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**Batiment Beltexco**

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# Shaping the future



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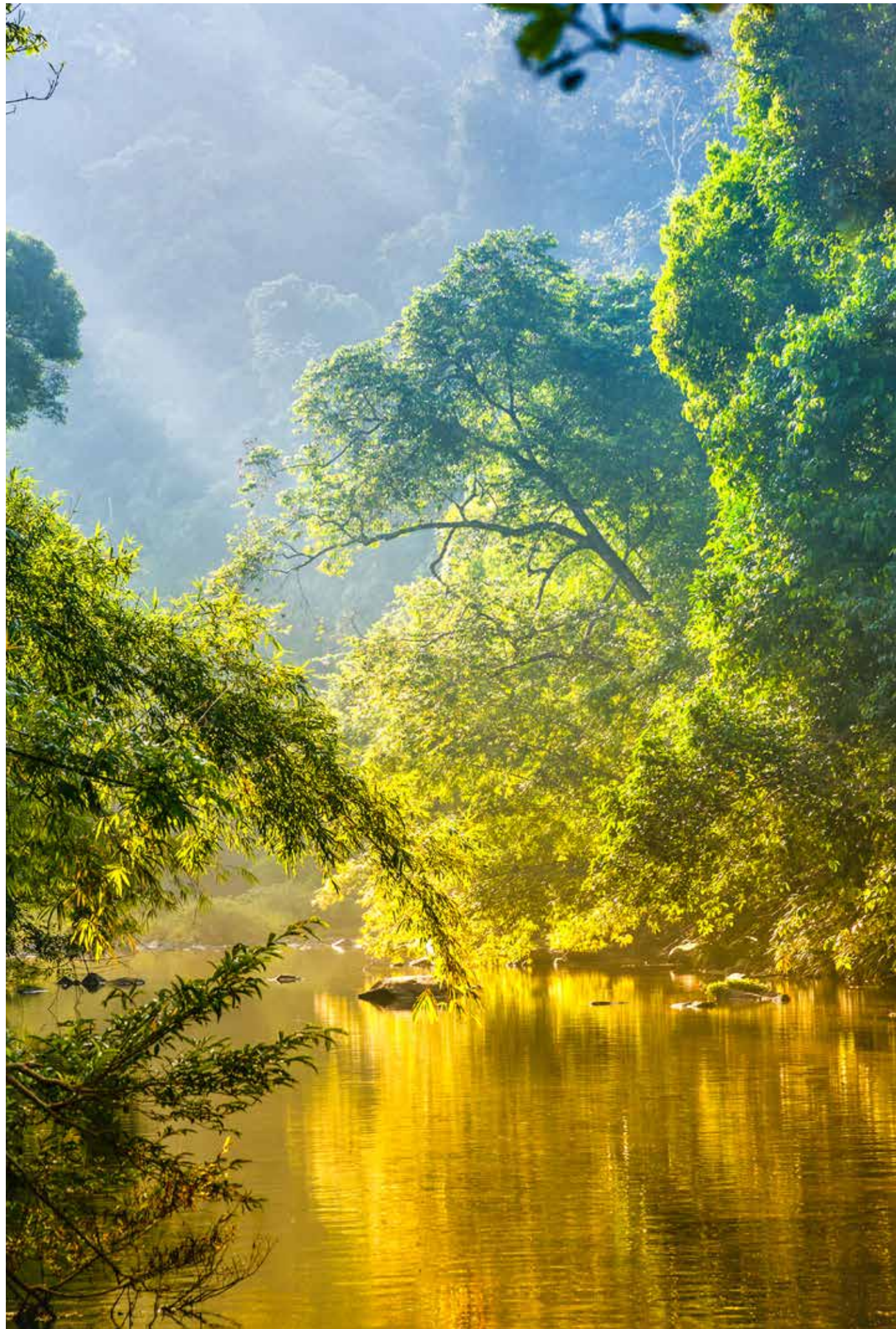
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# A history of distinction and diversification

For over a century, Groupe Rawji has maintained a strong and distinguished presence in the Democratic Republic of Congo.

A privately held entity, Groupe Rawji has set the standard for business ethics and professional management. Today, building on a group of companies in operation since as far back as the early 1900s, it is one of the country's largest business conglomerates supported by its unparalleled distribution and logistics network.

The DRC is a vast country the size of Western Europe, with a population of 75.5 million people and a unique, largely rural commercial environment. It is a market

bursting with opportunity and potential. Few understand this business landscape as implicitly at Groupe Rawji.

Using its knowledge and breadth of expertise, the group has successfully diversified across multiple industries. It now owns leading businesses in several different sectors, and trades over a thousand products nationwide. Groupe Rawji can proudly claim to be an intrinsic part of life and business in the DRC – providing homes, food and financial security for millions of people.

## International heritage, global ambitions

Over the years the group has continually expanded its trading activities further afield into South Africa, Belgium, Germany, China, Uganda and India. Groupe Rawji provides direct employment to over 4,000 employees around the world.



# Delivering quality, driving development

From financial services & distribution, to FMCG manufacturing & real estate, Groupe Rawji is proud to steer many of the leading companies that improve everyday life & business in the DRC.

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## Financial Services

Rawbank is the leading bank in the Democratic Republic of Congo. Founded in 2002 by the Rawji Group, it is headquartered in Kinshasa and has currently grown to have over 100 branches represented through 18 provinces in the country. With over 2,500 employees, we are proud to be able to serve over 400,000 retail, SME, and corporate clients. With total assets exceeding USD 2 billion, Rawbank currently enjoys a leading market share within the financial services sector.

**RAWBANK**  
is my bank.

## Manufacturing

In 2002, Groupe Rawji acquired Marsavco from Unilever PLC, one of the largest commercial companies in the DRC. Offering products such as soap, detergent, edible oils, margarine and cosmetics, Marsavco was amongst Unilever's first manufacturing operations.

A joint venture between Groupe Rawji and Lucky Cement Limited, CIMKO is a cement plant that aims to provide the country with a reliable and stable source of cement supply.



## Distribution

Founded in 1922 and acquired by Groupe Rawji in 1966, Beltexco is the DRC's largest trading company. With over 14 branches and 30 warehouses nationwide, it has the country's largest distribution network and is a leader in the distribution of FMCG products.

Founded in 1980, Prodimpex is a specialist distributor of technology, transport and engineering equipment, with exclusive rights to some of the world's largest brands.



## Philanthropy

The Rawji Foundation supports numerous social and community welfare projects to improve the education and wellbeing of Congolese people. The Foundation places particular emphasis on the training of Congolese youth to drive the future development of the DRC.

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## Electrical Services

Specialists in electrical contracting & consultancy, Proton is the exclusive distributor of electrical and power products for HES, Telemecanique, SKF and Schneider electric.



## Insurance

Rawsur and Rawsur Life are new generation insurance companies offering general insurance and life insurance respectively.



## Trading

Hexagon is headquartered in Germany and acts as a buying house for Group and non-Group companies with a focus on the African market. The company has a subsidiary in Germany for sourcing technical products as well as subsidiaries in South Africa and Uganda for the sourcing and trading of FMCG items.



## Real Estate

Parkland is a property management company involved in the buying, selling and leasing of commercial and residential properties. Today, Parkland is one of the leading real estate investment companies in the DRC.

Owning over one million square feet of land in the heart of Kinshasa, Rafi oversees port operations and cargo handling, giving Groupe Rawji a competitive edge.

Vizione has developed 6 residential projects in UAE.



# A track record of growth

Groupe Rawji continues to be as committed as ever, growing in stature, vision and dynamism. Today the group is a multifunctional, transnational corporate entity. Owned and managed by a private entity, it is on the threshold of another transition into its fourth generation of ownership.



# 1908

## Entrepreneurial spirit

Groupe Rawji is founded in 1908 by the pioneering Mr. Merali Rawji upon his arrival in Africa from Gujarat, India. Starting a small trading operation, he quickly sets up his first company in 1910 in the DRC's Eastern region of Kindu, naming it Rawji Fils.



# 1966

# 1980

# 1960

## Expansion and opportunism

Over the years, its operations grow all over the eastern Congo including Kisangani. However, its move to Kinshasa, the capital of Democratic Republic of Congo in 1960, firmly establishes its presence as one of the country's leading commercial players.

## Acquisition and distribution

In the first of many strategic takeovers, the group acquires Beltexco, a 44-year-old trading and distribution firm. Groupe Rawji quickly becomes the leader in mass distribution of fast moving consumer goods.

## Forging new bonds and new growth

The group establishes Prodimpex, a distributor of global brands such as Yamaha, Philips, Kodak and Caltex. The company continues to thrive, thanks to strong relationships with regulatory authorities and distribution and logistics networks.

Rawbank is established in the same year, enabling synergy to fuel further group – and DRC – development. The bank quickly becomes the biggest in the DRC in terms of deposits and grows the largest network of ATMs – offering more financial freedom to millions of Congolese.

# 2002



# 2004

Rawbank expands outside of Kinshasa, and now has representation in the province of Bas Congo.

# 2006

Rawbank expands to the city of Lubumbashi the mineral rich province of Katanga.

# 2008

Rawbank opens its first representation office outside of the DRC in Belgium.

# 2011

## Cementing new partnerships

The group establishes a joint venture with Lucky Cement Limited to create CIMKO. Addressing the current shortages in the country, the aim is to provide reliable, affordable and stable source of income – supporting the nation's economic growth and infrastructure development.

# 2002

## Factories and finance

The group takes over Marsavco from Unilever PLC. Known as the “Unilever factory” and founded by Mr. Lever himself, it is the largest manufacturer of FMCG products with a 300 ton per day edible oil refinery.



## Perseverance and pride through troubled times

Today the group is a multifunctional, transnational corporate entity. Still owned and managed by the Rawji family, it is on the threshold of another transition into its fourth generation of ownership.



# Present



# Committed to excellence

## Groupe Rawji's success is built on strong foundations of integrity

Groupe Rawji's success is built on strong foundations of integrity, responsibility and excellence. Since its earliest days it has combined these values with a fierce entrepreneurial spirit, an ability to adapt to changing markets and a relentless perseverance to succeed.

Day after day, year after, the group seeks to:

- Promote economic growth in the countries where it is established
- Ensure the quality of its products and services
- Guarantee a healthy and secure work environment
- Encourage development and a spirit of competition
- Ensure compliance with regard to the laws of the countries where its companies are established
- Improve the quality of life of the local communities



Our mission

To meet the needs of the Congolese population through sustainable, best practice business standards, and continuously provide them with products and services that improve their quality of life.

Our vision

Perseverance, entrepreneurship.



## Philanthropy

# Rawji Foundation

It was with a drive to stir the national soul, and help heal the country's wounds

Groupe Rawji understands that jobs or taxes cannot solve all the country's problems and the finest infrastructures and businesses in the world are useless without a healthy, educated, caring society.

It was with a drive to stir the national soul, and help heal the country's wounds, that the Rawji Foundation was launched in December 2003. A public, non-profit, non-confessional philanthropic organisation, its primary objective is to contribute to the training of Congolese youth, as well as contributing to the country's socio-economic development through a wide range of support that touches the most vital areas of life in the DRC:

- **Education:** Establishing schools and providing student grants
- **Health and wellbeing:** Developing safe sources of drinking water and establishing hospitals, leisure centres and old people's homes

- **Information:** Establishing radio and television stations

### Diplôme de Mérite

On April 30th 2007, the Rawji Foundation was hugely honoured to be awarded the 'Diplôme de Mérite' from the University of Congo. This prestigious award is in recognition of the many activities the Foundation undertook in support of Congolese universities between 2003 and 2006.

The Rawji Foundation is fortunate enough to receive excellent advisory and financial support from its founders, Mushtaque Rawji, (Late) Zahir Rawji, Aslam Rawji, Mazhar Rawji, Sirazali H. Hemraj, and Murtaza Rawji. This is complemented by vital state grants, benefactor organisations, donations, legacies and voluntary contributions.

Together, we will continue to drive the DRC forward and build a stronger tomorrow.





# Financial Services

**RAWBANK**  
is my bank.

Groupe Rawji established Rawbank in 2002, combining its spirit of innovation and entrepreneurship with its deep knowledge of the DRC economy. It has quickly become a world-class, global financial institution, providing banking and financial products and services to a vast customer base through its network of over 100 branches in all 18 provinces of the country; and it is headquartered in Kinshasa.

With over 2,500 employees, we are proud to be able to serve over 400,000 retail, SME, and corporate clients. With total assets exceeding USD 2 billion, Rawbank currently enjoys a leading market share within the financial services sector.

Rawbank respects world class governance standards in line with industry practices enforced by comprehensive management and board level committees as well. Ensuring strong corporate governance standards and a well-capitalized balance sheet, Rawbank aims to continue serving the Congolese population for generations to come.

With technology in the financial services sector evolving rapidly,

Rawbank strives to adopt the latest tools to enhance the customer experience, and ensure operational efficiency through its business processes, this has become a strategic imperative for the organisation. It has the country's largest network of automated payment systems, which in partnership with Visa, MasterCard and UnionPay, continually keeps pace with technological progress.

Rawbank benefits from strong support not only through its global network of correspondent banks, but also from a range of development financial institutions such as International Finance Corporation (IFC), African Development Bank (AfDB), PROPARCO (Agence Française de Développement), Shelter Afrique, Trade Development Bank, BADEA (Arab Bank of Economic Development in Africa) and FPM (Fonds pour l'inclusion financière en RD Congo)

In 2008, Rawbank opened its first representative office outside DRC in Belgium.

Rawbank was named Bank of the Year by "The Banker" (Financial Times) in 2009, 2010, 2011 and 2016. Rawbank was honoured by Global Finance magazine as the Best Bank for the years 2017, 2018 and 2019 as well as the Safest Bank in 2015, 2016 and 2018. In addition, Rawbank was in top 5 companies in Central Africa as per Conseil Français des

Investisseurs en Afrique (CIAN) (French Council of Investors in Africa) for 2020.

It continues to have well developed plans to expand in the DRC's principal economic points, bringing the country's banking into the 21st century.

## Corporate Social Responsibility

We are committed to promoting financial inclusion throughout the DRC.

Rawbank joined the United Nations Global Compact Programme, when it was launched in the DRC in September 2017 an initiative which encourages companies to adopt, support and apply, within their sphere of influence, a set of fundamental values in the fields of human rights, labour standards, environment and anti-corruption.

On 14 September 2018, Rawbank published its very first COP (Communication On Progress) on the Global Compact website in which it presented the various advances made in the fields of CSR (Human rights, labour standards, environment, anti-corruption).

To find out more about Rawbank, please visit:  
[www.rawbank.com/en](http://www.rawbank.com/en)  
RAWBANK SA, 66, avenue Colonel Lukusa, Gombe, Kinshasa, D.R. Congo.

# Manufacturing



Founded in 1922, Marsavco is the country's largest manufacturer of industrial and commercial products – from soap and detergents, to edible oils, margarine and cosmetics. It has been owned by Groupe Rawji since 2002.

It has played a major role in the DRC's economic revival, contributing to tax revenue, providing material investment in factories, and investing hugely in local talent development. Seeking to positively impact its customers and communities, Marsavco also invests heavily in developing locally produced goods that are affordable to the Congolese consumer.

## Rooted in history, driven by progress

Marsavco is a former Unilever factory founded by Mr. Lever himself in the 1920's. It was one of the first of Unilever's international manufacturing operations. For years the Company grew and diversified. However, following years of economic upheaval and looting in the 1990s, Unilever decided to cease operations in 2000. When Groupe Rawji bought all shares in 2002, it immediately began a rapid transformation and modernisation programme – focusing on the needs of the Congolese people. Today, the company is the leader in the local market, and aims to keep improving millions of consumers' lives every day.

Headquartered in Kinshasa, Marsavco has the largest, most technologically advanced food oil refinery in the DRC. Using equipment imported from De Smet of Belgium, the quality of oil is on a par with the finest in the world and undergoes strict quality controls throughout its computerised manufacturing process. Marsavco also has a smaller manufacturing plant in Lubumbashi that caters to the needs of liquid products for Eastern Congo.



A joint venture between Groupe Rawji and Lucky Cement Limited, CIMKO is a cement plant that aims to provide the country with a reliable and high-quality source of cement supply. Utilizing the latest innovations and best practices, CIMKO aims to act as a catalyst for growth through infrastructure development, employment, improving implementation times of projects and stabilizing prices.

Currently, the country only has one cement plant and with the addition of CIMKO's 1.18 million tons per annum cement production facility and a total project investment of US\$ 270 million, the cement landscape is set to change significantly.





## Distribution

### BELTEXCO

Beltexco is one of the largest companies in the DRC and the leader in mass distribution of fast moving consumer goods (FMCG). Beltexco was founded in 1922 and has a national footprint with branches all over the main cities of the country. Beltexco's distribution reach to all regions of the immense country of DRC is a competitive edge that is today still unmatched.

Thanks to its history and broad presence, Beltexco has a deep knowledge of the Congolese market and consumer needs. This market intelligence has enabled Beltexco to enjoy a sustained growth and keep pace with a dynamic market place over almost a hundred years. Beltexco's scope of distribution covers all branded FMCGs, across all category, be it food, beverages or non-food.

In recent years, Beltexco has become the partner of choice for blue-chip multinational companies such as Colgate-Palmolive, Bel, Johnson & Johnson, Danone or SC Johnson. Beltexco's distribution power is appreciated by the world's

best known brands because of its transparent and qualitative approach of delivering value to the consumers. This is why Beltexco continues to inspire loyalty and confidence to the Congolese people.

### PRODIMPEx

Founded in 1980, Prodimpex is a specialist in the distribution of technical equipment, focused in the fields of transport and engineering. Prodimpex has exclusive distribution agreements with some of the world's leading companies, to name a few they include BMW, IVECO and YAMAHA MOTORS.

To ensure the best possible customer care, it also provides after-sales services, adhering to strict manufacturer standard. These include repairs at state-of-the-art service centres and the sale of genuine branded spare parts for all of its products.

From generators and solar power, to medical equipment and industrial transport, so many Prodimpex products play a fundamental role in the basic infrastructure of the DRC. Prodimpex never takes this responsibility lightly, continually seeking to offer tailor-made technological solutions that meet customers' needs, and ultimately drive the development of the country.



## Electrical Services



Established in 2004, Proton provides technical assistance and equipment to a vast range companies and organisations to help develop their electrical and IT infrastructures. Its objective is to provide customers with a 360° service, from installation to premier quality equipment for everything that contributes to electricity or IT.

IT and power distribution will play a vital part in the country's future. Yet its needs are continually evolving as technologies converge, requiring systems that are more integrated, as well as tailored to individual needs. Proton is driving the country to the forefront in this new digital age. Its ability to stay on top of technology developments, and absorb the latest innovation into DRC's legacy infrastructures will prove pivotal to the country's growth and success.

Based in Kinshasa and Lubumbashi, Proton works with major mining companies, the National Electricity Company, SNEL, and projects financed by the World Bank. Its principal partners are SKF, Schneider Electric, OZ, Lastek, Ortea, MGE, Merlin Gerin, Telemecanique and HES.

## Trading



Acquired by the Rawji family in 1990, and based in Germany, Hexagon Import and Export GmbH & Co. KG, specialises in import and export trading activities, with a particular focus on the African continent. Its roots, however, reach much deeper. The firm emerged from the export department of a traditional Bremen-based trading company that dates back as far as 1796.

Today, the company has subsidiaries within Germany (Importex), South Africa (Hexagon International Commodity traders), and Uganda (Straina).

Hexagon provides a wide range of products to importers throughout Africa. Experts in international trading, logistics, documentation and analysis of legal and regulatory requirements, the company also provides financing, insurance and inspection services, coupled with credit facilities backed by indemnity assurance.

### Importex, Germany

Was founded in 1964 and acquired by the Rawji family in 2013. Specialises in sourcing supplies of technical materials for industries (mining, cement, steel, construction). It has customers in the Africa, Middle East, and South East Asia.

### Hexagon, South Africa

Hexagon International Commodity Traders (PTY) Ltd. was founded in 1991 as a sourcing office and to facilitate the forwarding of goods to the DRC. Exclusive multinational partners include Colgate, Johnson & Johnson, SCJ, Chevron, Willowton, Protea Chemicals, Tiger Brands, Sara Lee, Macsteel, and Indigo Cosmetics.

### Straina, Uganda

Straina Uganda Limited was founded in 2013. It imports FMCG and construction materials mainly from India and China and stocks them under bonded warehousing. The target market for its products is Eastern DRC.



## Trading

# UTC, China



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In 2010, UTC was established in Shanghai to supply Chinese products to African countries. It also offers Groupe Rawji's companies services such as at-source supplying, packaging coordination and shipment services. UTC is engaged in the business of trading in many of fast moving consumable goods (FMCG) like food items, stationery, vehicle parts and accessories, household products, electronics and chemical products (excluding dangerous products), light industrial products to cater esteemed international customers and also act as a commission agent for all above items. In addition, it is registered with the license of packaging and branding of food products which will help establish it as a brand that supplies quality food products in the Chinese markets.

# Straina, India



Straina International Pvt. Ltd. was founded in 2007 in Mumbai, India. It specialises in the export of food, stationery, engineering, and construction materials to the African market.



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## Real Estate



Parkland's activities revolve around managing properties and real estate investment. It currently has 2 projects and has completed 2 recently:

- Azari – a 12 apartment/ seven level residential building, under renovation
- Amina – an 8 apartment/ seven level residential building complete
- Atrium – a nine level/80,000 square foot office building, the future headquarters of Rawbank near completion
- Beltexco 2 – a 24 apartment/ seven level residential building with commercial space on the ground floor complete

In addition to these properties, Parkland owns several properties in prime locations in Kinshasa and across the DRC and is considering.



Located in Kinshasa and Matadi, Rafi is a commercial property management company specialising in warehouses and office space.

The company has a port under Beltexco management, taking care of operations as river barges are loaded and unloaded to and from various ports on the Congo river and its tributaries. It is also able to rent extra warehouses and tanks as demand requires it.

The company has recently renovated and built 10,000 and 4000 square feet respectively, of office space. It has also recently completed an additional 12,000 square feet of warehousing.



Vizione Properties LLC was established in Year 2016. The focus has been on the development of residential, commercial, retail communities primarily in U.A.E. It has recently developed 6 residential buildings and is pursuing more projects.

It is a diverse and innovative company consisting of an accomplished team of experienced professionals in key positions enabling them to handle large single facilities to multi-facility operations seamlessly. Its management team has got vast experience in the industry.



## Insurance



Rawsur SA was licenced by the DRC Insurance regulator (ARCA) on 28 March 2019. The company was one of three general insurance companies granted a licence since the effective liberalisation of the DRC Insurance sector in 2019

The company offers general insurance including but not limited to health, property damage (commercial and household), liability, motor, construction, marine and goods in transit, as well as travel insurance.

Rawsur SA has reinsurance treaties in place led by Munich Re and followed by Africa Reinsurance Corporation. Rawsur SA also has access to a wide and diverse range of reinsurance markets worldwide.



Rawsur Life SA was licenced by the DRC Insurance regulator (ARCA) on 28 March 2019. The company is the 1st life insurance company to be granted a licence in the DRC since the effective liberalisation of the Insurance sector in 2019.

The company offers both individual and group life insurance products including but not limited to funeral, credit life, group life.

Rawsur Life SA has reinsurance treaties in place with Munich Re.



- ① Rawbank

② Beltexco

③ Prodimpex

④ Proton SARL

⑤ Marsavco

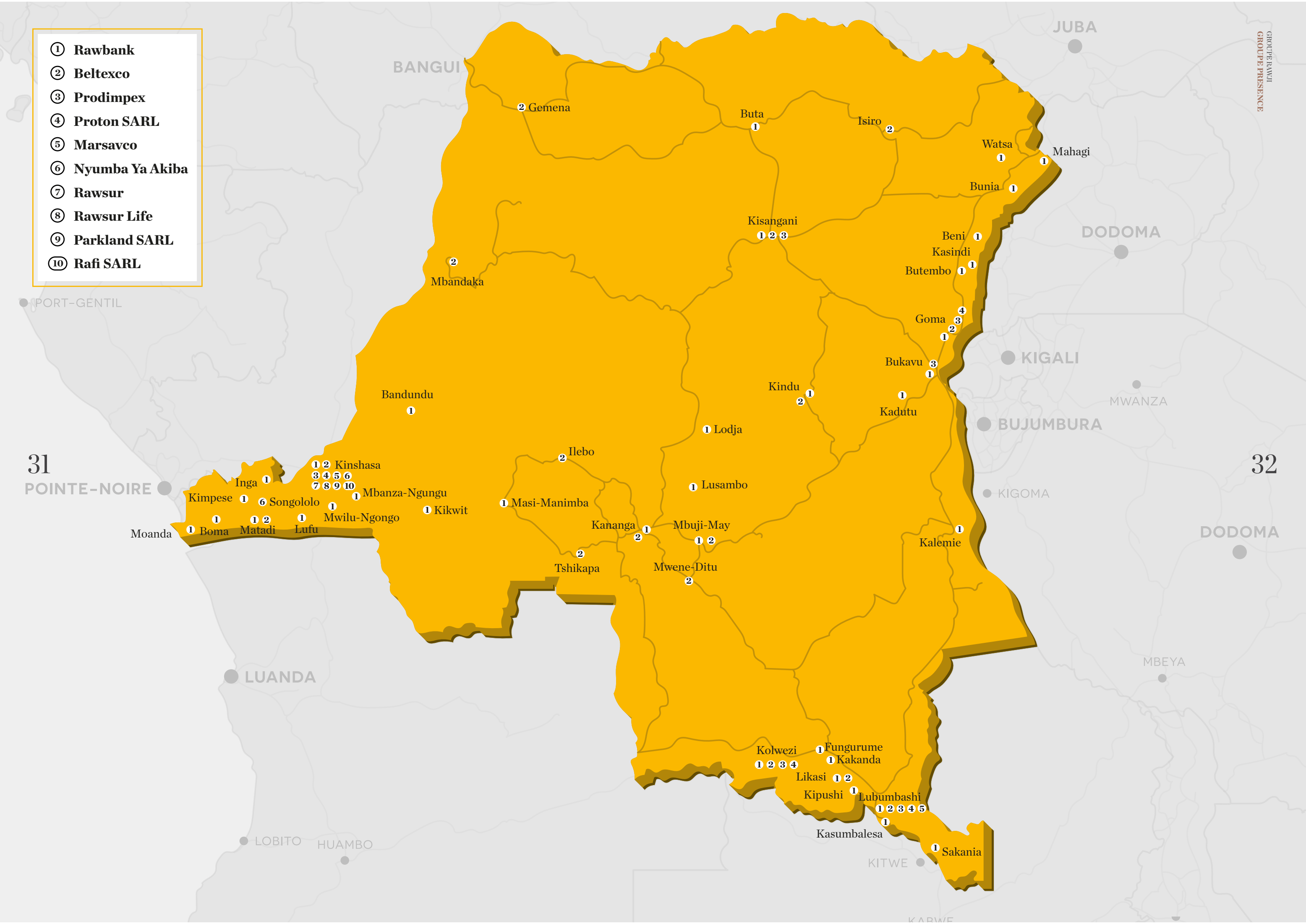
⑥ Nyumba Ya Akiba

⑦ Rawsur

⑧ Rawsur Life

⑨ Parkland SARL

⑩ Rafi SARL



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