



CORPORATE PRESENTATION

BALFIN GROUP INTERNATIONAL PRESENCE



CONTENTS

04 01
WHO WE ARE

06 02
YOUR PARTNER

07 03
THE PRESIDENT'S
MESSAGE

08 04
ABOUT US

10 05
HISTORY-TIMELINE

12 06
MISSION
VISION & VALUES

14 07
GOVERNANCE

16 08
REAL ESTATE

04 09
RETAIL

10 10
MINERAL INDUSTRY

04 11
TOURISM INDUSTRY

04 12
AGRICULTURE

04 13
ENERGY

04 14
SERVICES

04 15
OTHER INVESTMENTS
PARTNERSHIPS

04 16
FINANCIAL
HIGHLIGHTS

04 17
SOCIAL
RESPONSIBILITY

04 18
HUMAN
RESOURCES

04 19
INTERNSHIP

04 20
EMPLOYMENT

BALFIN GROUP - Who we are



Services



Real Estate



Mineral Industry



Retail Trade



Investments



Tourism



Agriculture



Energy

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, energy 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, Dubai, Kosovo, Greece, Italy, Bosnia Herzegovina 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 3'000 people work in our Group companies.**
- We are present in Albania, Austria, Macedonia, Dubai, Kosovo, Greece, Italy, Bosnia Herzegovina 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 the mining and mineral business in Albania and the second largest in Europe.**
- Part of the Group is Mane TCI, **the largest company in the construction industry in Albania.**
- The group has diversified its portfolio with AgroCon Albania - **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.**
- **SPAR, the leading retailer in Europe, became part of Balfin Group in 2016.**
- **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:



▶ and more

THE PRESIDENT'S MESSAGE



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.

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 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
PRESIDENT

Balfin Group is in a continuous further expansion through exploration of new opportunities in other market segments using acquired market knowledge and professionalism.

Samir Mane

Balfin Group President



ABOUT

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.





Having started with trading of electronic devices, soon the Group managed to create **the largest network of electronics stores in Albania**, Neptun.



QTU revolutionized the way Albanians shop and is still the most popular and successful shopping center in Albania.



Foodway offers quality service in terms of bars, pizzerias and restaurants. Food Way is present in QTU and TEG.



ALCRED
FOOD PROCESSING CO

Alcred shpk has developed one of the largest residential and service areas in Tirana consisting of approximately 1,000 apartments with a total surface of 100,000 sqm.



Tirana East Gate is the largest shopping center in Albania with over 90'000 sqm and an investment of €54 million.

1993

2005

2008

2008

2011

2002

2005

2005

2007

2008

Balfin Group is present with projects in real estate development and management through Mane TCI

Fashion Group brought to Albania several popular brands of clothing such as Mango, Goldenpoint, Calliope, Springfield, Geox, Parfois, Okaidi etc.

Euromax marked the establishment of the first Albanian chain of supermarkets.

Albanian Commercial Real Estate Management provides management services for commercial real estate which include shopping malls and other commercial entities.

Elektro-Servis is designed to provide maintenance and repair for electronics and electric appliances.



Albanian Commercial Real Estate Management





Tirana Logistic Park is a €43 million pioneer investment in the logistics and warehousing business.



AlbChrome is the leader in the mining and metallurgy industry in Albania, in the Balkans and the second largest in Europe.



Carrefour Albania became the largest retail chain in the country, in a franchise deal.



AgroCon Albania operates in the field of agriculture.



AES operates in the field of importing, exporting, wholesale and retail trading of electricity.



Balfin is planning a major investment and an expansion of SPAR in Albania, thus making it the largest network of supermarkets.

2012

2013

2014

2014

2016

2011

2012

2013

2014

2015

Jumbo the largest toy store in the Balkans, became part of Balfin Group in a franchise deal with Kid-Zone.



This €68 million shopping center was developed in cooperation with the participation of international partners.



Milsped Albania is a JV company of Milsped Group and Balfin Group jointly present on the Albanian market in the logistics services area.



Tirana Business University, the only Business School in Albania, became part of Balfin Group in 2014.



Vala Mar Residences is a residential complex and the main recreational destination in the Hamallaj District at Gjiri i Lalëzit built by Balfin Group.



Green Coast Resort is the only High End Luxury Resort in Albania, located on Palasa Beach.



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 continues 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 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** CFO of Balfin Group
- 5** 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 the 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.

MANETCI

Mane TCI

ManeTCI is a company leader in the construction, investment and trade of development projects in Albania and the Balkan region. Founded in 2001, "Mane TCI" is specialized in commercial and industrial constructions such as shopping malls, residential buildings, social and cultural centers, industrial and civil engineering constructions.

We have constructed over :

314.380
sqm

gross space for
housing, commerce
and upbringing office

142.700
sqm

in shopping
centers.

200.000
sqm

total surface of
the first logistic park,
Tirana Logistic Park.

www.manetci.al



AMBASADOR 3

Ambasador 3

Ambasador 3 is a one-of-its-kind residential building with a total construction area of 32,300 sqm, and a total investment value of €17,390,832, completed on 2015.

The building of 23 floors above ground, two of which are used for commercial activities, and 4 floors of underground parking space, offers 24 hours full administration and maintenance services. Ambassador 3 is situated near the Artificial Lake of Tirana and few minutes from the city center.



www.manetci.al



Rolling Hills

Rolling Hills Luxury Residences is a luxurious gated community, the best in terms of construction standards and the first of its kind in Albania. This community has a total construction area of 212,000m² and a total investment value of €65 million.

This investment has 133 luxurious villas and includes four types of villas, ranging in size from 280 m² to over 1,030 m², with private porches which vary in size from 550m² to 2,000m², as well as a Club House and a Recreational Park.

“Rolling Hills Luxury Residences” is situated in the beautiful nature of Petrelë, Tirana.

www.rollinghills.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 a hub, which connects businesses throughout Albania and those of the region, especially from Kosovo and Macedonian! 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 – Univers Shopping Center

Balfin Group finished the construction of Univers Shopping Center in 2005. QTU is the very first shopping center in the history of Albania and its opening set off a major turning point in the retail system of the country by revolutionizing the way Albanians used to shop.

In 2006 the shopping center was expanded further. With a construction area of 47000 sqm, the center shelters more than 85 popular brands with stores worldwide and free parking for more than 800 vehicles.

QTU has welcomed more than 7.1 million visitors during 2015.

QTU remains an established and successful commercial hotspot as being adapted to the changing needs of the market and facilitating continuous improvement towards consumer experience.

www.qtu.al





85 stores

800 parking lots

47.000 m²

7.1 million visitors annually

TEG

tirana east gate

TEG – Tirana East Gate

TEG is the largest shopping center in Albania. With 150 stores and 2,000 parking lots, TEG is an attractive destination not only for Tirana, Elbasan but significantly for Kosovo too.

With a construction surface of more than 95'700 m², this shopping center represents a lifestyle destination. It 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, Massimo Dutti, Bershka, Pull & Bear and Stradivarius), Cineplex, SPAR etc. During 2015, TEG hosted more than 9.6 million visitors.

www.teg.al





150 stores **2.000** parking lots **95.700** m² **9.6** million visitors annually

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 and Macedonia.



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 and Kosovo. Neptun International consists of 21 stores in Macedonia and 6 stores in Kosovo. Offering the widest and most spacious new electronic equipment and appliances for consumers, Neptun is the market leader in Macedonia and Kosovo. 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 18 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 are LG, Samsung, Apple, Sony, Beko, Philips etc.

www.neptun.al

Neptun Macedonia

Neptun is on the Macedonian market since 1998. Today, with 21 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.

www.neptun.mk

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.

www.neptun-ks.com



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 2016, Jumbo opened its fifth store in Pristina, Kosovo.

Balfin Group with Jumbo is continuing its expansion in the Balkans with new shops being opened in Bosnia Herzegovina and is always looking for further expansion.





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. Fashion Group is supplying 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, TEG and QTU. Fashion Group is always growing and providing to the Albanian consumers the latest fashion clothing and brands which have and will add value to the Albanian market with quality, modern products and above all affordable prices. Fashion Group is always introducing new brands that together with prices are chosen specifically to suit the needs of the market.

Recently Fashion Group has reintroduced to the Albanian High End buyers Cortefiel -The Spanish trademark brand known for its great quality of products.

Currently Fashion Group manages 10 leading brands: Springfield, Geox, Parfois, Terranova, GoldenPoint, Okaidi, Mango, Prenatal, Carpisa and Cortefiel with a distribution in over 19 shops.





SPAR Albania

SPAR Albania became part of Balfin Group in June 2016. Balfin Group is planning a major investment and an expansion of SPAR hypermarkets and supermarkets in Albania totaling a number of 100 supermarkets and 10 new hypermarkets, thus making SPAR the largest network of supermarkets in Albania.

SPAR offers to customers quality and innovation with wider range of products. SPAR will set a new standard for the market in Albania and beyond. SPAR Albania is part of the SPAR International Network.

SPAR was founded in 1932 in Holland. It is currently present in more than 42 countries around the world including the continent of Europe, Australia, Africa and Asia. Every day 12,176 stores are visited by more than 13 million customers with a turnover of 33 billion Euros.

www.spar.al



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.

The Metalbulletin magazine, specialized in monitoring and publishing transactions prices for Ferrochrome and other metals, has ranked AlbChrome among 5 highest quality producers of High Carbon Ferrochrome worldwide.

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.al





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. AlbChrome has invested three million dollars turning such furnaces into double-level melting furnaces.

Today AlbChrome produces ferrochrome with high carbon of “premium” quality. Current production capacity is about 33’000 tons of ferrochrome a 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.

AlbChrome is investing \$ 5.8 million to develop traversbank of Klos, a project which is an important link in the closed cycle production-processing.

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 there will be added 6 new levels deeper to the mine, 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 Bual 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, it 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 Beach has been described by Lonely Planet as the best beach in Albania among the top five identified by this international media. Palasa region is one of the rare places that preserved the nature and heritage of ancient cities/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.

Green Coast is applying new structures and management concepts which were previously unknown in the Albanian market, such as Property Share, Renting Program and Property Management, by bringing innovation in management and offering to all customers an increase of the property value and a fast return on investment as well.

Green Coast will impact on changing perceptions of tourism management and property in coastal areas.

The resort is close to Vlora, 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





Vala Mar Residences

Vala Mar Residences is a residential and touristic resort and a recreational destination for individuals and families who wish to enjoy the nature, as well as seek security, construction quality and infrastructure. The residences of the community, including villas and apartments of various types, are located amidst the characteristic greenery of the area, and face the golden coast of Gjiri i Lalzit. Extending 2 km in the Adriatic coastline, Gjiri i Lalzit offers one of the most beautiful beaches in the Adriatic Riviera.

Vala Mar Residences combines the experience, professionalism and advanced methodology for the benefit of prospect residents, local community and touristic Albania. With a total construction area of 33,221sqm and a total value of investment of €25 million, the community development will finish in 2017. The community provides a variety of services, facilities and entertainment alternatives that ensure a pleasant stay. Also, the location of the community near the main cities in Albania, ensures the access to the main living facilities and commodities.

The location and further development of the infrastructure make Vala Mar Residences “the first station” in the Adriatic coast, as well as an oasis of tranquility.

www.valamarresidences.al

AGRICULTURE



AgroCon Albania

AgroCon Albania is a company which develops its activity in the field of agriculture. Such activities consist in the production of fresh vegetables in the protected areas and open field and, wholesale of fresh vegetables in Albania and abroad.

The company has been operating for the last 2 years and is growing fast. The first phase of investment, 5 million €, consist in setting up the largest greenhouses in the country with an extension of 10 hectares, 5 hectares of tunnels for raspberry/strawberries and 13 hectares of open field.

AgroCon Albania, aims to become one of the leading players in the field of investment in agriculture by requiring the application of the most advanced technology as well as setting a new standard in the country in this regard.

Agrocon Albania operates in accordance with the: GLOBAL GAP standards GGN:4056186669025

www.agroconalbania.al



ENERGY



Albanian Energy Supplier

Albanian Energy Supplier was founded in 2014. This company operates in the field of importing, exporting, wholesale and retail trading of electricity.

This company also offers its expertise in the construction, development and management of the facilities and systems of production, distribution and transmission of electricity.

Albanian Energy Supplier is a company specialized in the sale purchase and leasing of real estate, providing consulting services, engineering and technical assistance.



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 is the Albanian leading company in the real estate management. From the establishment in 2005, Acrem founded the standards and the best practices in the real estate management. The company currently manages three shopping centers in Albania and residential buildings.

www.acrem.al

ELEKTRO-SERVIS

Elektro-Servis

Elektro-Servis is the largest service provider of its kind in Albania and the region. It has exclusivity rights from the most renowned brands of the world (such as Samsung, LG, Philips, Huawei etc) to offer such services.

www.elektroservis.al



FOOD WAY

RESTAURANTS & BARS

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 Foodway is also Yamato, the only Japanese Restaurant in Tirana and one of the most visited too.



MILSPED

ALBANIA

Milsped Albania

Milsped Albania is a JV company of Milsped Group and Balfin Group. Milsped Albania is part of the Milsped Group, an international company with offices in Serbia, Croatia, Albania, Montenegro, Slovenia and Bosnia Herzegovina.



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. Fin-Al has recently received the license for lending activity. 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.

www.fin.al



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 this university concrete internship opportunities as well employment possibilities in the different companies of the Group.

www.tbu.edu.al

FINANCIAL HIGHLIGHTS

The year 2015 was very successful for Balfin Group by further expanding the investments portfolio and by strengthening the existing operations.

Mane TCI increased the level of sales in the real estate market. The construction of Green Coast Resort started in 2015, it is the only high end luxury resort located on Palasa Beach with its breathtaking seaside landscape. The next residences at the seaside is Vala Mar Residences with its villas and apartments of various types, located in the wonderful nature of Lalzi Bay and extending 310 m in the Adriatic coastline.

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

AgroCon Albania was established in 2015 with its activity in the field of agriculture such as construction of protected environments for the production of agricultural products, wholesale and retail of agricultural products in Albania and abroad.

AlbChrome continues to be financially, operationally and strategically strong, and poised for growth.

KidZone achieved a very successful performance in both countries Albania and Kosovo.

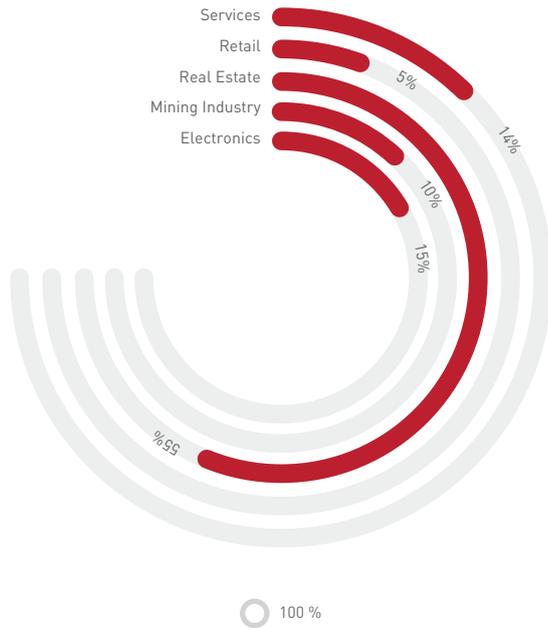
ANNUAL TURNOVER
500.000.000
EUROS

Neptun is the largest network of electronics stores in Albania and successfully operates in the neighbouring countries with yet another extraordinary double digit growth in turnover.

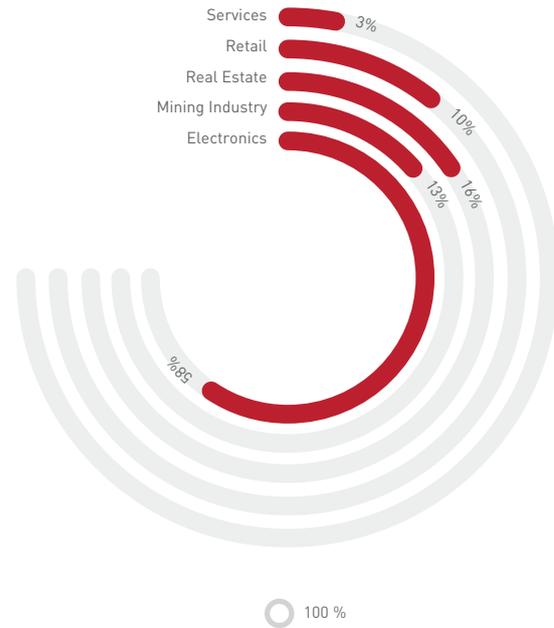
Balfin Group proudly announces the successful financial results of the year 2015.

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 not only in Albania, but in the whole region.

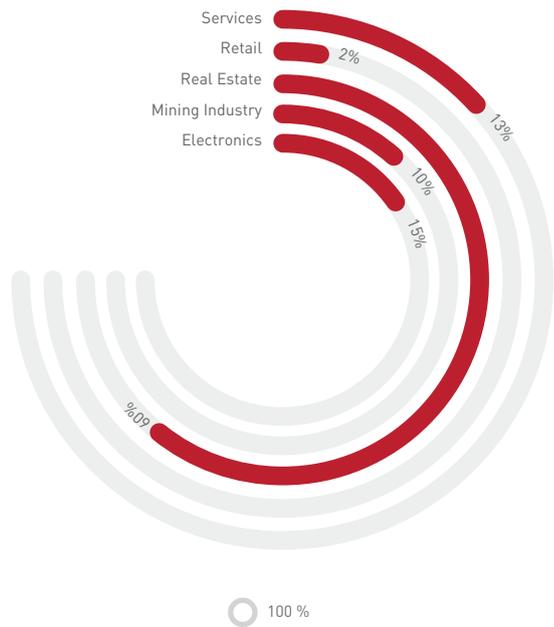
Total Assets 2015 by Industry



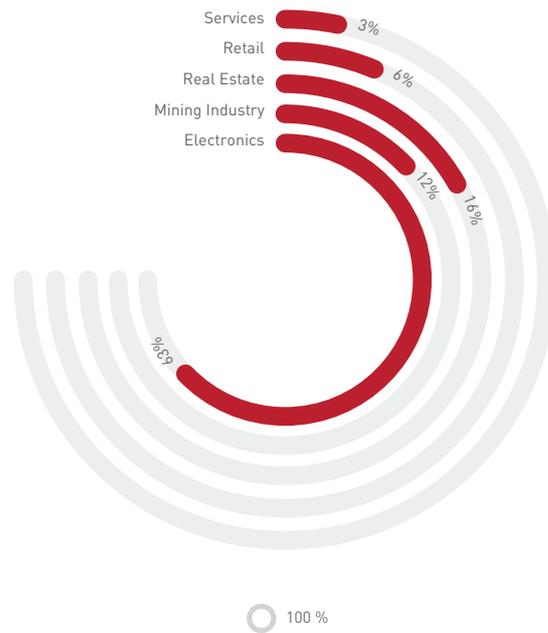
Turnover 2015 by Industry



Total Assets 2014 by Industry



Turnover 2014 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.

Balfin Group is part of the Albanian CSR Network where Neptun Albania is a member of this network.

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.

Investing in our employees' professional development has made their promotion a continuous practice in Balfin Group's companies. As a Balfin Group employee, you will have the possibility to grow in your career and to evolve professionally thus giving your continuous contribution towards the Group's further progress.

WE LEAD EMPLOYEES AND BUSINESSES TO SUCCEED!

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.

Professional Development & Experience Sharing

Balfin Group is invested in the professional training and development of employees. Professional agencies are hired to offer their services in technical-professional training or in leadership, managerial qualities, specific fields, etc., developing further the CSR processes as part of these trainings. For all employees that are devoted at work, are high performers and demonstrate quality and potential for development, we offer concrete plans enabling their guidance towards achieving objectives. This process takes place in a diversified environment which can be the classroom, or on the job training. At the same time, during such processes, employees have the possibility of interacting and sharing experiences, giving and taking ideas, offering solutions, etc.

CAREER DEVELOPMENT AND PROMOTION

Balfin Group, due to its very strong investment power and diversified portfolio, offers for the employees a secure and sustainable work environment with very positively differentiated working conditions and benefits package from other employees and above all, a great progressive opportunity for career development and advancement. The Group is always looking for very qualified individuals to be part of our team, and for those employees who are high performers and demonstrate dedication, will and potential, offers the possibility of career and increasing benefits.

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 necessary energy, enthusiasm and knowledge to join Balfin Group.

If you believe that you meet the criteria for being part of our staff, you can contact us in:

burime.njerezore@balfin.al

STUDENTS' INTERNSHIPS

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.





Street 'Papa Gjon Pali II', ABA Business Center, 11th Floor, Tirana, Albania

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info@balfin.al / www.balfin.al