

HARPS



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PICOL
FIXTURES & FITTINGS

The logo for Picol Fixtures & Fittings features a stylized icon of a house or building with an orange and grey color scheme. Below the icon, the word "PICOL" is written in a large, bold, orange sans-serif font, and "FIXTURES & FITTINGS" is written in a smaller, grey sans-serif font below it.

ABOUT HARPS

At Harps we believe our success is dependent on our ability to evolve and consistently meet the needs of our clients.



We remain strongly committed to growing our market presence through innovation, high quality product and services, and remaining responsive to our client's needs.



With various diversified interests in Energy, Banking, Property Development, Bio-Technology & Maritime Assets and services we remain committed to expanding our client base and brand equity.



ABOUT HARPS

Our international presence, alliances and relationship remains our key strength.



ENERGY

Our focus remains the trading and distribution of petroleum related products with a strong focus on the Sub-Saharan African market.

Harps roots started out in the Energy sector with establishment of H.A.R. Petroleum Services. Energy remains a strong part of our business interest with a continued growth of our footprint in the sector.

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ENERGY

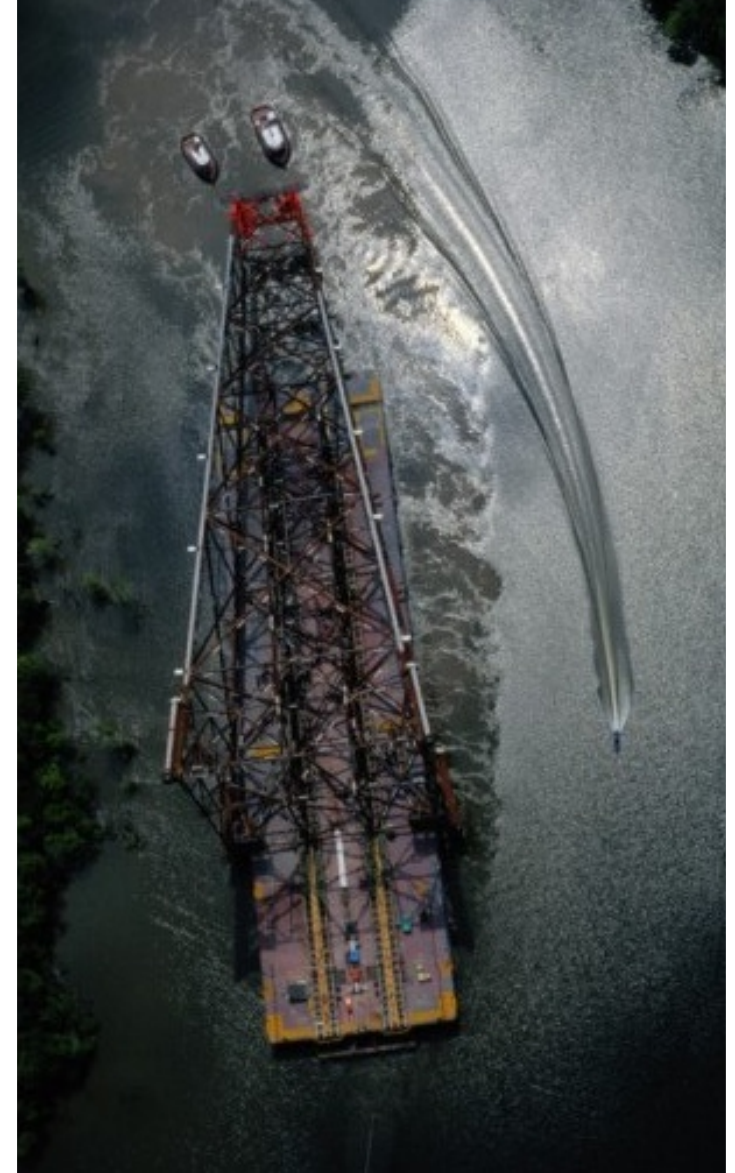


Our investments in the sector includes a major holding of over 40 million litres in storage facilities on the Gulf of Guinea, which has enhanced our supply and distribution reach as well as

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the establishment of our own international trading brand in conjunction with a major partner.



PROPERTY



Our entry into the property market in 2001 was a direct result of our growing portfolio and a desire to better focus the management of our brand in the real sector. Our focus in property development cuts across both residential and commercial developments. At present, our portfolio comprises of over 728,000 sqm of various developments in various locations.

Harps property and Investment Co. Ltd is our most visible footprint in the sector with its residential offerings targeting the mid-market. With our growing developments portfolio, and a need to better control our access to high quality finishings, PiCOL Fixtures and Fittings was established in 2011.



PROPERTY

PiCOL manages our relationships with various manufacturers around the world and remains our only retail offering.

Our expansion into commercial development started in 2007 with the planned development of Kinric Commercial Park to provide a

business / industrial park with 104 warehouses of various sizes on offer for short to long term leases.

This was followed in 2011 with the forming of Mall D'Oasis and the Mall Karu, both companies focusing on our development of shopping malls as well as multi-purpose developments, our



developments to date are Oasis Karu and the Oasis Centre, Ikeja.



To further enhance our involvement in the sector we have acquired a majority holding in a European Construction Firm to allow us more control and better articulation of our drive for quality in our offering while also managing costs.

MARINE ASSETS & SERVICES



Our competitive advantage in this sector has been our drive to aggressively grow our marine assets base.

Harps entry into the Marine sector was a direct result of our appreciation of the exciting opportunities in the sector as well as the unique and distinct advantage of our group capacity in this capital intensive sector.

Our competitive advantage in this sector has been our drive to aggressively grow our marine assets base as well as our relationships in the sector which allow us access to even more marine assets across our relationship network.



MARINE ASSETS & SERVICES



Our presence in the key International markets for the marine sector has and remains a continued advantage.

Harps Holding PTE Ltd drives our relationship and asset acquisition. With a strong technical and commercial team based out of our offices in the leading maritime centre

of the world, our access to assets, innovations and finance gives us an unrivalled platform for our service offerings.

Harps Maritime and Logistics Services (Harps MLS) was formed in response to the opportunities in the sector. In

line with our policy on local content, Harps MLS is a fully indigenous player in the provision and management of offshore support assets. We remain committed to growing a formidable presence in this exciting sector.



HARPS CORPORATE

Our greatest asset is our people. With a business across various sectors and in multiple Geographic locations, corporate governance and accountability are strong tenets of our business.



From the birth of the group in the U.K. with the formation of H.A.R. Petroleum Services U.K. which was renamed Harps U.K. Ltd for better corporate identity and Harps Holdings Nigeria, we remain committed to our corporate responsibility to our

clients, our people, our environment and the communities we operate in.



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