



# Group Overview

February 2012



# Group Introduction



## Major Employer

- Over 2500 Afghans

## Major Investor

- Commitment: reinvestment in Afghanistan
- Focus on large-scale opportunities
- Strong, diverse international partner relationships

## Strong Management

- Diversity: Afghans, Europeans, North Americans, Middle East

## In-country Expertise

- Core team in situ >5 years
- Proven understanding of local challenges

## Strong Performance

- Y-on-Y group-wide growth >20% for last 5 years
- Sustained growth while pioneering investments in nascent sectors



# Group Introduction

SMN Investments is founded on one guiding principle:  
offer customers the highest quality products and  
services

Commercial activities includes:

- Insurance
- Mining
- Retail
- FMCG
- Fuel Supply & Distribution
- Construction Services
- Healthcare
- Logistics & Procurement Services



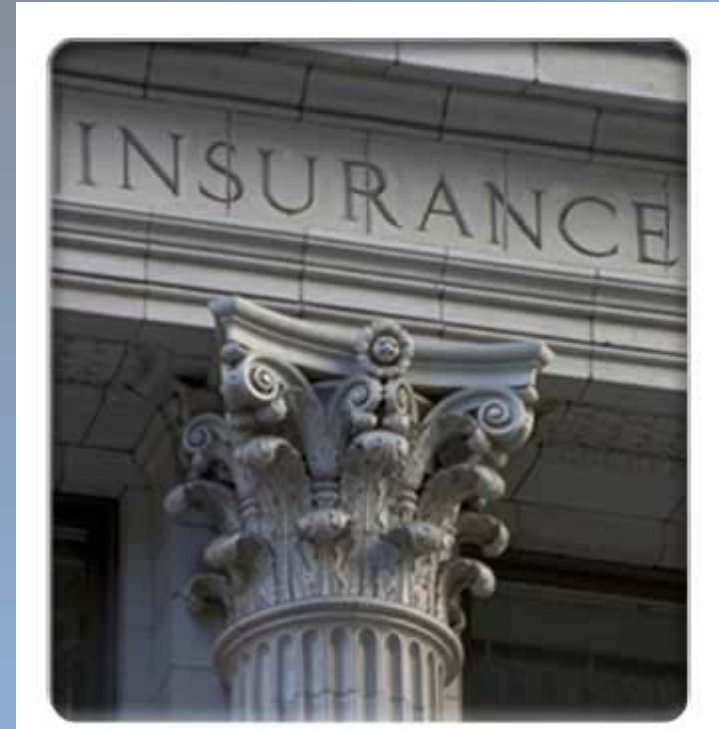
# Commercial Insurance

ICA's commercial insurance snapshot:

Insurance for businesses and organizations with the most reliable reinsurers in the international market.

Clients include major MNCs and the largest Afghan corporations.

Extensive coverage in every major sector with over US\$15 billion in total coverage over last 2 years.



# Mining

Our mining group has secured one of two gold mining licenses offered by GIRoA/MoM.



Afghan Gold & Minerals Company is a partnership between SMN international mining investors.

Exploration activities commenced in summer of 2011.

Natural resources sector activity will be a core focus of SMN Investments over the long-term





# Retail

Finest Superstores owns and operates a chain of high-end grocery stores in Kabul, soon to be expanding throughout Afghanistan.



- Fresh and Frozen Foods
- Fruits and Vegetables
- Dry food products
- Bread products
- Beverages
- Small appliances

Finest will launch a major expansion on retail and wholesale levels in 2012.



# Retail

In early 2011 Finest Superstores will begin investing in key areas that allow for vertical integration

Phase 1: Pilot store

March 2007

Phase 2: Full-scale demonstration

August 2010

Phase 3: Warehousing, systems, wholesale, hypermarket, online

Feb 2012- Feb 2013

Phase 4: Processing and vert. int., retail expansion (supermarkets, express), regional warehousing

Feb 2013-2015

Investment

\$1 million

\$4 million

\$34 million

\$110 million



# FMCG

SMN  
Investments

Partnerships for Peace and Prosperity

Arco Group currently generates over \$15 million per month in turnover.

Arco is the largest distributor of pre-paid telecom minutes in Afghanistan.

Arco is the exclusive distributor of AWCC throughout Afghanistan.

Arco is also one of the major distributors of pre-paid minutes for Etisalat.

etisalat 

Afghan Wireless  
Connecting Afghanistan



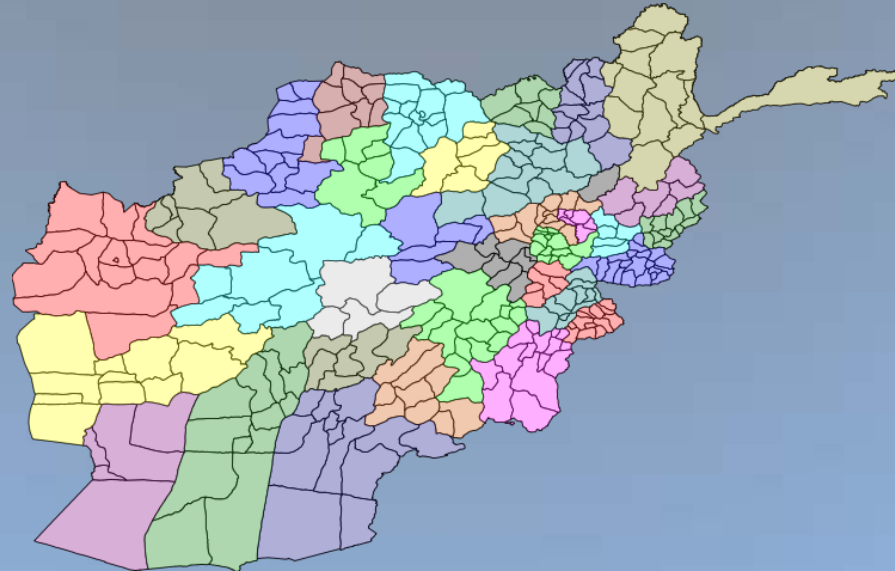
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# Fuel Supply & Distribution

Fuel deliveries to every province in Afghanistan,  
including over 1500 locations in 174 districts



Annual sales of over 120 million liters

Equal balance of commercial and USG/US Military



# Fuel Supply & Distribution



- Storage -1: 4,000 MT Underground Fuel Storage Facility - Kabul
- Storage -2: access to 40,000 MT Fuel Storage Facility - Kabul
- Storage -3: access to 60,000 MT Fuel Storage Facility – Hairatan
- Storage -4: 20,000 MT Fuel Storage Facility – Hairatan

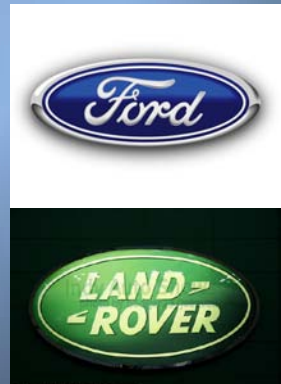
# Automotive

We are the exclusive authorized provider of Land Rover vehicles in Afghanistan since early 2010.

Discussions are active with Ford Motor Company for an exclusive agency for all their vehicles

- In partnership with RM Asia

We offer repair and maintenance through RM Asia's world-class service center in Kabul.



# Construction

## Construction/Professional Services:

- Planning and surveying
- Construction engineering
- Project management and scheduling
- Material supply

## Recent project completion: bridge for US Army

- Most challenging area of Afghanistan





# Healthcare – Hospital

After \$1 million in startup investment, Matab Hospital will offer the highest standard available in Afghanistan

Matab Hospital will offer patients both:

- Services that are currently unavailable in Afghanistan
- A higher quality of services in general

The facility is scheduled to open in late 2010, initial service offering will include:

- 25 beds for in-patient care on opening
- Electro Cardiogram capacity & 2 fully-equipped operation theatres
- A range of surgical capacities
  - 2 fulltime surgeons on-staff
  - 7 visiting surgeons
- Internal medicine and on-site diagnostic capabilities
- On-site blood testing and analysis
- Certified pharmaceutical products





For more information, please contact:

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