



among the top FMCG companies.

Saleh Shokerat
Chairman / Founder

Since its inception in 1978, Injaz Group has mobilized hundreds of highly skilled labor, salesmen, and marketeers to re-think the future of the FMCG business as we continue to breed change in the sector. We are humbled that our companies in Jordan and Iraq have grown to become

change the trajectory of suppliers at their most critical inflection points,



Wael Shokerat
Co-Founder/CEO

In our undertaking thus far, we've connected with and engaged in work with more than 100 local and global suppliers. We have said this before and will say it again now, Jordan and Iraq face a once-in-a-lifetime opportunity to lead in FMCG space in the region on account of a number of important geopolitical, social, and economic factors.



WHO

ARE WE?

Injaz Group is one of the main leading Fast Moving Consumer Goods (FMCG) Distribution companies in Jordan and Iraq.

Our main sector is food brands, along with non-food brands with a huge market share. The company was founded in 1997 and has seven companies under its umbrella, which cover different divisions as the following:

FMCG Distribution in Jordan: International Experts Group for Trading and Investment (IEG), and Injaz Supply and Distribution Company

FMCG Distribution in Iraq: Khairat Al-Qaryeh Company for Foof Trade, and Azooqa Company for General Tarde

Fashion Rental: Lombardia for Garments & Luxurious Fashion

Manufacturing: Sadaf Food Industries

Logistics: Rama Storage and Logistics Servives Co.

OUR MISSION

To engage with our clients by listening carefully to their needs, and empowering them with end-to-end, high quality FMCG products, at their doorstep. While ensuring best distribution practices, in a repeatable, time-based, and cost-effective manner that will achieve concrete business benefits.

OUR VALUES

Emanating from earnest and deep-rooted our passion ever since our inception 4.5 decades ago, in 1978 to provide our customers in Jordan and Iraq, with the best-in-class food and non-food FMCG products, on-time and within budget. Chief among the differentiating aspects of any company is the underlying philosophy for its name and logo. These are the tenets that distinguish one company from another. The logo carries within it the company's message, values, morals, and professional conduct, as well as its positioning, branding, and the trust it has acquired over the years.

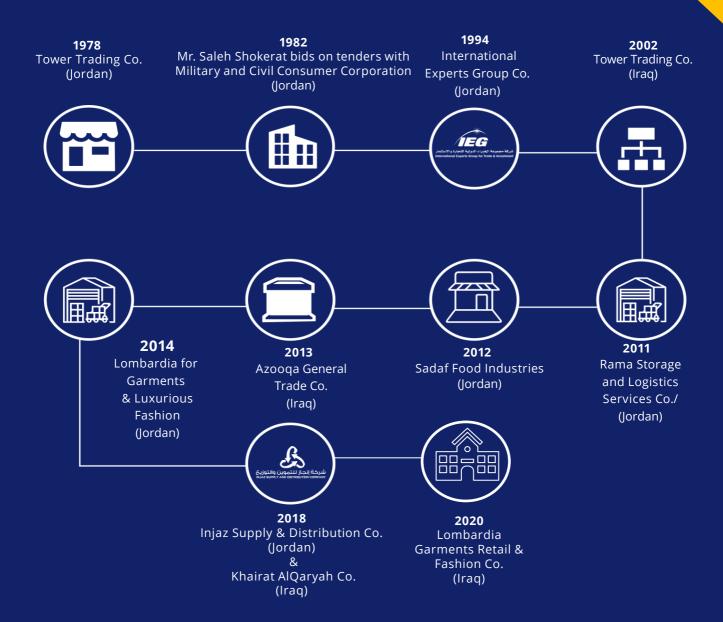


To be the best value-added high-quality FMCG distributor in Jordan and the region, while remaining up to date with changing customer needs, new distribution methods and true to our teams who got us here in the first place.

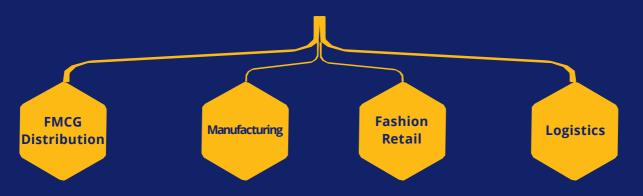
WHAT DO WE DO?

- We specialize in importing and distributing FMCG products.
- We are considered among the top FMCG distributors that supplies food & Non food products to the traditional trade.
- We have built with the professional and loyal support of its principals and customers strong market shares across different FMCG categories.
- For the past 45 years, we have built and acquired the necessary know-how and skills to serve the needs of the Jordanian and Iraqi consumers.
- We are a multi-functional team that is continuous in motion and works in close contact with the customers development teams, finance personnel, and supply chain are always ready to respond to any queries and continuously explore different concepts, solutions, or scenarios for any given situation.
- Our resources are deployed per trade segment as well as per geographic area.

ESTABLISHMENT OF THE GROUP



GROUP DIVARICATION





IT INFRASTRUCTURE



SAP

SAP ERP is an enterprise resource planning software developed by the German company SAP SE. SAP ERP incorporates the key business functions of an organization.

SAP enables us to manage our critical business functions across sales, distribution, financials, manufacturing and customer relationship.



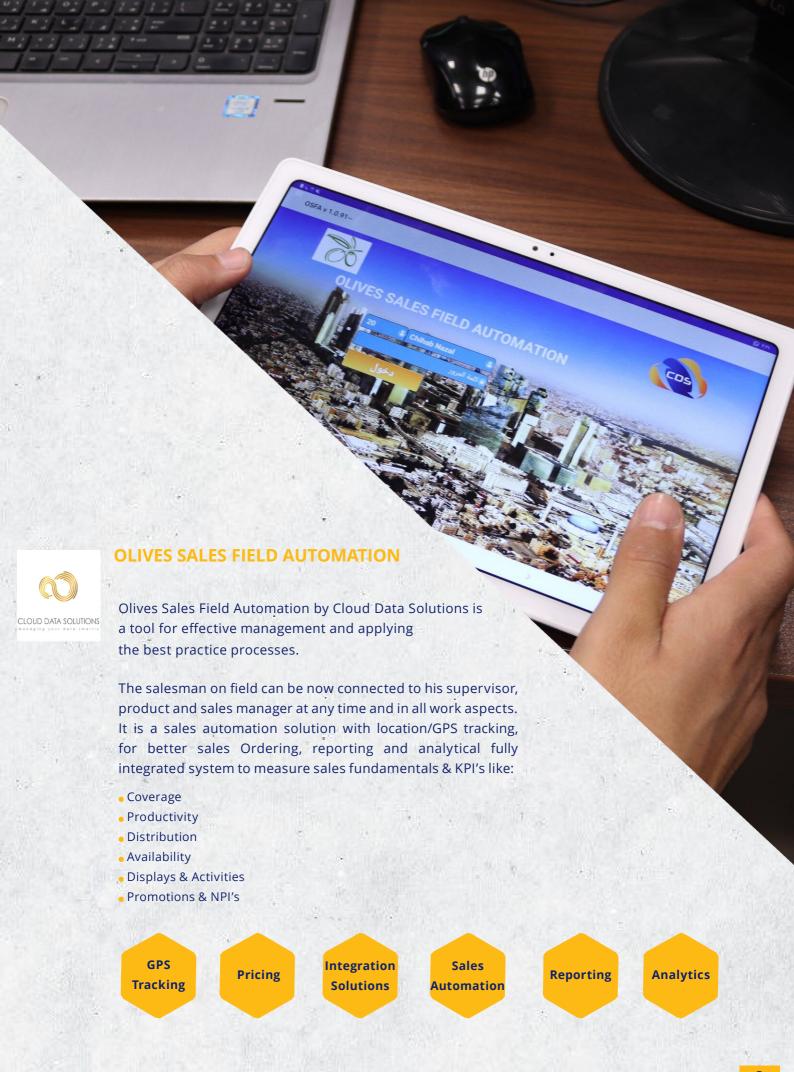


MERCHANDISING & FUNDAMENTALS TRACKING (EYE)²

EYE2 tracks & acts on our in-store brands' performance to optimize execution at point of sale by capturing all sales fundamentals:

- OSA
- oos
- sos
- Pricing





CORPORATE SOCIAL RESPONSIBILTY

Holding our corporate responsibility at our core, each year we carry our role of giving back to the community close to us, partnering with KHCC (King Hussein Cancer Center) to help make kids' wishes come true has been the highlight of our year.













OUR

CERTIFICATIONS

Our companies have received several important and outstanding certifications throughout the years

We obtained the certificate of The Golden Investor from both Jordan Food & Drug Administration (JFDA) and Jordan Customs, JFDA Red lane targeting is reduced by 10% -20% for food imports.





We are given priority upon collecting the samples, customs inspection, and documentation review.

Samples are given priority at JFDA lab test analysis and results.

Some other benefits that are granted to the trader based on his commitment to the Golden List requirements:

- Pre-clearance services.
- Green lane granted.
- Quick release of goods before completion or creation of The customs declaration.



FINANCIAL PARTNERS

Capital Bank

Capital Bank has grown to become one of the top financial institutions in Jordan, offering the Jordanian market a comprehensive set of commercial and investment banking services and solutions tailored to the needs of individuals and corporate clients alike.



Safwa Islamic Bank

Safwa Islamic Bank offers comprehensive banking solutions for companies and institutions of all sectors and sizes in accordance with Islamic Sharia teachings. It also offers its corporate clients advanced e-services to manage their accounts anytime, anywhere.



Bank al Etihad

Bank al Etihad, previously known as Union Bank, is a Jordan-based financial and banking services institution, established in 1978 as a public shareholding company, with a paid up capital of JDs 160,000,000; a capital base in excess of JOD 270 million and a capital adequacy ratio of 14.72%.





The Housing Bank For Trade & Finance

Housing Bank was established in 1973 as a public shareholding limited company with a capital amounting to half a million JD. The primary focus of the Bank was to provide housing finance, and hence the name.



Islamic International Arab Bank

Islamic International Arab Bank is a Jordanian bank that exercises its banking operations in accordance with the provisions of Islamic law in Jordanian, Arab and Islamic countries.

البنك المحربي الاسلامي الدولي ISLAMIC INTERNATIONAL ARAB BANK

FINANCIAL PARTNERS

National Bank of Iraq

National Bank of Iraq and Capital Investments are part of Capital Bank Group and they provide a wide range of products and services to Jordanian companies looking to invest in the Iraqi market, starting from opening a Bank account at the National Bank of Iraq, providing Cash Management Solutions through Online Banking, granting Banking facilities. In addition to Capital Investments which offers financial Investment advisory, services, and solutions to their clients to cater to their business needs.



Bank of Baghdad

The Bank of Baghdad is a member of the Kuwait Projects Company (Holding) and has a presence in the Middle East and North Africa. A group of seven partner banks in Iraq, Syria, Algeria, Jordan, Tunisia, Kuwait, and Bahrain.





Arab Bank

Arab Bank's successful journey throughout the last nine decades has given rise to one of the largest Arab banking branch networks in the world, with over 600 branches.





JORDAN MACRO ENVIRONMENT

The Jordanian economy has been severely impacted by the refugee influx and grown increasing dependence on international grants that followed the Syrian and subsequent refugee crisis

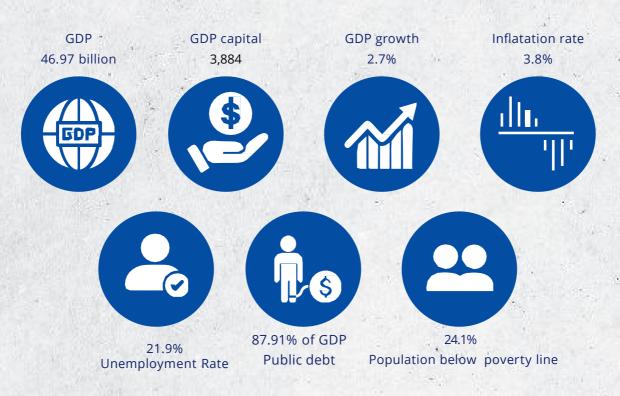
GDP in Jordan is expected to reach 46.97 USD Billion by the end of 2023, according to Trading Economics global macro models and analysts expectations. In the long-term, the Jordan GDP is projected to trend around 48.38 USD Billion in 2024 and 49.93 USD Billion in 2025, according to Trading Econometric models.

Breakdown of Economic Activity By Sector	Agriculture	Industry	Services
Employment By Sector (in % Total Employment)	3.2	25.1	71.7
Value Added (in % of GDP)			
	5.3	29.2	65.5
Value Added (Annual % change)			
	2.9	1.5	2.6

ENVIRONMENT AND ECONOMY

POLITICAL & ECONOMIC ENVIRONMENT

- Stable but sensitive to the political situation in the neighboring countries.
- Inadequate supplies of water and oil.
- Debts, poverty, and unemployment are fundamental issues. Privatization, trade liberalization, membership in the WTO.
- Association agreement with the EU and a free trade accord with the US.



MARKET POTENTIAL

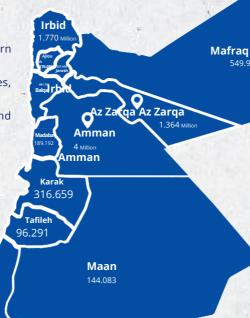
Northern Jordan

28% of the population:

The two most important cities in Northern Jordan are Irbid and Zarqa.

High population, high number of groceries, low to very low purchasing power.

Main targeted market for counterfeits and parallel imports.



Amman and Center

63% of the population:

This represents the most significant part of the sales especially the western part, due to higher level of income and education.

Most important accounts are concentrated in this area.

Aqaba

The newly formed special economic zone is still not matured.

Big economic expectations due to customs exemptions.

Southern Jordan

9% of the population:

The most important cities in Southern Jordan are Tafileh, Karak and Maan. Low population, very limited purchasing power.

Marginal Importance to the business.

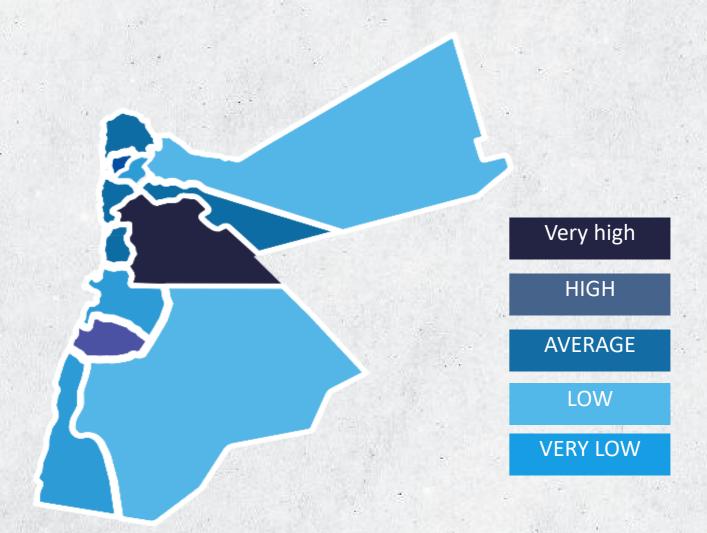
BY HOUSEHOLD EXPENDITURE SPLIT BY

Aqaba

Aqaba 188.160

Gover Population (000's) norate		Percent of Population	Percent of Consumption	
Northe	2424.00			
rn Region	3181.89	29%	24%	
Irbid	913.20	19%	16%	
Ajlun	262.09	2%	2%	
Jarash	75.22	3%	3%	
Mafraq	21.59	6%	4%	
Central Region	6.20	64%	68%	
Balqa	1.78	5%	6%	
Madaba	0.51	2%	2%	
Amman	0.15	42%	47%	
Zarqa	0.04	14%	14%	
Southe rn Region	1206.00	8%	8%	
Karak	346.00	3%	4%	
Tafiela	99.00	1%	1%	
Ma'an	290.00	2%	1%	
Aqaba	800.00	2%	2%	
Total Jordan	11086.00	8%	8%	

AMMAN, IRBID, AND ZARQA 75% OF POPULATION, 76% OF CONSUMPTION



1 OUT OF 3 JORDANIANS BELONG TO THEA/B/C SEC CATEGORIES

Population by Social-Economic Class

Segment A: 1.2MM (11%)

Segment B: 0.9MM (8%)

Segment C: 1.8MM (16%)

Segment D: 3.5MM (32%)

Segment E: 3.7MM (33%)

Source: Euromonitor, Jordan Income & Expenditure 2017



We provide a full-service model within our facilities including fleet, warehousing and storage, copacking, and highly skilled labor.

Distribution Fleet & WAREHOUSE CAPACITY



Fleet

Total of 140 Vehicles:

62 Distribution Trucks
78 Cash Van

Coverage Ratio:

- 3,600 people per vehicle
- 310 km2 per vehicle
- Average customer service
- Time =18 hours



Warehouses Capacity

A total of 38,800 Pallets Position of Storage are split as follows:

- 35,400 PP of dry storage
- 3,500 PP of chilled and frozen Shuttle and Selective
- Racking System
- Solar System Satellite
- Warehouses in North and South Warehouse management system

Advanced in-house Co-Packing Facilities

Different 3 machines for co-packing each does a different kind of promotions shrinking and offers followed by labor work.

Produces 20,000 offers per hour.





Staff

Over 600 employees in Jordan.

Focusing on Team Capabilities Building in:

- Career Pathing Fast Tracking
- Capabilities Improvement Team
- Building Succession Planning
- Training Negotiation Skills
- Key Account Management Finance for Non-Finance
- Senior Management Development

DISTRIBUTION

We in our FMCG companies distribute to cover all the main channels across Jordan including:



KEY ACCOUNTS

We cover all key accounts and hypermarkets in Jordan:





















WHOLESALE

Reaching more than 200 wholesalers in Jordan.



SUPERMARKETS

Reaching to more than 500 supermarkets, in Jordan.



GROCERY STORES

Reaching more than 9,000 grocery stores all across Jordan.



ONLINE STORES

Including several B2C mobile and website applications in Jordan.









MILITARY AND CIVIL SERVICE CONSUMER COOPERATION

Reaching to all 170 Military and Civil Consumers Cooperations across Jordan.





المؤسسة الاستهلاكية المدنية Civil Service Consumer Corporation





FMCG

PARTNERS - JORDAN

As our main operations in Jordan are within the FMCG industry, we partnered with wellreputed suppliers from all around the world within our Distribution arms.







































CLEAR







sunsilk **Signal**

































LOMBARDIA JORDAN



LOMBARDIA is registered in the Jordanian Ministry of industry and Commerce, since 2005. Members in Amman chamber of commerce with clean annually Updated tax records.



STORES







STORES

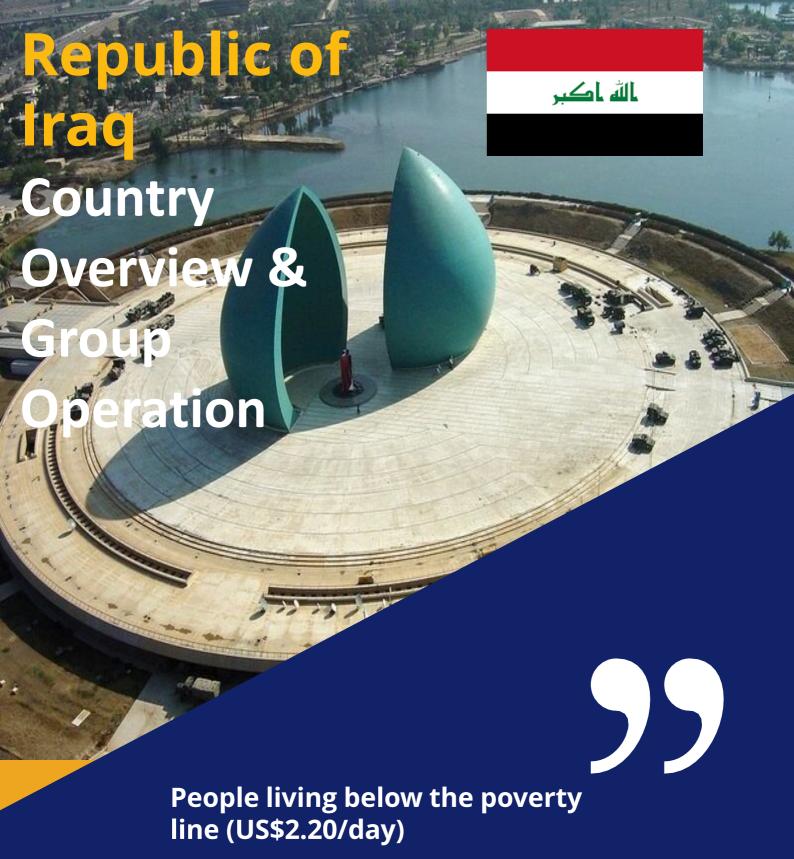






COMING SOON





The poverty rate in Iraq was **25% (11 Million People)** in 2022, according to the Ministry of Planning.

IRAQ MACRO ENVIRONMENT

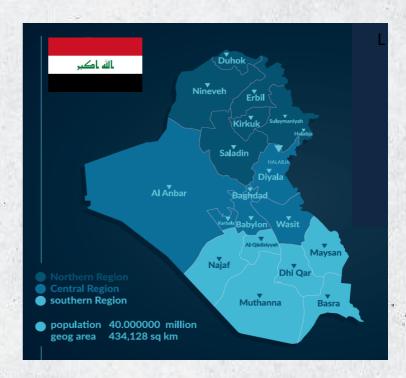
Area

Total: 434,128 km2 Land: 433,178

km2 Water: 950 km2

PEOPLE & SOCIETY

Population 40,231K (July 2021 est.) Population Growth 2.06% (2021 est.) Ethnicity Arab 75-80%, Kurdish 15-20%, other 5%



Political:

Iraq is a federal parliamentary representative democratic republic. It is a multiparty system whereby the executive power is exercised by the Prime Minister of the Council of Ministers as the head of government and the President of Iraq, and legislative power is vested in the Council of Representatives.

The northern autonomous province, Kurdistan Region emerged in 1992 as an autonomous entity inside Iraq with its local government and parliament Iraq consists of 19 governorates.

General Environment:

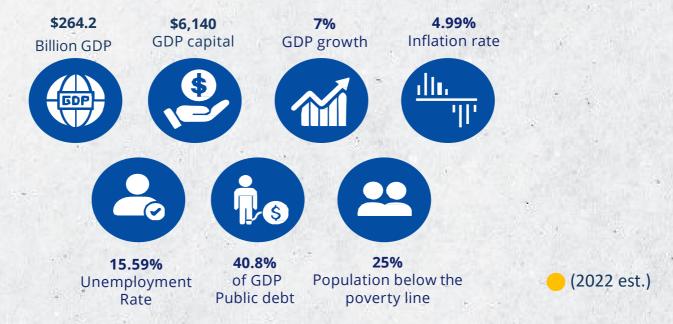
Iraq is a Challenging market with all the political instability, lack of legislation, weak banking system, and weak infrastructure (Roads, Electricity...etc.). Iraq will face a severe water issue next summer season.

Our group has been able to adapt and tackle all challenges with a deep understanding of the environment, well-connected shareholders, and definitely with our resilience and perseverance to succeed.

Our group's vision is long-term, thus capitalizing on our financial strength and know-how to establish an industrial conglomerate to serve the local needs with a multinational quality.

ECONOMY

Economic Overview oil-dependent Middle Eastern economy; COVID-19 disruption and domestic economy fragility post-US presence; poverty increases; currency devaluation leading to inflation; import-dependent for most sectors. Industries: petroleum, chemicals, textiles, leather, construction materials, food processing, fertilizer, metal fabrication/processing Agricultural products - wheat, barley, dates, tomatoes, rice, maize, grapes, potatoes, rice, watermelons



Population Density by city

		The second second	R. A. P. L. D. W.
CITY	Area KM	Population •	% -
Al Anbar	138,501	1,934,137	4.80%
Muthanna	51,740	896,620	2.20%
Nineveh (Mosul)	37,323	1,979,550	4.90%
Najaf	28,824	1,617,409	4.00%
Saladin	24,751	1,804,884	4.50%
Basra	19,070	3,254,613	8.00%
Diyala	17,685	1,793,239	4.40%
Wasit	17,153	1,583,640	3.90%
Sulaymaniyah	17,023	2,212,438	5.50%
Maysan	16,072	1,233,143	3.00%
Erbil	15,074	1,993,523	4.90%
Dhi Qar	12,900	2,317,238	5.70%
Kirkuk	9,679	1,780,328	4.40%
Al-Qādisiyyah	8,153	1,537,062	3.80%
Duhok	6,553	1,699,404	4.20%
Babil	5,603	2,248,536	5.60%
Karbala	5,034	1,420,618	3.50%
Baghdad "Capital"	4,555	8,925,441	22.10%
TOTAL	435,693	40,231,823	



Solid infrastructure and commercial structure that serves all Iraqi regions & channels by focusing on direct reach & appointing the right Sub-distributors.

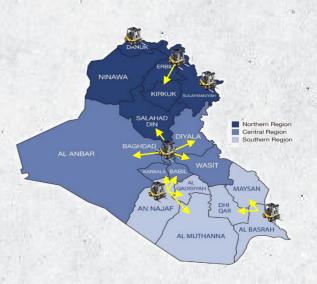
MARKET INSIGHTS

 Iraq's market is predominantly traditional, with a growing modern trade business.

Type 2: Type 5: Type 1: Type 3: Type 4: Type 6: **Traditional Trade Organised** Highly **Forming Advanced** Concentrated **Fragmented Dominated Hybrid Market Hybrid Market** Market Market Market Market Up to 25%MT 100% General Up to 10%MT Up to 50%MT MT up to 75%MT **Modern Trade** & 90%GT & 75%GT & 50%GT & 25%GT Trade (GT) (MT) > 75%

Our Direct Distribution (6 Branches)

Direct distribution through 6 branches including Baghdad, Basra, Najaf, Dohuk, Erbil & Sulaymaniyah.



	Universe	Coverage	% Numeric	Active Distribution (once/month)	%
Super- markets	320	320	100%	320	100%
Large Groceries	2,133	2,133	100%	2,033	95%
Small Groceries	27,329	5,800	21%	4,756	82%
Wholesale	1150	490	43%	406	84%
Total	30,904	8,743	28%	7,515	86%

Distribution Fleet & WAREHOUSE CAPACITY



Fleet

Total of 120 Vehicles:

- 32 Distribution Trucks
- 55 Cash Van



Warehouse and Storage

A total of 17,500 Pallets Position of Storage are split as follows:

- 12,500 PP of dry storage.
- 5,000 PP of chilled & frozen.
- Shuttle and Selective Racking System.
- Warehouse management system.



Staff

Over than 700 employees in Iraq. Focusing on Team Capabilities Building in:

- Capability building.
- Best-in-class execution.
- Deep market understanding and know-how.
- Career Pathing Fast Tracking.
- Capabilities Improvement Team Building.

FMCG PARTNERS - IRAQ

We partnered with well-reputed suppliers from all around the world within our four companies.









Exeter









Rexona











Unilever













TRESemmé

















LOMBARDIA
For Garments & Luxurious Fashion

LOMBARDIA IRAQ



GOING GLOBAL

Lombardia has been considering taking it's business to the next level by expanding internationally. In 2020 Lombardia has started the expansion in Baghdad and by the end of 2021 we had more than 6 brands affiliated to us, two of which are new addition to our brand mix.

All those brands were incorporated under a new subsidiary company called Brands Corner In 2022 the expansion took it's place in Irbil as well and 4 stores were opened.

16

180

EXPERIENCE

BRANDS OPERATING IN IRAC

CORNELIANI
harmont&blaine Corneliani











CARUSO



Guy Laroche



























COMING SOON







Levant Restaurant (Erbil –Empire)



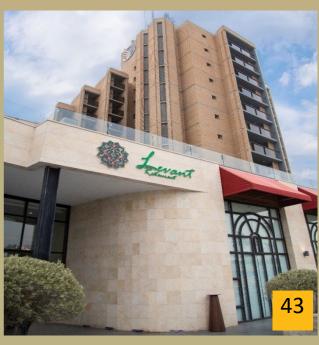




Levant Restaurant (Baghdad –Rotana Babel Hotel)







Meat Moot Smoking Restaurant (Erbil – Bakhetiari)







Marouf Cafe (Baghdad -Rotana Babel Hotel)

















Nafeesah Sweets Factories

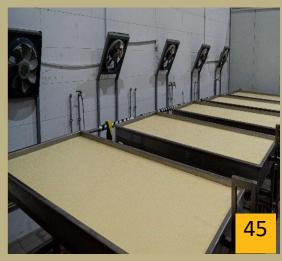














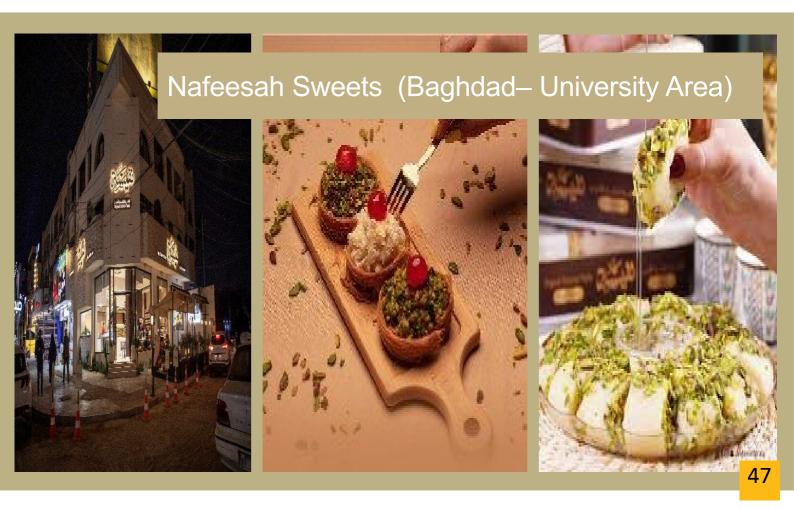
Nafeesah Sweets (Baghdad- Dream Mall)













Three Floors, Three Worlds. Discover distinct culinary realms (Bloom, Aoi, and B-Lounge) in one infinite journey

























COMPANIES IN IRAQ

GREEN IRAQ CO. (GICO)

Al Qerat is the owner of the GICO manufacture and the distributor of Fritolays, Cheetos and Doritos products in Iraq, brands owned by PepsiCo Company.

Manufacturing and Sales distributers activities are independently managed through Iraq Operation office and monitored by Al Qerat's offices in Jordan and Iraq. This division employs around 300 sales staff members, and around 300 manufacturing staff members. It also owns more than 250 distribution vehicles with around 12 warehouses of different sizes amounting to 25,000 square meters spread around Iraq.











PEPSI BOTTLING:

Al Qerat is the single largest shareholder and owner of shares, in Pepsi Baghdad company which is the licensed bottler for PepsiCo international in the middle part of Iraq, one of the largest industrial companies in Iraq and region.

The company is the manufacturer and distributor of Pepsico products, as a public shareholding company listed on the Iraqi Stock Exchange. In addition, the company has more than 800 staff members with 680 distribution cars in Iraq.

COMPANIES IN IRAQ

MAZAYA TOBACCO CO. (MTO)

Al Qerat owns Mazaya molasses brand and company which made of high-quality French tobacco distributed in different countries around the world.

MTO group has manufacturing a distinguished brand of Molasses under the trade name of MAZAYA™ in 2010. The brand has a variety of unique European flavors and Premium French Tobacco and inspired packaging design giving it a competitive edge in the market. The brand now has over 50 flavors and assorted sizes and packaging of 25g, 50g, 200g, 250g, 500g, 1 kg, and 5kg.The company has two factories in Jordan. In addition, Mazaya is now available around the world. The product is directly distributed in Iraq, Jordan, Lebanon, Europe, eastern Europe, USA, Brazil and GCC countries with its own distribution fleet, staff members, and regional offices.



IMPERIAL TOBACCO CO.(ITO):

Al Qerat is the owner of ITO company that manufactures and is the exclusive distributor in Iraq for Imperial Tobacco Group products , the fourth largest tobacco company in the world.

Al-Qerat distributes the following brands: "Cohiba",
"Monte Cristo" "Romeo and Juliet" "Davidoff",
"Gauloises", "Gitanes" and "West". The company also
distributes a range of cigar products of Altadis such as
"Backwoods", "Philies", and "Jewels".

Imperial Tobacco division has 1500 staff members of whom there are 525 salespersons with 360 distribution cars operating out of 34 warehouses. The warehouses encompass a total area of 31,000 square meters located in 18 locations where 90% of the warehouses are air conditioned and humidified. The headquarter offices are located in Baghdad in addition to management offices in 16 out of 18 provinces.



COMPANIES IN IRAQ

PIONEER COMPANY FOR PHARMACEUTICAL INDUSTRIES

Pioneer Company for Pharmaceutical industries was founded in 2008 in Sulaymania-Iraq with a capital investment of 75 million USD and expected to reach 125 million USD. Pioneer Pharma was founded on the basis of "quality comes first". The first phase of drug product manufacturing started at the last quarter of 2010 with solid dosage forms. Second phase was started in 2011 for the production of oral syrups and IV fluids using the Rommelag BFS Technology in a totally separate building. Early 2011, Pioneer Pharma became the first pharmaceutical manufacturing company in Iraq to acquire the Iraqi CGMP certificate classified as class A manufacturer along with other reputed European origin companies. Consequently, Pioneer Pharma gained the advantage to be one of the largest drug products providers to the Iraqi health sector presented by the Ministry of Health. Additionally, being an Iraqi pharmaceutical drug manufacturing company, we have the advantages of timely drug product registrations. Above all. Pioneer Pharma and its drug products have acquired broad trust and acceptance by the Iraqi physicians and consumers.



Rotana

Al Qerat is the Owner of the company investing and managing Babylon Rotana hotel a branch of Rotana's hotels chain in Iraq.

Babylon Rotana hotel is A five-star heaven in one of Baghdad's most desirable districts, Babylon Rotana is suitable for both long- and short-term staying guests

guests.
With a prime location next to the green zone, close to the banks of the famous Tigris River and just 30 minutes' drive from Baghdad International Airport, this hotel offers guests convenience and comfort in the heart of downtown Baghdad in a free alcohol environment.

Vibrant souks and bazars and many of the city's top attractions are just a short drive away from the hotel, which is ideal for guests looking to make the most of their leisure time during their stay. Extensive security measures have also been taken to make it the most secure hotel in the downtown Baghdad



COMPANIES IN IRAQ





Al-Rafidain Union CO.

Al Qerat is the owner of Rafidain Union company one of the leading out of home advertising tools suppliers in Iraq with more than 180 advertising assets covering all over Iraq.

United Arab company for food industries Ldt (UAC).

Al Qerat is the owner of UAC founded in 2018 in Al-Mahmoudiya city south Baghdad- Iraq ,its a new project for Al Qerat group with a total area of 300,000 square meters and an expected total built-up area of 76,000 square meters , with residential facilities for more than 650 employees , the project will include 3 factories (dairy - bakery - pasta), with a capital investment between 125 million USD and expected to reach 150 million USD, The project is expected to be described by the control of 2023. to be operational by the end of 2023.





THANK YOU