FOR OFFICIAL INSTITUTIONAL USE ONLY

AL-RUWAD

TRADING & INVESTMENT GROUP LTD.

مجموعة الرواد للتجارة والاستثمار المحدودة

OSLO NORWAY
European Gateway & Development Finance Relations Hub

COMPREHENSIVE INSTITUTIONAL GROUP PROFILE

ARW-GCP-2026
Unified Comprehensive Edition • June 2026

KANO NIGERIA
Headquarters & African Operations Hub

$1.5B+	214	14	11	$850M+	14	7
Total Portfolio Value	Strategic Projects	Subsidiaries	Active African Nations	2030 Revenue Target	Strategic Sectors	Sovereign Platforms

THE AFRICAN SOVEREIGN INVESTMENT & EXECUTION PLATFORM
For Investment, Industrial Development & Strategic Execution

TRANSFORMING GLOBAL CAPITAL INTO PRODUCTIVE AFRICAN ASSETS

NORWAY
Registered with the Brønnøysund Register Centre
KINGDOM OF NORWAY

+

NIGERIA
Registered with the Corporate Affairs Commission (CAC)
FEDERAL REPUBLIC OF NIGERIA

Founded: 27 February 2025
Dual-Registered Sovereign Holding Group

investment@alruwadgroup.com | contact@alruwadgroup.com | www.al-ruwadgroup.com | 004740316751

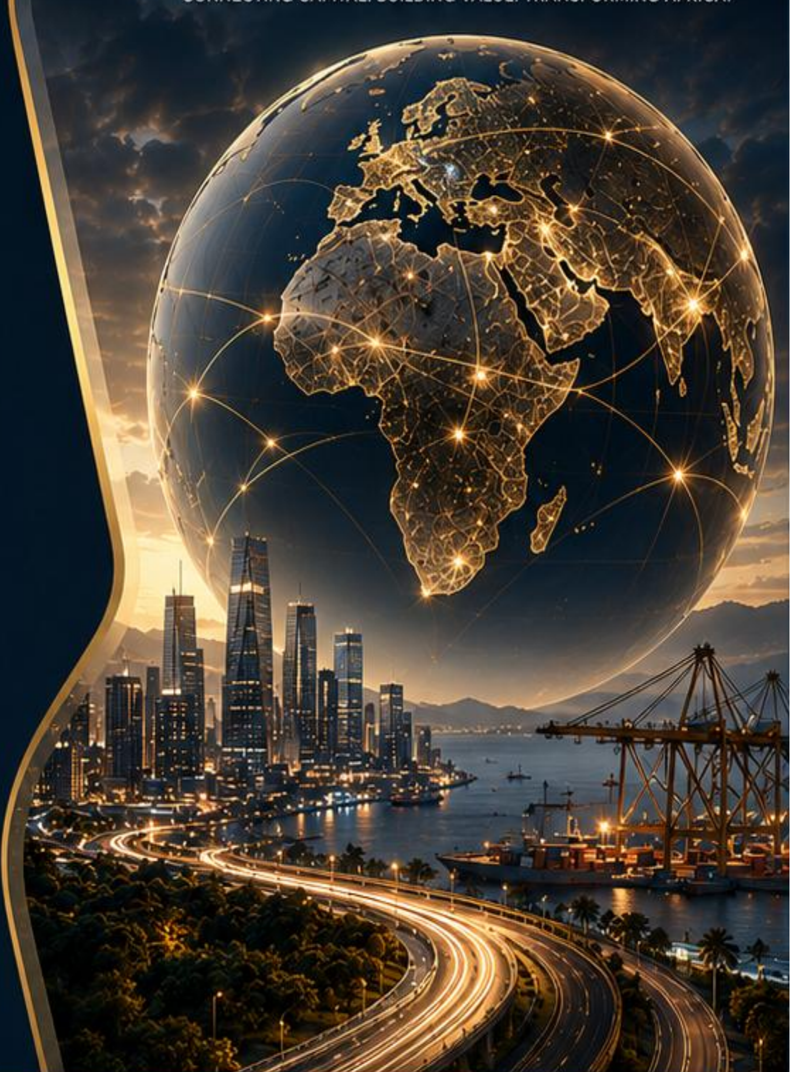
SOVEREIGN STRENGTH AFRICAN IMPACT

WHO WE ARE

AL-RUWAD
TRADING & INVESTMENT
GROUP LTD.

CONNECTING CAPITAL. BUILDING VALUE. TRANSFORMING AFRICA.

AL-RUWAD Trading & Investment Group Ltd. is a multi-sector European–African institutional platform that serves as a strategic bridge connecting African governments, markets, and opportunities with global capital, international financial institutions, investment funds, and strategic partners, with the objective of transforming economic potential into productive assets and sustainable, scalable development and investment ecosystems.



Driven by its dual European–African identity, the Group combines international standards of corporate governance with deep execution capabilities and on-the-ground market expertise, enabling it to bridge the gap between capital, execution, and accountability while developing strategic assets and integrated value chains that enhance productivity, accelerate economic transformation, and generate measurable long-term impact.

AL-RUWAD is not a conventional holding company nor a traditional investment group. It is an integrated institutional platform for economic development, investment, and direct execution—transforming capital into production, opportunities into enduring assets, and partnerships into tangible outcomes, while strengthening the connection between investment and the real economy and contributing to the development of more productive, sustainable, and competitive African economies.

MEASURABLE IMPACT
Creating real economic, social, and measurable value with long-term positive impact.

STRATEGIC PARTNERSHIPS
Building long-term partnerships across the public and private sectors with strategic partners.

EXECUTION EXCELLENCE
Delivering execution excellence to ensure investments are transformed into tangible results.

VALUE CREATION
Converting opportunities into productive assets and sustainable, scalable ecosystems.

ACCESS TO GLOBAL CAPITAL
Connecting investors, financial institutions, and international capital.

GOVERNMENT PARTNERSHIPS
Strategic partnerships with African governments and support for development priorities.

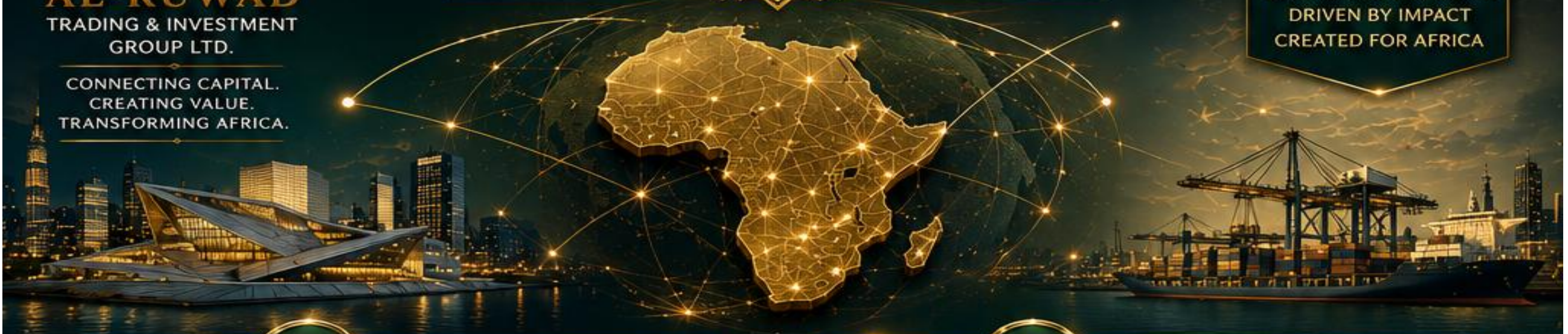
CONNECTING CAPITAL TO OPPORTUNITY, INVESTMENT TO PRODUCTION, AND PARTNERSHIPS TO RESULTS.

AL-RUWAD
TRADING & INVESTMENT GROUP LTD.

CONNECTING CAPITAL. CREATING VALUE. TRANSFORMING AFRICA.

VISION, MISSION & INSTITUTIONAL VALUES

BUILT ON GOVERNANCE
DRIVEN BY IMPACT
CREATED FOR AFRICA



VISION

To become a leading institution in engineering investment and trade through smart and sustainable economic transformation ecosystems across Africa.

MISSION

To transform Africa's economic potential into resilient, measurable, verifiable, and scalable operating assets through an integrated institutional platform that unites international capital with real on-the-ground execution within a governance framework that does not separate investment from production.

OUR VALUES

1 INTEGRITY

The foundational standard upon which the Group is built. Every decision is subject to rigorous institutional oversight to ensure complete alignment between commitments and actions, declarations and execution. Reputation is not a perception; it is a strategic institutional asset protected through transparency, consistency, and professional conduct.

2 LEGITIMACY

A fundamental institutional principle that precedes expansion and growth. Institutional legitimacy is earned through governance, structure, accountability, and consistency. We believe trust in African markets cannot be purchased; it must be built through discipline, credibility, and adherence to international standards.

3 DISCIPLINE

The Group's internal sovereign safeguard. It ensures that ideas do not become decisions merely because they are logical, decisions do not become actions merely because they are profitable, and activities do not continue merely because they have momentum. What cannot be governed cannot be executed.

4 GOVERNANCE

The framework that transforms values into decisions and decisions into measurable outcomes. Through a structured governance architecture that clearly separates decision-making authority, execution responsibility, and capital oversight, the Group ensures continuity, accountability, and institutional resilience beyond individuals.

5 COMMITMENT

A non-negotiable institutional covenant between promise and delivery. Every project, partnership, and stakeholder relationship is governed by a single principle: full execution and unwavering commitment to agreed obligations.

6 INNOVATION

A foundational methodology rather than a marketing concept. Innovation means redesigning systems, challenging ineffective models, and developing investment and operating frameworks that anticipate future opportunities and unlock new pathways for sustainable development.

7 LEADERSHIP & SOVEREIGNTY

The institutional ability to navigate complexity, manage strategic decisions, and operate effectively in challenging geopolitical and economic environments without compromising principles, governance, or long-term objectives.

8 INCLUSION

Sustainable economic transformation requires broad participation. The Group is committed to building ecosystems that integrate local communities, African enterprises, and emerging talent as active contributors to value creation rather than passive beneficiaries.

9 SUSTAINABILITY

A structural commitment to continuity beyond individuals, market cycles, and changing circumstances. Sustainability is embedded in every decision, asset, partnership, and investment strategy to ensure long-term resilience and enduring value.

10 IMPACT

The ultimate measure of success. Impact is not defined by portfolio size, geographic presence, or growth speed, but by tangible improvements in productivity, employment, economic empowerment, and sustainable development outcomes.

INTEGRITY | GOVERNANCE | EXECUTION | SUSTAINABILITY | IMPACT

AN INSTITUTIONAL PLATFORM DESIGNED TO ENDURE ACROSS GENERATIONS, NOT TO PURSUE SHORT-TERM RESULTS.

AL-RUWAD GROUP

1.3 STRATEGIC POSITIONING

SOVEREIGN TRANSFORMATION PLATFORM

STRUCTURAL DETERMINANTS: WHAT THE GROUP REPRESENTS AND WHAT IT SURPASSES

AL-RUWAD Group derives its distinction from the clarity of its institutional identity and the decisiveness of its operational and sovereign model. It does not belong to the conventional structures commonly found in emerging markets, nor does it seek to fit within the traditional classifications of investment, trading, or service companies. Instead, it represents an entirely new generation of integrated institutional platforms that redefine the role of the investment entity in Africa from the ground up.

FIRST: WHAT AL-RUWAD STRUCTURALLY SURPASSES

1. TRADITIONAL HOLDING COMPANIES
That limit themselves to financial oversight of subsidiaries without building productive operating assets or participating in the depth of field-level decision-making. AL-RUWAD owns, builds, operates, and scales; it does not merely supervise.

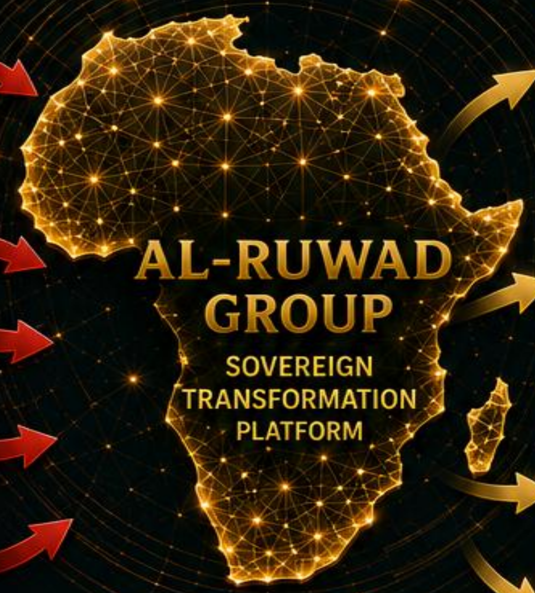
2. REGIONAL TRADING COMPANIES
Driven by short-term commodity transactions without engineering sustainable economic ecosystems. AL-RUWAD develops integrated value chains that extend beyond transactions to the creation of enduring productive assets.

3. FRAGMENTED CONGLOMERATES
That combine unrelated sectors without a unified governance framework, institutional methodology, or shared operating model. AL-RUWAD integrates fourteen subsidiaries under a single sovereign governance architecture.

4. INTERMEDIARIES AND CONTRACTORS
Whose role ends upon completion of a transaction or project delivery, without responsibility for long-term outcomes or continuity. AL-RUWAD assumes full responsibility throughout the entire asset lifecycle—from conception to expansion.

5. PURE ADVISORY FIRMS
That produce studies, reports, and recommendations without committing their own resources to execution. AL-RUWAD deploys its own assets, assumes operational risk, and executes directly on the ground.

6. TRADITIONAL AFRICAN BUSINESS GROUPS
Built primarily on personal networks and opportunistic transactions rather than institutional discipline, structural governance, and auditable operating systems.



SECOND: WHAT UNIQUELY DEFINES AL-RUWAD

1. INTEGRATED SOVEREIGN TRANSFORMATION PLATFORM
Acting as a strategic partner to governments and international financial institutions in restructuring key sectors and transforming African opportunities into scalable productive assets.

2. CROSS-BORDER INVESTMENT AND OPERATING ECOSYSTEM
Managed through dual international governance structures and integrated execution capabilities across eleven active African countries, seven strategic platforms, and fourteen legally independent subsidiaries.

3. INSTITUTIONAL GATEWAY FOR GLOBAL CAPITAL INTO AFRICA
Providing international investors with secure, transparent, and compliant access to African opportunities under the highest standards of governance, accountability, and operational credibility.

4. DIRECT FIELD EXECUTOR WITH REAL ASSETS
Possessing operational teams, legal authorizations, government relationships, and full on-the-ground execution capacity. AL-RUWAD does not advise, broker, or merely plan—it owns, executes, produces, and remains accountable.

5. EXCLUSIVE DEVELOPER OF THE ASIF™ FRAMEWORK
Africa Sovereign Integrated Transformation Framework™—the first institutional and operational model of its kind designed to structure, manage, and scale sovereign transformation ecosystems across Africa.

6. DUAL EUROPEAN–AFRICAN INSTITUTIONAL STRUCTURE
Combining European governance discipline through its Norwegian registration with African operational depth and strategic networks through its Nigerian registration, creating a unique institutional bridge between global capital and African opportunities.

ECOSYSTEM DRIVERS

SEVEN INTEGRATED STRATEGIC PLATFORMS

1. TRADE & INVESTMENT
2. INDUSTRIAL DEVELOPMENT
3. AGRICULTURE & FOOD SECURITY
4. ENERGY
5. MINING & RESOURCE DEVELOPMENT
6. INFRASTRUCTURE & LOGISTICS
7. DIGITAL TRANSFORMATION

14 FOURTEEN STRATEGIC SECTORS

OPERATING UNDER ONE UNIFIED SOVEREIGN GOVERNANCE FRAMEWORK

EUROPE – OSLO, NORWAY
Governance • Capital • Compliance

AL-RUWAD GROUP
SOVEREIGN TRANSFORMATION PLATFORM

AFRICA – KANO, NIGERIA
Execution • Operations • Expansion

NOT A HOLDING COMPANY. NOT AN INTERMEDIARY. NOT AN ADVISORY FIRM.

A SOVEREIGN INSTITUTIONAL TRANSFORMATION PLATFORM CONVERTING GLOBAL CAPITAL INTO SCALABLE PRODUCTIVE AFRICAN ASSETS.

CORPORATE ARCHITECTURE

AL-RUWAD GROUP
TRADING AND INVESTMENT GROUP LTD

14 LEGAL SUBSIDIARIES ACROSS 7 STRATEGIC PLATFORMS

SOVEREIGN GOVERNANCE
AFRICAN VISION
GLOBAL IMPACT

AL-RUWAD GROUP TRADING AND INVESTMENT GROUP LTD

THE SOLE SOVEREIGN REFERENCE ENTITY

The sole mother holding company; all subsidiaries are 100% directly owned.

1	2	3	4	5	6	7
PLATFORM 1 TRADE, COMMERCIAL & DISTRIBUTION PLATFORM	**PLATFORM 2** DIGITAL, AI & INTELLIGENCE PLATFORM	**PLATFORM 3** INDUSTRIAL, ENERGY & INFRASTRUCTURE PLATFORM	**PLATFORM 4** FOOD SECURITY & AGRO-INDUSTRIAL PLATFORM	**PLATFORM 5** STRATEGIC RESOURCES & TRANSFORMATION PLATFORM	**PLATFORM 6** HEALTHCARE & HUMAN DEVELOPMENT PLATFORM	**PLATFORM 7** TOURISM, HOSPITALITY & LUXURY EXPERIENCE PLATFORM
4 SUBSIDIARIES	2 SUBSIDIARIES	4 SUBSIDIARIES	1 SUBSIDIARY	1 SUBSIDIARY	1 SUBSIDIARY	1 SUBSIDIARY
Al-Ruwad General Trading & Services Co. Al-Ruwad Traditional International Trading Co. Al-Ruwad Digital Trading Co. Al-Ruwad Brokerage & Services Co.	Al-Ruwad Digital Solutions Co. Al-Ruwad Innovation Systems Co.	Al-Ruwad Local Industries & Manufacturing Co. Al-Ruwad Infrastructure & Real Estate Co. Al-Ruwad Energy Systems & Electricity Co. Al-Ruwad Logistics & Transport Co.	Al-Ruwad Agriculture & Livestock Co.	Al-Ruwad Mining & Resource Transformation Co.	Al-Ruwad Healthcare Supplies Co.	Al-Ruwad Luxury Tourism & Hospitality Co.

14 LEGAL SUBSIDIARIES

7 INTEGRATED STRATEGIC PLATFORMS

11 ACTIVE AFRICAN COUNTRIES

SPECIAL PURPOSE VEHICLE (SPV) STRUCTURE

In full alignment with our institutional discipline and the highest international standards of financial governance, all major strategic projects are executed through legally and financially independent Special Purpose Vehicles (SPVs). This ensures complete risk isolation, independent project financing, full compliance with International Development Finance Institution (DFI) standards, along with exit flexibility and absolute institutional transparency.

Key approved SPVs include:

- Africa Circular Economy SPV
- Africa Food Security SPV
- Africa Digital Governance SPV
- Africa Green Industrial Park SPV
- Africa Smart Logistics SPV

AL-RUWAD GROUP
TRADING & INVESTMENT GROUP LTD

AL-RUWAD GROUP STRATEGIC SECTORS

14 Integrated Strategic Sectors

SOVEREIGN GOVERNANCE
AFRICAN VISION
GLOBAL IMPACT

1 INTERNATIONAL TRADE & COMMODITY FACILITATION

The Group's commercial backbone and gateway to global markets through structured trade, strategic supply chains, and long-term framework agreements.

2 DIGITAL COMMERCE & OPEN MARKETPLACES

Transforming African commerce through digital platforms, unified payments, multi-channel e-commerce, and cross-border digital market ecosystems.

3 DIGITAL SOLUTIONS & ENTERPRISE TRANSFORMATION

Exclusive technology authority delivering enterprise systems, secure digital infrastructure, investor platforms, and real-time operational excellence across jurisdictions.

4 ARTIFICIAL INTELLIGENCE, INNOVATION & ECONOMIC INTELLIGENCE

Advanced AI/ML, economic intelligence, GovTech, predictive analytics, climate tech, and full institutional automation for superior decision-making and strategic advantage.

AL-RUWAD GROUP
THE INTEGRATED CIRCULAR ECONOMIC ECOSYSTEM

5 MINING & STRATEGIC RESOURCE TRANSFORMATION

Maximizing value from natural resources through mining development, processing, value chains, and strategic resource commercialization.

6 INDUSTRIAL MANUFACTURING & IMPORT SUBSTITUTION

Building industrial capacity, local manufacturing, agro-processing, packaging solutions, and import substitution for sustainable economic transformation.

7 AGRICULTURE, LIVESTOCK & FOOD SECURITY

From farm to market: large-scale agriculture, livestock, feed systems, food supply chains, agri-processing, and export-oriented food security solutions.

8 ENERGY, POWER & SUSTAINABLE SOLUTIONS

Renewable energy, hybrid systems, solar solutions, bioenergy, smart grids, and integrated energy infrastructure for industrial and economic growth.

9 LOGISTICS, TRANSPORT & SMART SUPPLY CHAINS

Efficient movement of assets and goods through transport networks, warehousing, customs facilitation, regional distribution, and intelligent supply chain management.

10 INFRASTRUCTURE, REAL ESTATE & STRATEGIC ASSETS

Developing infrastructure, industrial zones, real estate, economic districts, and strategic assets through PPP, BOT models and large-scale development projects.

11 INSTITUTIONAL FACILITATION & STRATEGIC DEAL ENGINEERING

Facilitating complex deals, strategic brokerage, contract structuring, stakeholder alignment, and cross-border transaction execution at the highest level.

12 HEALTHCARE & MEDICAL SUPPLY CHAINS

Integrated medical supply systems, pharmaceuticals, equipment, quality assurance, and strategic partnerships with governments and international health organizations.

13 TOURISM, LUXURY HGGPITALITY & EXECUTIVE TRAVEL

Transforming Africa into world-class destinations through business tourism, executive hospitality, conferences, eco-tourism, and luxury travel services integrated with real estate and infrastructure development.

14 CAPITAL ALLOCATION & FINANCIAL STRUCTURING

Strategic capital allocation, project finance, blended finance, DFI participation, acquisitions, SPVs, capital recycling, and portfolio optimization to maximize returns and mitigate risks.

THE CIRCULAR ECONOMIC ECOSYSTEM

These fourteen sectors do not operate as isolated business units. Together they form a fully integrated economic ecosystem in which trade supports manufacturing, manufacturing is powered by energy, agriculture supplies industry, logistics connects markets, infrastructure enables growth, financial structuring directs capital, and digital intelligence provides governance, visibility, and real-time decision-making across the entire system.

THIS INTEGRATED ARCHITECTURE IS WHAT GIVES AL-RUWAD GROUP ITS OPERATIONAL RESILIENCE AND DISTINGUISHES IT AS A SOVEREIGN ECONOMIC PLATFORM RATHER THAN A CONVENTIONAL COLLECTION OF COMPANIES.

THE CORPORATE OPERATING SYSTEM

FOURTEEN ENGINES OF SOVEREIGN GOVERNANCE

AL-RUWAD GROUP AS
Building Sustainable Legacies Across 11 African Countries

The Corporate Operating System is the sovereign brain of Al-Ruwad Group, operating through fourteen specialized engines that integrate governance, oversight, financing, risk management, sustainability, artificial intelligence and institutional security — ensuring that every strategic decision is executed within a disciplined, measurable and accountable sovereign framework.

AL-RUWAD GROUP CORPORATE OPERATING SYSTEM
14 ENGINES OF SOVEREIGN GOVERNANCE

1. **SOVEREIGN GOVERNANCE & OVERSIGHT** — Sets decision authority matrices, delegation boundaries and institutional integrity across all levels.
2. **TREASURY & CAPITAL ALLOCATION** — Manages central treasury, multi-currency governance, SPV financing and capital efficiency across all sectors.
3. **SUSTAINABILITY, CLIMATE & SOCIAL IMPACT** — Integrates ESG and climate standards, monitors impact and aligns with global sustainability and development goals.
4. **ENTERPRISE RISK MANAGEMENT** — Operates comprehensive risk framework, early warning systems and crisis management protocols.
5. **STRATEGIC & GEOPOLITICAL INTELLIGENCE** — Provides market foresight, economic intelligence, predictive analytics and geopolitical scenario planning.
6. **STRUCTURED INVESTMENT & FINANCING** — Structures complex financial deals, closes financing with DFIs, and mobilizes capital for long-term growth.
7. **LEGAL, COMPLIANCE & REGULATORY AFFAIRS** — Ensures legal protection, contract engineering, regulatory compliance and licensing across 11 countries.
8. **DIGITAL LEADERSHIP & AI COMMAND CENTER** — Operates AI-powered ERP, real-time dashboards, cybersecurity governance and integrated digital operations.
9. **INTERNAL AUDIT & INSTITUTIONAL CONTROL** — Independent internal audit, real-time financial control and compliance monitoring with direct board reporting.
10. **STRATEGIC TRANSFORMATION & DISCIPLINED EXPANSION** — Drives geographic and sectoral expansion, asset integration and replicable growth with institutional discipline.
11. **HUMAN CAPITAL & LEADERSHIP INSTITUTIONALIZATION** — Builds leadership pipeline, succession planning, multicuttural workforce governance and unified culture.
12. **CORPORATE COMMUNICATIONS & PUBLIC AFFAIRS** — Manages institutional reputation, government relations and strategic communications to all stakeholders.
13. **PROCUREMENT & SUPPLY CHAIN GOVERNANCE** — Controls capex and opex, ensures supplier compliance, transparency and resilient end-to-end supply chains.
14. **SECURITY & CRISIS COORDINATION** — Protects assets and people, coordinates security in crises and ensures business continuity under all circumstances.

THE SEVEN-LAYER INVESTOR PROTECTION SYSTEM

1. **STRUCTURAL & LEGAL ASSET SEGREGATION** — Each project is housed in a legally and financially independent SPV under the unified commercial framework of 17 jurisdictions.
2. **CURRENCY RISK NEUTRALIZATION & CASH FLOW PROTECTION** — Advanced hedging mechanisms, multi-currency escrow accounts and top-tier international banks.
3. **POLITICAL & COMMERCIAL RISK INSURANCE** — Structured to meet the requirements of sovereign and international guarantors and insurers against political and non-commercial risks.
4. **JUDICIAL IMMUNITY & BINDING INTERNATIONAL ARBITRATION** — All agreements include binding international arbitration clauses enforceable in over 150 countries.
5. **DUAL-SOVEREIGNTY GOVERNANCE & COMPLIANCE** — Unique dual incorporation combining Norwegian governance rigor with strategic on-the-ground depth in Nigeria and 11 African countries.
6. **CONTINUOUS MONITORING & TRANSPARENCY** — Real-time oversight by independent internal audit and global external auditors with investor access via a secure platform.
7. **PREDICTIVE INTELLIGENCE & AI-POWERED RISK GOVERNANCE** — Integrated system of risk management, strategic intelligence and AI-driven analytics to anticipate, detect and neutralize threats early.

THE INSTITUTIONAL INVESTOR DOES NOT INVEST IN PROMISES BUT INVESTS IN THE STRENGTH OF THE STRUCTURE AND THE DEPTH OF THE DESIGN

11 AFRICAN COUNTRIES — Deep Presence

17 LEGAL JURISDICTIONS — Global Coverage

6

SOVEREIGN GOVERNANCE REAL-TIME EXECUTION — Accountable. Measurable. Secure.

AL-RUWAD GROUP AS
Building Sustainable Legacies Across 11 African Countries

OPERATIONAL CAPABILITIES

AL-RUWAD GROUP

AL-RUWAD GROUP

90 INTEGRATED SOVEREIGN INSTITUTIONAL CAPABILITIES

An integrated sovereign capability system built upon 14 governance engines, operating seamlessly across 11 African countries, supported by advanced investment, artificial intelligence, structured finance, field execution, and complete institutional control mechanisms.

SOVEREIGN GOVERNANCE & CONTROL
A comprehensive governance framework operating through 14 governance engines, ensuring real-time decision-making discipline, accountability, oversight, and institutional control.

STRATEGIC INTELLIGENCE & ANALYTICS
Advanced economic, geopolitical, and strategic intelligence capabilities that transform information into predictive insights, investment opportunities, and competitive advantages.

RISK ENGINEERING & MITIGATION
A proactive framework that identifies, engineers, and neutralizes risks before they evolve into operational or financial crises, ensuring long-term institutional resilience.

CAPITAL ENGINEERING & STRUCTURED FINANCE
Advanced financial structuring capabilities integrating capital allocation, project finance, DFIs, sovereign partnerships, and innovative financing mechanisms.

DIRECT FIELD EXECUTION & OPERATIONAL CONTROL
Operational teams deployed across 11 African countries with the capability to execute, supervise, and manage projects directly on the ground while maintaining institutional discipline and performance standards.

GOVERNMENT & SOVEREIGN PARTNERSHIPS
Long-term strategic partnerships with governments, sovereign institutions, development agencies, and international stakeholders operating within legally structured frameworks.

SUSTAINABILITY, CLIMATE & DEVELOPMENT IMPACT
Integration of ESG principles, climate resilience, and sustainable development objectives into investment and operational decisions to create measurable long-term value.

AL-RUWAD GROUP

90

INTERCONNECTED SOVEREIGN OPERATIONAL CAPABILITIES

11	14	14	7
ACTIVE AFRICAN COUNTRIES	SUBSIDIARY COMPANIES	GOVERNANCE ENGINES	INTEGRATED STRATEGIC PLATFORMS

55 INTEGRATED INSTITUTIONAL POLICIES AND SYSTEMS

NO GOVERNANCE GAPS

DIGITAL TRANSFORMATION & ARTIFICIAL INTELLIGENCE
A unified digital ecosystem powered by artificial intelligence, predictive analytics, automation systems, and real-time decision-support tools.

INTEGRATED VALUE CHAINS
End-to-end value chain integration linking production, processing, logistics, distribution, and market access through a unified institutional platform.

LEGAL COMPLIANCE & INSTITUTIONAL PROTECTION
Comprehensive legal protection, regulatory compliance, contract engineering, and institutional safeguarding across multiple jurisdictions.

LEADERSHIP INSTITUTIONALIZATION & TALENT DEVELOPMENT
Systematic leadership development, succession planning, talent management, and institutional culture building to ensure continuity beyond individuals.

GEOPOLITICAL POSITIONING & CAPITAL PROTECTION
Advanced geopolitical monitoring and strategic positioning mechanisms designed to protect investments and optimize capital deployment across complex markets.

INTELLECTUAL PROPERTY & PROTECTED ASSETS
Protection and development of intellectual property, proprietary systems, operational methodologies, and strategic institutional assets.

STRATEGIC TIME MANAGEMENT & LONG-TERM SUSTAINABILITY
Long-term institutional planning focused on continuity, scalability, intergenerational value creation, and sustainable competitive advantage.

THESE CAPABILITIES DO NOT REPRESENT SEPARATE ADVANTAGES

They form an interconnected institutional ecosystem that integrates governance, intelligence, finance, execution, and artificial intelligence into a unified sovereign operating system that is difficult to replicate or reproduce.

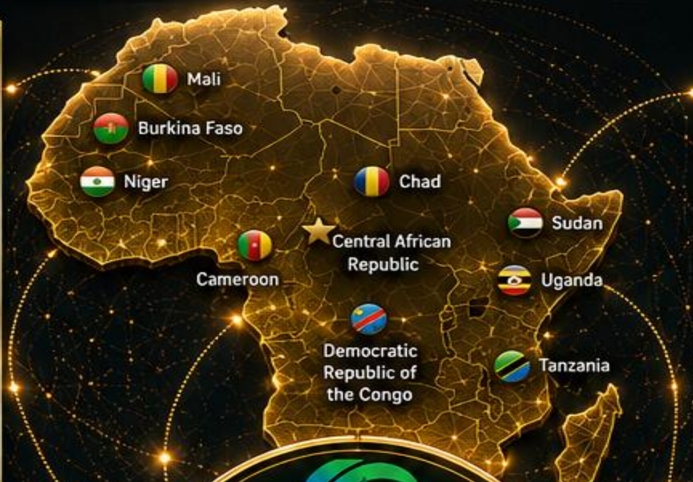
SOVEREIGN GOVERNANCE | ADVANCED INTELLIGENCE | STRUCTURED FINANCE | DIRECT EXECUTION | ARTIFICIAL INTELLIGENCE & PREDICTIVE ANALYTICS | COMPREHENSIVE LEGAL PROTECTION | SUSTAINABILITY & DEVELOPMENT | SOVEREIGN PARTNERSHIPS | LONG-TERM VALUE CREATION

AL-RUWAD TRADING AND INVESTMENT GROUP LTD
A LEGACY OF TRADE, A FUTURE OF IMPACT

GEOGRAPHIC FOOTPRINT & REGIONAL ARCHITECTURE

11 ACTIVE AFRICAN COUNTRIES ACROSS 5 STRATEGIC REGIONS + 3 INTERNATIONAL HUBS

AL-RUWAD Group does not treat geography as a map of expansion, but as an engineered institutional instrument. Every country within its footprint performs a specific function within the wider system, and every region represents a strategic layer that strengthens the overall platform rather than burdening it. Geographic presence is an engineering decision rather than a growth decision, and every operational corridor is designed to be traceable, reversible, and immediately controllable without logistical disruption.



REGION ONE — WEST AFRICA

THE PRIMARY OPERATIONAL CORE AND GATEWAY TO AFRICA'S LARGEST ECONOMY

ACTIVE COUNTRIES

Nigeria • Mali • Burkina Faso • Niger

GOVERNING ECONOMIC FRAMEWORKS

ECOWAS · AfCFTA

STRATEGIC ROLE

- Regional Trade
- Local Manufacturing
- Food Security
- Hybrid Energy Systems

REGION THREE — EAST AFRICA

THE FASTEST GROWTH CORRIDOR AND RED SEA GATEWAY

ACTIVE COUNTRIES

Uganda • Sudan • Tanzania

GOVERNING ECONOMIC FRAMEWORKS

COMESA · EAC

STRATEGIC ROLE

- Food Security
- Logistics
- Strategic Resources
- Cross-Border Trade

AL-RUWAD GROUP

INTEGRATED REGIONAL ECOSYSTEM

11	5	3
ACTIVE COUNTRIES	STRATEGIC REGIONS	INTERNATIONAL HUBS

REGION TWO — CENTRAL AFRICA ★

THE PRIMARY STRATEGIC AXIS AND HIGHEST PRIORITY REGION

ACTIVE COUNTRIES

Central African Republic ★

Cameroon • Democratic Republic of the Congo • Chad

GOVERNING ECONOMIC FRAMEWORKS

ECCAS · OHADA

STRATEGIC PROJECT PIPELINE

- FLAGSHIP INTEGRATED PROGRAM — USD 214 MILLION
- CEMENT & INFRASTRUCTURE PROJECT — USD 87 MILLION
- MISSION 300 SOLAR ENERGY PROGRAM — USD 35–47 MILLION
- COMMERCIAL & INDUSTRIAL SOLAR PLATFORM — USD 11–18 MILLION
- STRATEGIC MINERAL POTENTIAL — MORE THAN USD 380 MILLION

REGION FOUR — NORTHERN EUROPE

INTERNATIONAL GOVERNANCE HUB AND DEVELOPMENT FINANCE GATEWAY

ACTIVE HUB

OSLO

INSTITUTIONAL ECOSYSTEM

Norfund · NORAD · Innovation Norway

STRATEGIC ROLE

- Development Finance
- European Partnerships
- Governance & Compliance

REGION FIVE — THE GULF REGION

SOVEREIGN CAPITAL ATTRACTION HUB AND STRATEGIC EXPORT MARKET

ACTIVE HUBS

Riyadh • Abu Dhabi

INSTITUTIONAL ECOSYSTEM

- PIF — PIF
- ADIA — Abu Dhabi Investment Authority
- Mubadala — Mubadala Investment Company
- ADGM — Abu Dhabi Global Market

STRATEGIC ROLE

Investment Attraction · Food Security · Strategic Partnerships · Long-Term Capital

INTEGRATED OPERATIONAL CORRIDORS

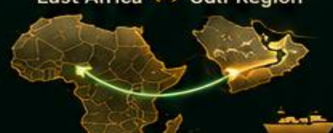
CORRIDOR ONE

West Africa ↔ Central Africa

Historic trade routes and modern logistics networks supporting the movement of goods, resources, and productive assets.

CORRIDOR TWO

East Africa ↔ Gulf Region



Red Sea export gateway connecting agricultural and mineral products with Gulf markets.

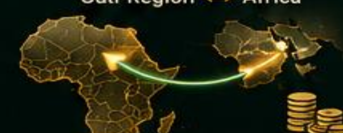
CORRIDOR THREE

Africa ↔ Oslo

Mobilization of development capital through structured insitutional financing platforms.

CORRIDOR FOUR

Gulf Region ↔ Africa



Deployment of sovereign capital into productive African assets through engineered investment structures.

11	5	3
ACTIVE AFRICAN COUNTRIES	STRATEGIC REGIONS	INTERNATIONAL HUBS

THE FIVE REGIONS DO NOT OPERATE AS ISOLATED GEOGRAPHIC LOCATIONS.
THEY FORM AN INTERCONNECTED ECONOMIC ECOSYSTEM THAT TRANSFORMS AL-RUWAD GROUP INTO A TRANSCONTINENTAL INSTITUTIONAL PLATFORM.

STRATEGIC INVESTMENT PORTFOLIO

214 DOCUMENTED PROJECTS

43 STRATEGIC CORE PROJECTS

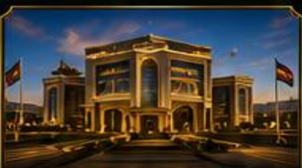
14 SPECIALIZED FUNDING LINES

11 AFRICAN COUNTRIES

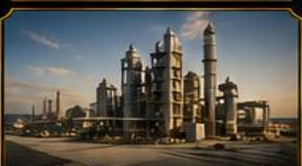
USD 1.5+ BILLION PORTFOLIO VALUE

USD 850+ MILLION
TARGET REVENUE BY 2030

FLAGSHIP PROJECTS

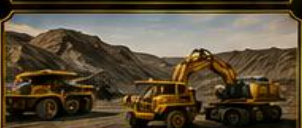


USD 214 MILLION
STRATEGIC ANCHOR PROJECT



USD 87 MILLION
CEMENT & INFRASTRUCTURE

USD 35–47 MILLION
SOLAR ENERGY PLATFORM



USD 380+ MILLION
STRATEGIC MINING OPPORTUNITIES

AL-RUWAD GROUP

INTEGRATED INVESTMENT ECOSYSTEM

214 DOCUMENTED PROJECTS

USD 1.5+ BILLION PORTFOLIO VALUE

1. INTERNATIONAL TRADE & COMMODITY FACILITATION
2. DIGITAL COMMERCE & OPEN MARKETPLACES
3. DIGITAL SOLUTIONS & ENTERPRISE TRANSFORMATION
4. ARTIFICIAL INTELLIGENCE, INNOVATION & ECONOMIC INTELLIGENCE
5. MINING & STRATEGIC RESOURCE TRANSFORMATION
6. INDUSTRIAL MANUFACTURING & IMPORT SUBSTITUTION
8. ENERGY, POWER & SUSTAINABLE SOLUTIONS
9. LOGISTICS, TRANSPORT & SMART SUPPLY CHAINS
10. INFRASTRUCTURE, REAL ESTATE & STRATEGIC ASSETS
11. INSTITUTONAL FACILITATION & STRATEGIC DEAL ENGINEERING
13. TOURISM, LUXURY HOSPITALITY & EXECUTIVE TRAVEL
2. CAPITAL ALLOCATION & FINANCIAL STRUCTURING

PORTFOLIO METRICS

11 COUNTRIES

7 STRATEGIC PLATFORMS

14 STRATEGIC SECTORS

214 PROJECTS

43 CORE PROJECTS

USD 52+ MILLION DEPLOYED CAPITAL

18%–70% TARGET IRR RANGE

THE FOURTEEN SPECIALIZED FUNDING LINES

1. CIRCULAR ECONOMY & WASTE MANAGEMENT
2. WATER & SANITATION SYSTEMS
3. SOLAR COLD CHAIN INFRASTRUCTURE
4. FOOD PROCESSING & PACKAGING
6. HYBRID ENERGY SYSTEMS
7. DIGITAL FINANCE PLATFORMS
7. AFRICA MARKET ENTRY RISK REDUCTION
8. AGRICULTURAL ARTIFICIAL INTELLIGENCE
9. SUSTAINABLE CONSTRUCTION TECHNOLOGIES
10. DIGITAL HEALTHCARE
11. SMART REGIONAL TRADE
12. GEO-ECONOMIC INTELLIGENCE PLATFORMS
13. LUXURY TOURISM & EXECUTIVE HOSPITALITY
14. SMART INFRASTRUCTURE & REAL ESTATE

NOT A COLLECTION OF PROJECTS

AN INTEGRATED CIRCULAR ECONOMIC ECOSYSTEM

TRANSFORMING CAPITAL INTO PRODUCTIVE ASSETS AND SUSTAINABLE REVENUE STREAMS ACROSS AFRICA

THE COMPLETE INSTITUTIONAL VALUE PROPOSITION

WHAT DOES AL-RUWAD GROUP OFFER?

A Sovereign Platform Transforming Capital into Productive Assets

WHAT INVESTORS RECEIVE

- Protected Access to Africa
- Investment-Ready Portfolio
- Multiple Investment Pathways
- Comprehensive Capital Protection
- Access to Sovereign Projects
- Dual-Sovereignty Governance
- Verifiable Returns
- Non-Replicable Strategic Positioning

AL-RUWAD GROUP

THE SYSTEM PRECEDES CAPITAL

Governance Precedes Returns
Commitment Precedes Investment
Institutional Discipline Precedes Expansion

01 INSTITUTIONAL INVESTORS & INVESTMENT FUNDS

- USD 1.5+ Billion Portfolio
- 214 Documented Projects
- 43 Strategic Core Projects
- Target IRR: 18%–70%
- Seven Structural Layers of Capital Protection

02 INTERNATIONAL DEVELOPMENT FINANCE INSTITUTIONS

- High Funding Readiness
- ESG Alignment
- Measurable Development Impact
- Financial Closure Readiness
- Direct Field Execution Capacity

03 GOVERNMENTS & SOVEREIGN PARTNERS

- Infrastructure Development
- Local Industrialization
- Food Security Programs
- Sovereign Partnerships
- International Capital Mobilization

04 COMMERCIAL & TECHNOLOGY PARTNERS

- Access to 11 African Markets
- Established Distribution Networks
- Active Government Customer Base
- Integrated Digital Infrastructure
- Shared Execution Capacity

05 GLOBAL CAPITAL

- Institutional Gateway to Africa
- Legal Protection
- Operational Protection
- Financial Protection
- Geopolitical Protection
- Long-Term Strategic Security

WHAT FINANCIERS RECEIVE

- Bankable Projects
- Environmental & Social Compliance
- Real-Time Impact Measurement
- Implementation Readiness
- Direct On-Ground Execution
- Specialized Financing Lines

26 INTEGRATED INSTITUTIONAL VALUE COMPONENTS

FOR INVESTORS
- Productive Assets
- Engineered Returns
- Structured Risk Management

FOR FINANCIERS
- High Fundability
- Development Impact
- Institutional Sustainability

FOR GOVERNMENTS
- Economic Development
- Sovereign Partnerships
- International Expertise Transfer

FOR PARTNERS
- Market Access
- Commercial Opportunities
- Shared Growth

FOR GLOBAL CAPITAL
- Secure Investment Environment
- International Compliance
- Sustainable Expansion

WHAT THE GROUP DOES NOT OFFER

- ✗ No Speculative Investments
- ✗ No Operational Interference
- ✗ No Governance Compromises
- ✗ No Institutional Rule Exceptions
- ✗ No Modification of the Operating System

NOT AN INVESTMENT COMPANY
NOT AN OPERATING COMPANY
NOT AN INTERMEDIARY

A COMPREHENSIVE SOVEREIGN PLATFORM

Re-Engineering the Entry of Global Capital into Africa

USD 1.5+ BILLION PORTFOLIO	214 DOCUMENTED PROJECTS	11 AFRICAN COUNTRIES	7 STRUCTURAL LAYERS OF CAPITAL PROTECTION	26 INSTITUTIONAL VALUE COMPONENTS

AL-RUWAD

TRADING AND INVESTMENT GROUP LTD

THE SYSTEM PRECEDES CAPITAL

SOVEREIGN INVESTMENT INSTITUTION

Governance First.
Value Always.

DOCUMENT REFERENCE: ARW-CDT-2026

OFFICIAL CORPORATE CONTACT CHANNELS

1 HEADQUARTERS — NIGERIA

WEST AFRICA OPERATIONAL HUB

ADDRESS
Shop No. 6, Ladanai Road,
Hotoron Arewa, Opposite A.S. Liman,
Nassarawa, Kano, Nigeria

EXECUTIVE TELEPHONE
+234 916 558 9864

2 EUROPEAN GOVERNANCE & COMPLIANCE OFFICE — NORWAY

EUROPEAN GOVERNANCE HUB

ADDRESS
Karl Johans Gate 25,
0159 Oslo, Norway

TELEPHONE 1
+47 409 61 208

TELEPHONE 2
+47 403 16 751

3 DIGITAL COMMUNICATION PLATFORMS

INVESTMENT & FUNDING RELATIONS
investment@al-ruwadgroup.com

CORPORATE COMMUNICATIONS
contact@al-ruwadgroup.com

INFORMATION & KNOWLEDGE MANAGEMENT
info@al-ruwadgroup.com

OFFICIAL WEBSITE
www.al-ruwadgroup.com

4 OPERATIONAL FOOTPRINT

11 ACTIVE AFRICAN COUNTRIES

- Nigeria
- Central African Republic
- Cameroon
- Uganda
- Rwanda
- Democratic Republic of the Congo
- Sudan
- Chad
- Tanzania
- Burkina Faso
- Mali

5 INTERNATIONAL ALLIANCE NETWORK

AFRICA
More than 50 strategic corporate and institutional partners.

EUROPE
More than 69 specialized Norwegian companies and institutions.

GLOBAL
More than 80 international alliances across Europe, the Gulf region, Asia, and the Americas.

SOVEREIGN GOVERNANCE
System First.
Governance Always.

ENGINEERED STRUCTURES
Designed Systems.
Sustainable Value.

CONSISTENT RETURNS
20%–35%
Annual Target

ECONOMIC IMPACT
Measurable.
Scalable.
Sovereign.

LONG-TERM SUSTAINABILITY
Generational Continuity.
Institutional Legacy.

THE TWELVE (12) SOVEREIGN PRINCIPLES

PILLAR A – SYSTEM, GOVERNANCE & CAPITAL

1. The system precedes capital. Governance precedes returns. Commitment capability precedes investment intent.
2. Legitimacy precedes scale. Structure precedes growth. Discipline precedes ambition.
3. Capital does not enter chaos. It enters engineered institutional channels.

PILLAR B – RE-ENGINEERING THE AFRICAN OPPORTUNITY

4. Africa is not a risk. It is an under-institutionalized opportunity. Al-Ruwad is the institution.
5. We do not invest in Africa. We re-engineer how capital enters Africa.
6. In Africa, the real risk is not the market. The real risk is the absence of institutional structure.

PILLAR C – ASSET GOVERNANCE & RISK ENGINEERING

7. Risk is not an event. It is a design outcome. At Al-Ruwad, risks are engineered before they emerge.
8. Al-Ruwad does not expand geographically. It governs operational complexity.
9. Every project is an operating asset. Every asset generates cash flow. Every cash flow creates measurable economic impact. This is not a promise. It is a design.

PILLAR D – SUSTAINABILITY, IDENTITY & GENERATIONAL CONTINUITY

10. An investor entering Al-Ruwad does not purchase a share in a company. They become part of an integrated sovereign economic ecosystem.
11. This institution was not built to prove itself quickly. It was built to endure correctly.
12. Leadership is transferable. The system is permanent.

ONE STANDARD — ONE FUTURE

AL-RUWAD TRADING AND INVESTMENT GROUP LTD

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ARW-CDT-2026

RESTRICTED AND APPROVED DOCUMENT

Included at the conclusion of official institutional profiles, investment memoranda, and corporate financial reports.