, wholesale and retail of agricultural products in Albania and abroad. The company aims to have a fast and safe penetration in the production and sales market of agricultural products in Albania and abroad, with the purpose of exporting agricultural products to the foreign contractors with whom the company is actually collaborating for the future.

The company has invested in a land surface of 28.42 ha for the construction of a modern farm and has designed an aggressive and awareness 5-year plan. This investment also comes as part of the contractual 90-year commitment with the Ministry of Agriculture, Rural Development and Water Administration. The farm is located in Lushnja District, Fieri Region, in one of the most fertile areas and with the best soil quality in Albania and abroad. Agricultural products are cultivated by means of solar greenhouses and the open field production while applying GlobalGap standards. GlobalGap standards enable vegetable production free of residues, harmful to consumer's health and friendly to the environment.



SERVICES

Balfin Group activities in services category include a wide range ranging from immovable properties management to the giant spaces for the development of entrepreneurial activities. The services provided by Balfin Group include full professional systems that provide easy access for the individual consumers as well as the companies. The shopping center, logistic park, residences management, restaurants, etc. are some of the services offered by Balfin Group in Albania and the region.



Albanian Commercial Real Estate Management

ACREM - Albania Commercial Real Estate Management

ACREM manages Balfin Group's real estate properties for Albania. This company provides management services for commercial real estate as for malls and other commercial entities. Albania Commercial Real Estate Management currently manages 4 Trade Centers in Albania, Tirana Logistic Park and residential buildings.



Electro-Service

Electro-Service provides the best service for the maintenance and repair of electronic products. A full and dedicated staff of professionals helps the costumers at any hour of the day wherever they might be located. Maintenance and repairmen of electrical and electronic equipment is offered at the company's premises and as well at the clients' premises.



Foodway

Foodway, is the company that offers quality service in terms of bars, pizzerias and restaurants. Food Way is present in both shopping centers in Tirana, QTU and TEG, offering visitors cafeterias and restaurants with self-service of a high quality. Part of the Foodway is also Yamato, the only Japanese Restaurant in Tirana and one of the most visited too.

OTHER INVESTMENTS/PARTNERSHIPS

Balfin Group is open to collaborate with local or international partners and the results of this partnership are some of the best performing companies in Albania and the region. In the Groups portfolio of companies there are companies where Balfin Group is only an investor and doesn't manage them. We chose to become part of these companies even if we are not managing them because we believe in our partners' ability to develop these companies.



DigitAlb

Balfin Group is one of the shareholders in the digital platform that broadcasts 40 channels on terrestrial TV and 57 channels in satellite. DigitAlb started in 2004 and is among the first digital TV platforms in Europe, revolutionizing the Albanian broadcasting offering the latest movies, series, TV shows, documentaries, sport activities, children programs, music and entertainment productions, etc. All this in just one platform that now provides the maximum quality in High Definition being again among the firsts in Europe.
www.digitalb.al



Plus Communication

Balfin Group is one of the shareholders of Plus Communication, fourth operator of the mobile operator in Albania. PLUS represents the consortium which consisting of several Albanian successful companies in different business areas. The company provides mobile communication services in Albania starting from 2009 and is intended to make available excellent products and services.
www.plus.al



Fin-Al

Fin-Al is the first non-banking financial institution licensed by the Central Bank of the Republic of Albania that offers specialized products in the financing of purchases. With Fin-Al, the customers in Albania meet the needs for consuming products through a fast, simple and transparent financing.

Fin-Al is providing services to the leader companies in the Albanian market such as Neptun, Vodafone, AMC, Plus, EMIGRES and many others. Fin-Al has over 70 sale points in the country.



TBU-Tirana Business University

TBU-Tirana Business University is a university dedicated to Business Administration and Business Law in Albania.

"Tirana Business University", tries to fill in the need that business and economy have today for professionals of business administration and business law, equipped with contemporary knowledge and background to respond to new development conditions of the highly competitive global market. It started its activity in 2013 and has since grown to be a well reputed university in the country. This university has been established according to the most advanced and successful models of academic education, and teaching values of the best European Universities.

TBU values the partnership with Balfin Group not only in terms of financial support important in achieving its strategic goals in the future but also as an example of successful partnership of European dimensions. Besides being an inspiring model Balfin Group offers to the students of the university concrete internship opportunities as well employment possibilities in the different companies of the Group.



FINANCIAL HIGHLIGHTS

In the year 2014 thanks to the expansion and diversification of its investments portfolio, and a further consolidation of its operations, Balfin Group has nonetheless achieved a very successful performance.

The year 2014 remained a challenging year for the Albanian economy and the region. Thanks to the expansion and diversification of its investments portfolio, and a further consolidation of its operations, Balfin Group has nonetheless achieved a very successful performance.

Mane TCI successfully accomplished high level of sales in the real estate market albeit the many difficulties the construction sector is experiencing nowadays.

Albchrome, with the new management in place, grew to become an important contributor to the Group turnover. The NEPTUN's network excelled by performing better than ever and so proving that there are always ways of improving performance even when you are a consolidated company.

Year 2014 marked the expansion of the Kid Zone shops in Kosovo following the success in Albania. The first store opened the doors in Pristina in October 2014 and brought the Kosovo consumers closer to purchasing qualitative choices combined with competitive prices.

Mislped Albania represents a new investment of Balfin Group in the logistic sector offering high standards in complete cycle

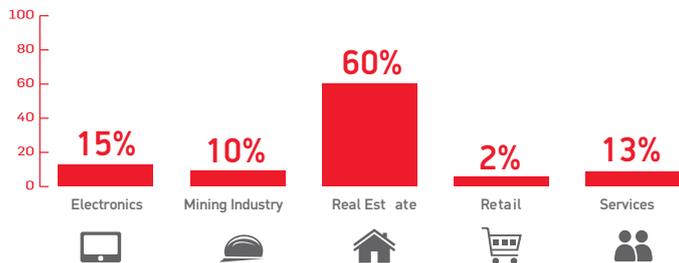


services starting from warehousing, distribution and transportation of goods to the points of sale for its clients based on the best practices of Mislpred Group.

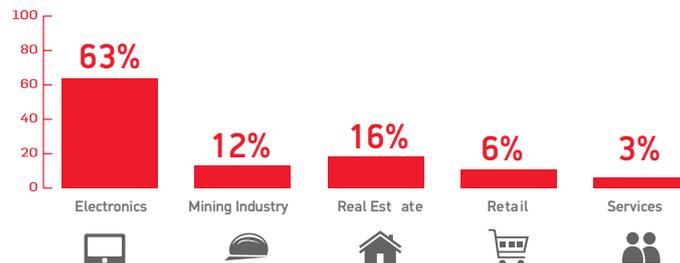
The support of Tirana Business University is a new area that Balfin Group views as an opportunity to contribute to human resources capacity building for the future.

Balfin Group is proud of its accomplishments in financial indicators during 2014. The group has an annual turnover of more than 500 million euros and expectations are that the same pace of growth shall be maintained for the coming year and consolidating its position as one of the most powerful Groups in the region.

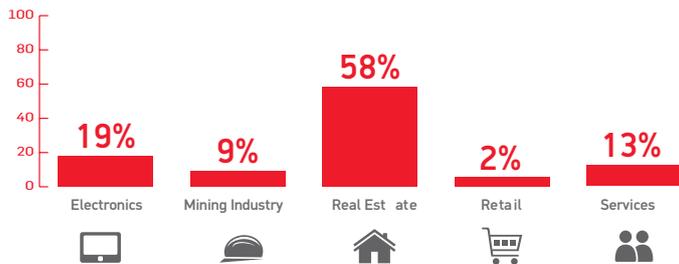
Total Assets 2014 by Industry



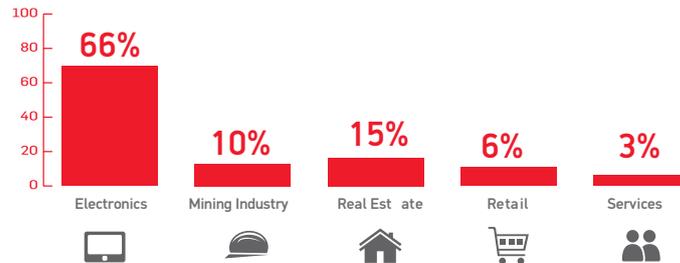
Turnover 2014 by Industry



Total Assets 2013 by Industry



Turnover 2013 by Industry



SOCIAL RESPONSIBILITY

Balfin Group is committed to promote higher social values and show care for community and environment. We believe that business growth must be accompanied by a parallel community development and social growth culture wherever it operates. Therefore, we always appreciate and take active care of social and environmental policies and application development projects throughout Group network structure.

We aim to make sure that our business activities weigh in as an investment in improving the social employment conditions, infrastructure, health care, education and culture in the communities in which we operate.

In light of modern globalization issues and environmental protection strategies, we consider it a special mission to consider these topics by assessing any potential impact during project implementation.

Balfin Group companies are not limited to providing jobs for local communities in which they operate but strive to make a positive impact in the lives of families and country. Our key pillars in social programs are:

- Environment
- Education
- Culture
- Health

HUMAN RESOURCES

We are among the largest employers in the private sector in Albania. In Balfin Group companies work more than 3,000 people. In our development strategy, relations with employees occupy a key role because they are the essential power for the successes achieved by the Balfin Group. In Balfin Group we have professionals from various fields. These experiences interlaced to us, professionalism with energy, responding effectively to any challenge.

Energy for the future: Balfin Group is always looking for qualified people to be part of the team to work in future projects. To participate in projects that will shape the future, Balfin Group seeks energetic people who know how to adapt to the largest group in Albania.

Work and Family: For Balfin Group the family is very important. Our employees have the opportunity of getting a balanced relationship between work and private life.

Representatives of employees: Balfin Group is very attentive on what employees think. For this reason are held frequent meetings with employee representatives, unions. Also, employees have the freedom to express themselves on the progress of work and for any inconvenience the Human Resource departments provide the optimal solution.

STUDENTS' INTERSHIPS

Balfin Group provides full or part time professional practice for all qualified students in all professional companies of the Group. The professional internship is a real contribution we provide for education and counseling of the future specialists and professionals.

Thus we perform one of the missions that we have set to ourselves, to contribute to the community. Our corporate social responsibility and contribution towards the community and society is a mission we take very seriously.

EMPLOYMENT OPPORTUNITIES

Balfin Group is continuously expanding through new projects and further developing and consolidating the actual ones. That is why we are always looking for professionals who have the energy, enthusiasm and knowledge necessary to join Balfin Group.

If you believe that you meet the criteria for being part of our staff can contact us in:
burime.njerezore@balfin.al



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