



## COMPANY PROFILE

# CONTENT

- 1 - OUR STORY
- 2 - ARFAA
- 3 - THE SUPREME MESSAGE
- 4 - OUR VISION
- 5 - OUR GOAL
- 6 - OUR PHILOSOPHY
- 7 - OUR STRATEGY
- 8 - OUR PARTNERS
- 9 - GUIDELINES FOR WORK AT ARFAA TRADE COMPANY
- 10 - EMPLOYEE RESPONSIBILITY AND AWARENESS
- 11 - OUR MISSION
- 12 - OUR SERVICES



## OUR STORY

### " We are a community fueled by the passion for enrichment "

We were writing a story, nourished by the spirit of enrichment and added value. We were thinking and observing ourselves, our knowledge, our culture, our behavior, our lives, and the future direction of the new generation's actions within the societies of world in which we live.

### " The people are at the heart of everything we do "

We looked at the basic needs of humanity and how the rapid changes in digitalization have impacted them, which fueled our passion and drove us to delve into thinking, researching, analyzing, and aligning in order to find solutions supported by creativity, innovation, and easy application. This way, we can be a body through which these people communicate and a helping tool for all the communities living around us in every place and at any time...

### " At the core of our ambition lies the desire "

Our ambition, fueled by a passion for true management, drove us to bring to life an idea that we were discussing among ourselves just yesterday. Today, that idea has become a reality we share with the communities around us, embarking together on an exciting adventure shaped by our business endeavors and services.

### " Talent Knows No Bounds "

To empower our talents and take practical steps towards unleashing potential, prosperity, success, and achieving ambition, and to propel those communities towards keeping pace with the fast-moving and ever-changing aspects of life in a way that resonates with their feelings, allowing them to thrive in a more sustainable and humane world. This movement led us to establish ARFAA TRADE Company, so that together we can raise a common banner, which is "Continuous Enrichment."



## "Day by day, we do what is right "

We live in the midst of communities, driven by the spirit of bold and visible entrepreneurship in both complete and partial essential goods supply services, to showcase curiosity through digitalization in executing business steps for credit solutions and investing in completed and rewarding food trade to appear creatively. Because our partners are the driving force behind our growth and progress, we do what is right with them according to the rules of the game to work together and push for positive change on a large scale – creating long-term value with our shared communities. Therefore, we benefit from the exchange of ideas and enhance the highlighting of our expertise developed and designed in an enriching and integrated manner to find the best and fastest solutions connected to innovation so that everyone can impact and improve their lives and the lives of others.

## " What you will like most "

We are always working to enhance our impact through innovation to create new opportunities for diverse, inclusive, and connected communities so that our influence is stronger, whether directly or indirectly. This ensures our steps forward in providing an unparalleled modern level of growth for people, communities, and future generations.

At ARFAA TRADE , we maintain an open and stable relationship with our clients based on performance, reliability, and friendship. We take pride in understanding their needs to provide innovative solutions in essential goods supply services, credit solutions, and investments, delivering these together in a unique and innovative framework that meets future aspirations. We strive to empower everyone with choices and create positive effects in the open community and environment for a fairer and more human world. We aim to shape a sustainable future rather than merely adapting to it. We are excited about achieving extraordinary, rare things with a new idea and philosophy that can create opportunities for every community we exist in or are present within.



## THE SUPREME MESSAGE

Our business is fundamentally linked to the health of the planet, so investing in social and governance factors is essential, and this will help our business thrive in the long term. It reinforces our mission to create more smiles with our stakeholders, clients, and communities for our planet. We believe that working in a more sustainable manner will aid our business in prospering over time and enhance our mission to generate more smiles with our shareholders, partners, clients, and our communities for our planet.

We believe that adopting a more sustainable approach will help build a resilient supply chain; therefore, we take bold steps to create a positive impact on essential goods supply services, credit solutions, and investments, both directly and indirectly, beginning from product concepts, manufacturing, production, scale, quality, demand, availability, alternatives, purchasing solutions, selling, payment, delivery, and service. Our team always strives to meet our clients' requirements and treats everyone with care and integrity.

We have the capability to positively influence our clients in a more flexible manner and are always working towards finding innovative solutions. We will develop and work side by side with everyone and keep a close eye on what comes next from the people's perspective. We will do our utmost to provide the best innovative services and enriching solutions for the future of trade between businesses and consumers in essential goods and services.

We continuously strive to give business relationships a platform for effective communication, focusing on what the stakeholders are doing, and encouraging better collaboration—empowering them to make others happy. Our commitments will be continuously pursued so that everyone can lead a prosperous life, creating valuable enrichment within communities at any time and place.



## OUR VISION

### " Fulfilling our Promise is our Greatest Strength "

We aim for our story to be an innovative business communication platform for the comprehensive growth of our communities, connecting them with opportunities that turn aspirations into reality. We will work diligently to make our goal to become the leading company in providing wholesale and retail services for food products and beverages, managing the supply chain, offering the best credit and investment solutions, and providing the best innovative experiences and enriching solutions for a renewed lifestyle. This paves the way for companies to connect with communities to achieve sustainable prosperity together.



## OUR GOAL

### " Because life is the desire to progress "

We will work specifically and comprehensively with our partners in developing services and products and helping to improve the special operations centres to expand the distribution of valuable products that commit to quality and price. We aim to enhance the current store environment and accelerate the activation of store openings with the latest enriching innovations that offer added value. We will assist our partners in creating, developing, and managing stores that make daily shopping more fulfilling and enjoyable.

### " Because Life Never Waits "

We strongly believe in the power of agility to move and the speed of innovation. We are ready to turn every uncertainty into an opportunity. Our aim is to manage credit risks for wholesale services of food and beverages and create opportunities that align with our ambitions to make a positive impact on businesses and communities through our partners' products and our innovative services.

### " We don't adapt to change; we embrace it "

Among our goals is to be one of the companies that offer fast services and solutions in essential goods supplies services to organize our clients' daily moments and delight them by using the latest modern technological methods to discover the precise experiences of life at any time and place. Therefore, the place where you are is the place where we are.



## OUR PHILOSOPHY

### " We export the idea to be supported by creativity and crowned by professionalism "

Since embarking on turning our story into reality with an innovative and enriching mindset to collectively raise the common banner of "Renewed Enrichment," we have been navigating a realistic path inherently fraught with challenges. The spirit embodied in our philosophy— "Decentralized Trade Solutions" combined with our work doctrine and ethical values—shaped our innovative philosophy to find easy and quick paths. To make an impact, we have redefined the necessary attitudes that will influence all clients. It is not merely a philosophy but extremely precise analyses. We conducted studies and research to engineer and develop client practice patterns and influence them so that we can introduce new and innovative formats in purchasing, selling, repurchasing, and reselling essential goods products. As is often not spotlighted by headlines, there is an entire industry working behind the scenes to protect the interests of investors in accordance with operational controls and economic efficiency, serving diverse needs to leverage new growth opportunities and stay ahead in the market.

Through our engineering, evidently shaped by partnership-first principles, we continue to inspire collective success and empower value-driven sustainability in everything we undertake for the betterment of people and communities.

### " We Earn the Trust of Our Stakeholders "

We strive to reinvent the next generation of multi-channel services fueled by comprehensive data ecosystems. We drive accelerated core leadership performance towards building pillars of innovation in modern models. Simultaneously, we support partnerships to boldly advance scientific modeling to the furthest limits to ensure we remain central to the lives of those communities. We constantly work on continuous development that anticipates customer desires, standing resilient against fragility and future disruptions. We are committed to providing the best comfort measures to meet our customers' needs. Therefore, we are determined to win with a new model that is unique in design, offering highly personalized and precise experiences in all the endeavors we pursue.



## OUR STRATEGY

### " The Better We Think, The Greater Results We Achieve "

Due to the synergy of our clients, partners, and employees; as well as to pursue sustainable growth with our stakeholders and respond swiftly to changes in the business environment, we have devised our own strategy to create fair and added value through which we can achieve the best results with economic feasibility and fruitful benefits for our partners with their diverse orientations.

We will strategically work towards further growth and depth, striving to provide new value at all stages of life for our customers and stakeholders. Our passion for our partners, clients, employees, and community will be our strengths as we execute our strategy.

### " Growth with Food "

We will further enhance our food initiatives by leveraging the unique structure of the ARFAA TRADE'S team and the exciting value chain, including ARFAA TRADE Premium, which combines product development capabilities with innovative solutions for all our partners, customers, and employees.

### " ARFAA TRADE Brand "

Will build a strong image as an indispensable infrastructure for the daily lives of people in various geographic areas. We will further enhance local, regional, and global expansion in various fields of food trade.

### " Towards Digitization "

We will seamlessly offer a diverse, innovative, and unique set of services tailored specifically for each individual, each product, and all our companies.

### " Our Stakeholders "

Through ARFAA TRADE Premium, we will continue striving with our partners to enhance innovations and provide supply chain management and distribution services as well as integrated credit solutions. We will work together to focus quantitatively and objectively on the value derived from different segments of our business, which forms the eternal cornerstone. We will offer new experiences and values with our company's principles of trustworthiness and loyalty toward our stakeholders.



## " Imagination and numbers embody the essence of change "

Through crisis management practices, we have completely understood that as humans, we tend to want to see only the reality we desire, rather than looking at all that is real and tangible. In other words, wishful thinking is the cause of the worst outcomes. The same applies to business expansion. Therefore, we are building an operating and auditing system that is consistent with any event to prevent errors in managing the unit of producers and distributors in supply chain operations and direct selling to consumers. Since professional errors may not occur only within our company, we are audited by external third parties to objectively ensure our operating and auditing system is properly protected.

## " We Create Profitable Solutions for All Parties "

We strive to mitigate risks associated with trade, such as payment risk, trade policy, quality, delivery, documentation, and counterparties. We aim to provide multiple means of comprehensive solutions for our clients and stakeholders. We are closely committed to building and maintaining long-term relationships with all our clients. By integrating market expertise with service innovation, we diligently seek to offer the best and most comprehensive services to our clients and stakeholders. Consequently, our credit experts, collaborating with us worldwide, play a crucial and vital role in helping our clients reduce risks, relying on the appropriate and correct tools to ensure the success of every sales and purchase operation.



## OUR PARTNERS

### " We Are All Rowing in the Same Boat "

Since we began executing our tasks, we put our partners at the top of our priorities. Hence, we always strive for "ARFAA TRADE to be loyal and trusted by stakeholders, including those who support our corporate activities such as business partners and shareholders. We ask our business partners to understand and implement the guidelines specific to partnerships. We believe that through this, we can all provide safe and secure services to our clients while promoting sustainable development. We will actively work to maintain and improve a suitable work environment by ensuring appropriate labor practices in building partnerships.

### " Successful individuals always trust their ability to succeed "

It is impossible to offer services without the cooperation of our business partners through their products. This trust supports our reliance on our company's operations and investments alongside our suppliers' commitment.

We respond to their trust by applying the best standards and policies that help to develop highly transparent management and communications and fulfill our duties in legal accountability, protection of intellectual property rights, and maintaining privacy.

### " Commitment is the passion that drives action "

We will strictly adhere to laws, regulations, and internal rules related to fair trade in addition to building trustful relationships with business partners. This ensures maintaining safety, security, and accountability concerning human rights and the environment. We will work together to fulfill our social responsibilities.



## " One Bee Does Not Make Honey "

At ARFAA TRADE, we believe that trust relationships with brand owners and franchise stores are the core of our business. These relationships should be of mutual benefit. Through deep knowledge and dialogue with the field consultants of operations at ARFAA TRADE we, together, can build good relations based on strong mutual trust. We contribute together to achieving a comfortable and more prosperous life for our communities in different geographic areas.

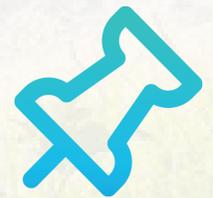
## " Innovation based on understanding customer requirements needs time to achieve success "

We aim at ARFAA TRADE to play an indispensable role in the communities we are present in. To this end, we must provide innovative, enriching, and value-added product services and solutions, and our partners should assist us by providing possible support compatible with lifestyle formats in those communities. This drives the encouragement of production, consumption, and coexistence with all communities. Together, we promote activities that contribute to the development of those communities while considering our partners' priorities, which, from our perspective and theirs, include the following essential elements: ( **Next Page** )



## " Essential Elements "

- 01 Increasing spatial economic partnerships.
- 02 Dialogue through industrial groups
- 03 Providing products that match local characteristics.
- 04 Considering living environments in different geographic areas and Contributing to sustainable development in those areas.
- 05 Solving social issues in collaboration with NGOs, non-profits, and other organizations.
- 06 Ensuring safe and reliable urban development in cooperation with relevant administrative authorities.
- 07 Supporting food education, childcare, the elderly, and people with disabilities.
- 08 Always being prepared to provide products before and after natural disasters and Supporting areas engaged in voluntary activities through strict fair trade practices.
- 09 Increasing spatial economic partnerships.
- 10 Compliance with laws and regulations related to the supply chain, considering human rights and the environment.
- 11 Enhancing the administrative structure of operations.
- 12 Strengthening store operating capabilities.
- 13 Reinforcing strategic partnerships,
- 14 Construction and continuous improvement of a highly competitive franchise system, Product development, quality enhancement,
- 03 Educating informal communities with business partners, and Participating in community activities.



## GUIDELINES FOR WORK AT ARFAA TRADE COMPANY

### " Providing Safe and High-Quality Products and Services "

In order to achieve the best performance for our business operations, we recognize the overall nature and extremely important details that may affect productivity levels. The impact of these factors can result in responses from our customers. Therefore, we will ensure that we translate these effects into high ethical standards while maintaining compliance with laws and social standards to provide safe and high-quality products and services that are superior from the customer's perspective.

### " Maintaining Fair and Transparent Transactions "

We respect fair and open competition. Therefore, we will adhere to relevant laws such as applicable antitrust laws and internal corporate regulations, and we will strive to maintain relationships with individuals involved in political bodies and local, regional, and national government agencies.

### " Cooperating with Communities "

In order to ensure our coexistence with local, regional, and global communities, we build trust based relationships with stakeholders and commit to contributing to the development of any community in which we operate towards sustainability, creating a prosperous living environment through our enriching practices that resonate with human feelings.

### " Respect for Human Rights "

We adhere to international human rights standards, providing education to improve the understanding and awareness of managers, officials, and employees, and prohibiting discriminatory treatment. We also strive to provide equal employment opportunities. Additionally, we continuously monitor human rights activities of business partners to ensure the establishment of any new business relationships.



## " Respect for Diversity and Improving Job Satisfaction "

We enhance skills and support career development while respecting the diversity and individuality of managers, officials, and employees. We always work without bias, based on applying fair and impartial standards regarding employee changes, promotions, evaluations, and treatment, to create a vibrant work environment that promotes job satisfaction.

## " Preserving Company Assets and Information "

We appropriately manage tangible and intangible assets according to internal company rules and regulations, and use them only for company purposes. Additionally, we record, preserve, and manage information appropriately, adhering to strict internal procedures and automation to prevent incidents such as information leaks.

## " Dialogue with Stakeholders "

We value dialogue with stakeholders (i.e., interested parties) such as employees, shareholders, business partners, communities, and customers. We handle all received opinions appropriately and remain fully responsible for timely and appropriate information disclosure.



## OUR TEAM

### " No One Can Play a Symphony Alone "

We always strive to provide workplaces with a healthy work environment where employees can participate actively and interactively, finding satisfaction in their work. To achieve this goal, we aim to create effective, fair, and equitable work cells that respect human rights. We will focus our efforts on enforcing laws and adapting to protect privacy and occupational safety, providing the best means to help our family members develop their abilities and showcase their talents and skills.

### " Innovation Makes the Difference "

The management team, employees, shareholders, and partners at ARFAA TRADE continuously work together and are a primary reason for manifesting success in a tangible and enriching way. They are also an inspiring force in crafting scenarios for others to tell. The management always strives to attract high-level executives and top talents, fostering ambitions by linking employees to starting points that unleash creativity and innovation, tirelessly helping them develop their aspirations. Collectively, we push towards growth that creates unique and added value, constantly innovating to seize new business opportunities that can contribute to achieving comprehensive individual goals.



## " Board Members "



### **The Board Member who is the Executive Representative**

CEO is responsible for the strategic business unit of the group



### **The Board Member and Chief Executive Officer**

Head of Cooperative Affairs



### **The Board Member and Chief Executive Officer**

Responsible for the company's functional unit and are in charge of the work style reform project



### **The Board Member and Chief Executive Officer**

Regional general Council, responsible for the legal Function Unit



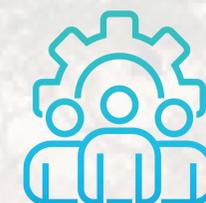
### **The Board Member and Chief Executive Officer**

Responsible for the investment and Operations Department



### **The Board Member and Chief Executive Officer**

Responsible for the Company's Functional Unit, in Charge of the Work Style Reform Project



## " Executive Management "



Director of Administrative Oversight and Auditing  
Financial Auditor  
Financial Director  
Credit Director  
Risk Director  
Asset Director



Investment Director  
Investment Consultant for Brands



Public Relations and Media Director  
Media Secretariat



Research and Studies Director  
Large Purchases Director  
Small Purchases Director  
Sales and Marketing Director  
Electronic Sales Director  
Large Sales Director  
Small Sales Director



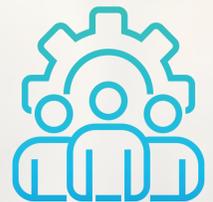
Regional Distribution Director  
Local Distribution Director  
Direct Distribution Director



Partner Relations Director  
Partnership Formation Director



Logistics Transportation Director  
Large Warehouses Director  
Small Warehouses Director  
E-commerce Director



## EMPLOYEE RESPONSIBILITY AND AWARENESS

### " Commitment is the Essence of Responsibility "

We are keenly aware of the responsibilities and obligations it entails; thus, we strive to create attractive workplaces that make work worthy of interest. This enables us to consistently secure diverse human resources that meet standards, allowing us to handle any circumstances that may arise. Consequently, we prioritize compliance with laws and social standards in our activities. We aim to achieve sound human resource management to support diverse forms of work and different ways of thinking, gaining new value that encompasses a source of competitiveness and produces enriching outcomes to support sustainable performance and growth.

### " Employee Education Activities "

Attractive, inspiring, and productive work environments characterized by efficiency and loyalty cannot exist without a real understanding of the concept of workplace culture. Therefore, we work to make our work environment the most attractive and continually strive to:

- 01 Management policy briefings
- 02 Employee opinion surveys
- 03 Employee training
- 04 Self-examination systems and individual meetings
- 05 Internal portal site and group newsletter
- 06 Employee assistance hotline.



### " External Directors "

- 01 General Manager
- 02 Quality and Development Consultant
- 03 Executive Secretary
- 04 Director of Internal and External Operations
- 05 Director of Human Resources

## OUR MISSION

### " Achieving sustainable communities by creating connections between people "

Through our communications with stakeholders and employee participation in community support activities, we aim to review weak links and establish new connections. In doing so, we want to empower individuals and local communities, as well as other communities, to feel more connected to each other at all times.

### " Because Life "

If it's about all people, our mission is to enhance life by achieving effective progress everywhere we go or exist, and redirecting the progress that multiplies with each generation. We enrich every community that feels disheartened each day, so they can share experiences of new lifestyles, providing more ways to explore, discover, and experience at any time and place. This accelerates growth to combine our strengths and expertise, allowing us to succeed with our partners. In turn, this competitive ability enables us to deliver comprehensive benefits to our clients and partners. Therefore, we advocate for a culture of collaboration where success is shared with our stakeholders in owning our vision. We unite diverse forces to unleash new growth together and believe in working with our key partners for innovation. We drive growth for our stakeholders, who are a mix of different forces coming together to advance our partnership with communities, staying close to our clients' lives.



## OUR SERVICES

### " Supporting the expansion of production channels "

For all producers and anyone considering the distribution of original products.

Undoubtedly, recent rapid events indicate that we all must respond to ideas surrounding food loss and sustainable development goals; thus, we do not want to waste food. We must think about what should be done towards consumption without waste. We would like customers to choose products that are specifically manufactured for them and deliver them directly to their nearby distributor stores in their communities.

### " Supporting Sustainable Wholesale Sales "

We are always committed to the concept of putting the customer first:

We ARFAA TRADE Premium conduct discussions within a purposeful roundtable framework to exchange views directly between administrators, employees, and wholesalers to facilitate access to quick solutions and to innovate unique business models to achieve a rewarding balance between stakeholders and their businesses. We are committed to providing customers with high-quality services, creating a safe, secure, and comfortable shopping environment. Additionally, we conduct regular surveys for customer and employee feedback to create an environment in which you can work with us positively and brightly.



## " Supporting the Expansion of Wholesale Distribution Channels "

I am looking for a new sales and distribution method.

Due to the impact of the COVID-19 pandemic, my wholesale sales have primarily ceased, and the sales order channel has stopped. One merchant's opinion is that at this rate, there is a risk, and careful consideration is necessary. Are there any new business partners that can enhance the development of many orders everywhere? We engage in innovative promotional activities to expand the distribution of our partners' products and support them. We want to see an increase in the number of fans and put smiles on their faces with us, reaching a higher level of consistent service with different types of products.

## " Supporting Community Retail Sales Channels "

Be the Sustainable Brand

Despite the slowdown in price increases, the long-term high situation is directed towards savings and the elimination of choice. It is expected to become stronger, along with increased competition between companies that transcend industries and business categories. The business environment is expected to remain challenging with further increases in various expenses, such as labor and utilities costs. Under these circumstances, we aim to return to the spirit of "helping to meet" daily orders for customers and developing them sustainably with all stakeholders across our core operations. Therefore, we have initiated a medium-term administrative plan that aligns with our core policy, which includes: ( **Next Page** )



- 01 Enhancing compliance and governance.
- 02 Strengthening the store opening strategy.
- 03 Implementing measures to bolster against competing stores.
- 04 Enhancing product strength and development of core products, etc.
- 05 Strengthening cooperation with ARFAA TRADE.
- 06 Enhancing human resources (we will focus on improving employment, training, and workplace environment).
- 07 Contributing to the community and deepening community partnerships by promoting a culture of community purchasing and consumption to ensure efficiency in reducing operational costs.



## " Strive to smile at the community through our usual food habits "

We expanding new consumption areas, and exerting all possible efforts to build new consumption scenarios based on the commitment to nature in retail trade. We aim to build communities based on consumption without waste, modeling a socially valuable economy. We are committed to serving communities anywhere and anytime, 24 hours a day, and assisting consumers in enriching their daily food habits.

## " Import and Export "

"A unified and multicultural team":

We offer innovative and effective supply chain solutions that are the most enriching and competitive for our customers and suppliers. Our success is determined by the quality of relationships that connect us with customers and suppliers. Thanks to our tailored groups and our ability to build valuable long-term relationships through the provision of high-efficiency food products and innovative services,

we take pleasure in the value we generate at the import and export level of food products with our employees, customers, and stakeholders.

## " Supply Chain Management and Logistics Operations "

In order to enrich the structure of supply chain and logistics operations for essential goods and to provide more high-quality products at reasonable prices, we always keep in mind the enriching mission that inspired the beginning of our story. This mission is embodied in the implementation of a logistics chain engineered with innovative processes to enhance the modernization of the food trading industry through volume, service, and sustainability. From the perspective of stakeholders and customers, we combine advanced management technology, management expertise, and a spirit of service in supply and logistics chains, as well as within decentralized wholesale and retail industries. With a specific commitment in place, we aim to make a significant impact in contributing to the development of local, regional, and global economies, while enhancing and modernizing the food wholesale and retail trading industry and the supply process and supply chains in general.



## " Storage "

"To Preserve Your Products":

We take pride in our deep thinking and continuous development as we constantly seek better ways to provide the highest and most innovative services to our clients. Our aim is to be leaders in integrating food storage services while continually updating our operations with the latest technological advancements. We strive to expand our services at the regional and global levels so that we can position our name among the experts in food storage and enrich our competitors and clients by providing the highest standards of quality, credibility, and innovation in our services.

We offer storage spaces under suitable working conditions that comply with global operational standards, quick track solutions, and pest control measures.

We provide our clients with a wireless frequency-connected system that ensures round-the-clock operations and regular inventory reports for smoother processes.

Our team is equipped with modern technologies, including thermal cameras, metal detectors, and CCTV monitoring systems that operate 7/24. Additionally, backup generators support the warehouses in case of a primary power source failure, covering the needs of all warehouses while providing appropriate insurance coverage for inventory in those warehouses.

We can ensure the highest quality standards for all clients by following precise strategies for exports and imports, in line with key performance indicators. We also conduct analyses for any deviations that may occur during the implementation of isolation and corrective actions to improve our customers' service experience and quality.



## " Logistic Transportation "

The Right Place at the Right Time:

In the logistics transportation sector, what matters most is the efficient transfer of products from the source to the final destination, precisely on time and under suitable conditions. Considering the complexities associated with the entire process, there might be various challenges involved.

Thus, we must undoubtedly overcome many obstacles that hinder smooth delivery, which requires a lot of expertise, quick thinking, and creativity.

Our specialists in logistics with multilingual capabilities understand the specific requirements of each country concerning documentation and health regulations.

We assure you that, alongside our diverse product range, our clients can have peace of mind knowing that they can rely on us.





*"Thank You"*

# Together We Enrich Communities

We are the capable partner to support and develop the wholesale and retail food trade, able to provide the best credit solutions whether at the local, regional, or international level, reaching the farthest destinations in all directions, anywhere and anytime.



[www.arfaa.ae](http://www.arfaa.ae)



[info@arfaa.ae](mailto:info@arfaa.ae)



United Arab Emirates Dubai