

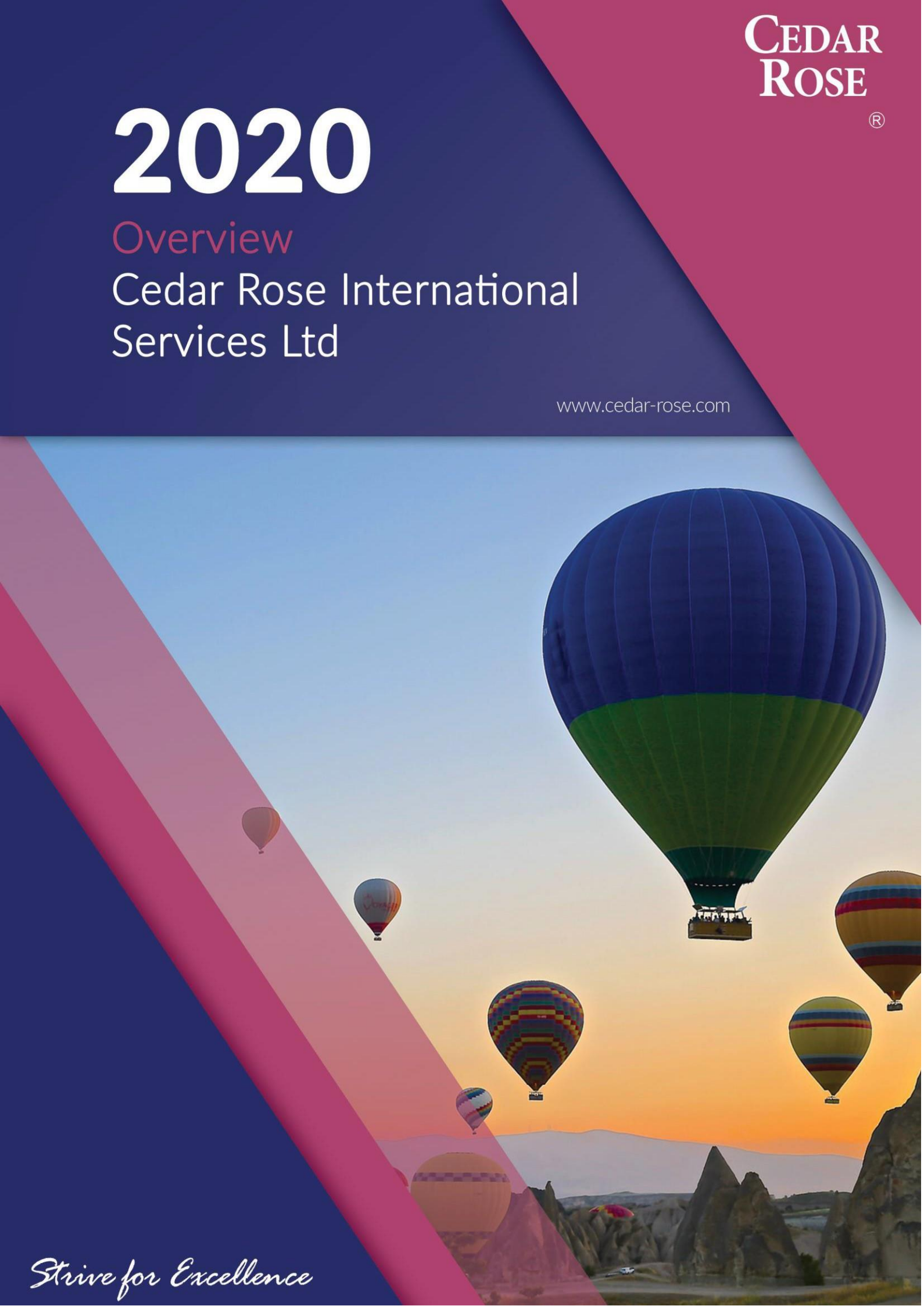
2020

Overview

Cedar Rose International
Services Ltd

www.cedar-rose.com

Strive for Excellence



Contents

1) About Cedar Rose	2
2) Awards	4
3) Services	5
a. Business Credit Reports	6
b. Due Diligence Investigations	7
c. Electronic Identity Verification	8
d. KYB & API Solutions	9
e. MENA Database	10
4) Client Testimonials	11
5) Why Cedar Rose?	12
6) Innovations	13
7) Partners	14



About Cedar Rose

Cedar Rose Int. Services Ltd was originally established in the UK in 1997. In 2004, the business moved to Lebanon and in 2007 opened the current Headquarters in Limassol, Cyprus. The founders of the company are Antoun Massaad, CICP, MIE, MCICM, Chief Executive Officer and Christina Massaad, Managing Director, Lebanese- British nationals, both based in Limassol, Cyprus. Driven by a desire to be the best at what they do, they strive for excellence and lead the way in the business intelligence industry.

The Middle East and North Africa (MENA) region has traditionally been behind Europe and the USA in terms of data availability and reliability. It has been Cedar Rose's mission for over 23 years to close the gap and bring MENA in line with the rest of the developed world. We have now not only reached, but exceeded that goal.

Cedar Rose combines efficiency, compliance, information security, data protection and customer service skills with the latest technology and the largest business database for MENA company information. Coupled with this, and the provision of credit reporting services for over 230 countries globally, Cedar Rose consistently proves to be at the forefront of business intelligence.

Ethics & Compliance

Cedar Rose adopted the British standards in all aspects of operation from the start and today utilises the highest International standards and we are currently working towards ISO 27001 certification. We have strict policies and procedures in place to which our employees and suppliers are expected to adhere, including but not limited to:

- Corporate Governance
- Data Retention
- Data Breach
- Anti-Bribery & Corruption
- Network Access & Security
- Incident Response Management



Mission & Vision Statements

MISSION

“To promote ethical, compliant and secure global trade through the provision of excellent quality, reliable and innovative business intelligence services.”

VISION

“To be the premier source of business intelligence worldwide through continuous innovation, investment and development of talent and technology”

Strive for Excellence



Awards

Cedar Rose is proud to be recipients of prestigious awards by delivering excellent customer service and innovative business intelligence.

2016



In 2016 Cedar Rose received the Credit Excellence Award for Export and International Credit and Collections.

2017



In 2017 Cedar Rose retained the title for the Credit Excellence Award for Export and International Credit and Collections. Additionally, Cedar Rose were finalists in the Risk, Data and Fraud Prevention category

2017/
2018

In 2017/2018 Cedar Rose was nominated and became national winners for the European Business Award.

2019



In 2019 Cedar Rose was accredited with the Commercial Credit Information Provider of the year award sponsored by Experian.

2019



Most recently, Cedar Rose has been nominated as the Ones to Watch in the European Business Awards 2019.

2020



In 2020, Cedar Rose reclaimed the title for the Credit Excellence Award for Export & International Credit and Collections.



Global Services

Since 1997, Cedar Rose has been providing our clients with specialised and trusted business intelligence and credit information solutions. We hold the largest single database of linked company, shareholder and director information for the MENA region available to our thousands of clients around the world via our website, subscription packages and API (system-to-system integration).

Today Cedar Rose is proud to provide a Business Information Service on over 126 million companies globally increasing to 190 million by the end of 2020. We strongly believe. Cedar Rose remains a competent, multiple award-winning and highly respected organisation.

Business Credit Reports



Due Diligence Investigations



Electronic Identity Verification



KYB & API Solutions



Cedar Rose aims to provide their clients with complete peace of mind when instigating business. Throughout our years of service we have accumulated a vast number of clientele on a global level, providing expert business intelligence services, such as those listed above. Mitigate risks with Cedar Rose.

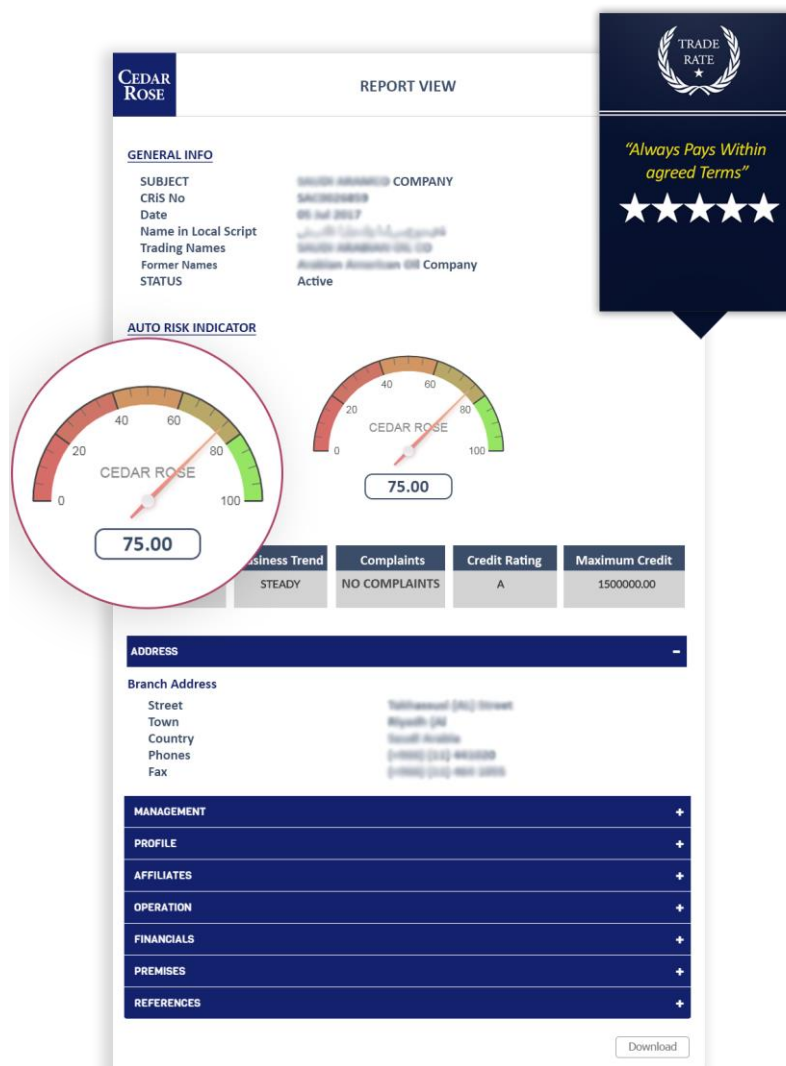
Cedar Rose has always acted on the forefront of innovation and technology, providing services that will best benefit our clients. Our API solution is an example of our efficient approach to modern day business. We can offer millions of data on companies and individuals all through a single API, this provides time and management efficiency for our clients. Our API is flexible and can handle custom parameters that best suit clients on an individual level.

BUSINESS INTELLIGENCE



Global Business Credit Reports

Our reports contain a CR Score that depicts a visual risk assessment based off of quantitative and qualitative data, which is generated using AI. Each report contains a Ratio Analysis, a quantitative method, used to analyse and obtain a quick indication of a company's financial performance. We also offer Monitoring with our reports, when we make changes to a company's record, clients will receive an updated report with the highlighted changes. You can download a company credit report or order a fresh investigation in over 230 countries. You can instantly download company reports from our website on over 126 million companies across the globe.



Due Diligence Investigations

We offer due diligence investigations in the Middle East, North Africa, Asia and beyond. Success requires having current, accurate information. When making management decisions, you need information you can trust, delivered on time. Increasingly, in today's global business environment, you need to know whom you are dealing with. Whether you are considering a merger or acquisition, a joint venture, litigation, a major project or even employing a senior manager, you must feel completely confident that you have made the right decisions and can prove it. Cedar Rose has a team of multilingual due diligence researchers and analysts with resources in the field that can assist you to obtain the information you need, legally, expertly and discreetly, in a region where privacy is highly regarded.

We know the local languages and protocol as well as global compliance requirements, so our clients remain compliant, can mitigate risks and make sound, assured decisions based on meticulously researched information they can trust and rely on. We offer global coverage of a variety of investigative due diligence reports:

Global Coverage

Directorship & Shareholding Report
 Corporate Record Report
 Copies of Corporate Record Report
 Full Internet Media Search
 Full Internet Media Search – *For Adverse Media*
 Local Language Media Search – *For Adverse Media*
 Local Language Internet Search – *For All Media*
 Global & Local Compliance & Sanction List Checks
 Political Associations & Connections Screening – *PEP / SOE Screening*

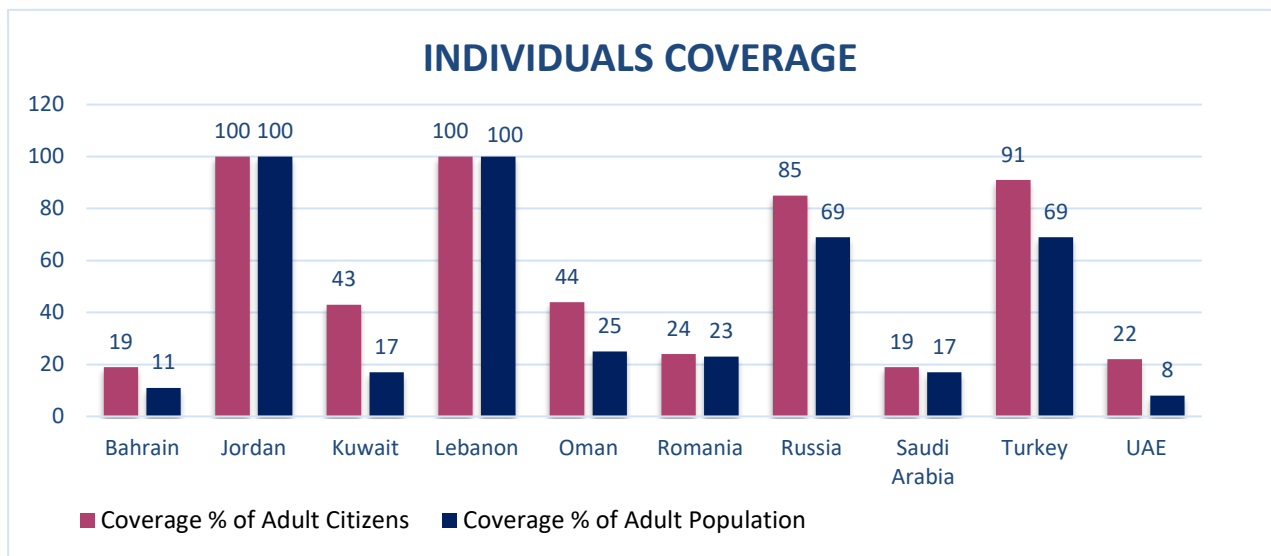


KYC - Electronic Identity Verification

Instant global identity verification checks for people in real time via a single, flexible and RESTful API.

In today's fast paced environment, there is often a need to verify the legitimacy of data provided by individuals automatically and instantly at the point of sale, or online. Cedar Rose has unique, legal and compliant access to identification data for people in regions many global identity verification service providers are unable to cover – and where there could be a high instance of identity fraud and money laundering.

160+ million individuals



Efficiency

Instant Match / No Match Results

Quantity

Over 160 Million Individuals

Integration

Flexible & Secure API

Accuracy

Multiple Language Capabilities

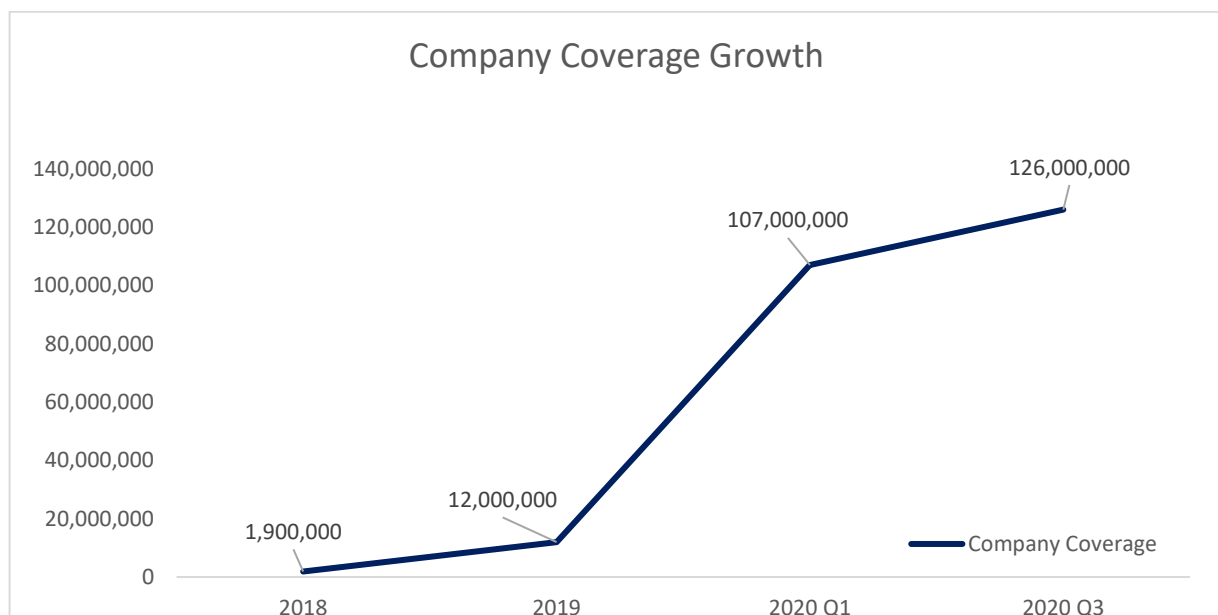
Coverage

Middle East, Russia, Romania & Beyond



Global KYB Solution – Verify your Business Clients

Cedar Rose can provide instant Know Your Business verification, globally, for over 126 million companies via API. Throughout the last couple of years, we have seen our coverage expand from 1 million, to 12 million, 107 million and, now, to over 126 million companies. Our mission has always been to strive for excellence and to provide innovative business intelligence solutions; this is reflected upon our consistent growth in regional coverage and the amount of companies. We are continually adding data to increase our company coverage across the globe, from a company that started out as MENA specialists to mass global coverage.



Our API Solutions

Cedar Rose has always aimed to provide the most innovative and efficient services for their clients and our API solutions reflect just that.

Benefits

- Data provided via a single API.
- Flexible to handle custom parameters.
- Efficient technology.
- Secure HTTP server protocol.
- Transport Layer Security (TLS) encryption.
- Azure hosted API service for enhanced security.
- Instant, real-time results.
- Audit trail availability.
- Smooth & seamless integration.



MENA Database Subscriptions

Gain access to company, director and shareholder information for over 12 million companies in MENA. For more than 20 years, Cedar Rose has been gathering data on companies, directors and shareholders in the MENA region and linking the data so that ultimate beneficiary owners can be traced, connected companies can be identified by shared addresses, PO Boxes or, common shareholders and directors and ownerships. We offer access to that data at two different levels to suit our clients' particular needs and budgets:

Company Credit Database Subscription:

Unravel access to full credit reports on all of our 12 million + (and continually growing) companies. By engaging in this subscription, you also receive favourable discounts on fresh investigations. Our database contains quality information on over 230 countries worldwide.

Ideal for: accounts, debt collection, finance, credit and compliance or sales.

Directorship & Shareholding Database Subscription:

This subscription level is our ultimate source of information. For the most in-depth MENA research tool on the market today, our Directorship & Shareholding database subscription can unlock a whole world of opportunities. You will be able to see full credit and company profiles, identification data of the people linked to them, links between directors and shareholders and ultimate beneficiary ownerships. Our database is the largest in the world for MENA data and link analysis between companies and individuals.

Ideal for: compliance professionals, due diligence researchers, investigators, auditors, NGOs, governments and journalists.

Marketing Lists

Utilise our database in a variety of ways. With access to addresses, phone numbers, contact names and email addresses you can create a robust and accurate marketing list for pinpoint marketing accuracy. Equip yourself with all forms of information with the largest MENA database.



Client Testimonials

- Over 700 clients across the globe:

"Cedar Rose is one of our main suppliers of credit information in the Middle East, North Africa and Eastern Mediterranean. We are highly satisfied with the quality of reports as well as delivery speed. The reports are always provided on time as requested. Professional and determined to provide the highest quality of customer service we confidently recommend them as a solid and reliable partner"

- ABB MANAGEMENT SERVICES LTD, Zurich, Switzerland

"Cedar Rose is a reliable source with amazing client services, their work commitments speaks for itself about their credibility. They communicate with the highly humble attitude and the process of supplying the reports never crossed the deadlines. Cedar Rose creates a familiar environment with their client and we do appreciate the level of comfort ability they provided us to communicate with them. We are extremely thankful to Cedar Rose as they gave us opportunity to associate with them and to use their services. They are prompt, humble, friendly; flexible in terms of payments and most importantly they always beat the deadlines. All we can say that Cedar Rose has given us a new way to work in the field of corporate intelligence. Cedar Rose is a necessary remedy for us now who always help us to sort the difficult tasks even."

- Dr. Manpreet Kaur, formerly at Greves Group, Hong Kong.

"Cedar Rose's data access and credit reports are of superior quality and their breadth remains unparalleled, particularly in their ability to build credit profiles in the Middle East and North Africa region. They also offer excellent customer service in assisting their clientele, and have developed a superior user interface, ensuring a seamless experience for their customers. We have been exceptionally satisfied with Cedar Rose's services."

- Data Team, C4ADS, USA



Why Cedar Rose?

Cedar Rose has established itself as the go-to business intelligence company for the Middle East and North Africa, an accolade that is based upon years of experience, field professionals and a never-ending desire. So why should you choose Cedar Rose as your MENA data provider?

- Instant automated credit risk scoring on over one million MENA companies.
- Largest database for individuals (KYC) and companies (KYB) in the Middle East, Africa and Asia regions.
- Multiple models available: one-time requests, subscriptions and API.
- Tailor-made service and solutions to fit the client's needs and requirements.
- Access to freshly investigated credit reports compiled by a team of experienced and business/finance degree qualified researchers and analysts by the next working day or slower speeds at lower prices.
- Financial statements presented in a standard international format for easy comparison.
- Credit monitoring – receive alerts when data changes.
- Access to trade payment feedback from tradesuppliers.
- Increased options for information delivery, including email, API and .xml.
- HTML format of credit reports available online allowing fast access to the needed information.
- Order information, report library, prices, turnaround times and accounting information available online 24 hours a day, 7 days a week.
- Linking of Directors, Shareholders and Officers to companies and companies to each other via link analysis of addresses, telephone numbers etc.
- Full range of additional products when further in-depth investigations and due diligence are required.
- Access to teams of Due Diligence researchers who speak Arabic, English and French and are experienced in extended investigations and due diligence.
- Friendly and helpful customer service team who speak Arabic, English, Greek and French.
- Global coverage, through partnerships.
- Translated and transliterated data from a team of linguistic experts, freshly sourcing data.



Innovations

Automated CR Score

Cedar Rose use an Artificial Intelligence scoring system that uses a series of quantitative and qualitative data to meticulously and accurately conclude a risk calculation of a company. When you purchase a Cedar Rose credit report, the CR Score will be present and give a clear indication of the risk level. This tool is especially helpful when companies have little or no financial data available, which is not an uncommon feature throughout the Middle East.

Trade Rate

Another recent innovative tool that Cedar Rose offers is the Trade Rate Payment Feedback initiative. Simply, in reaction to a rise in late payments that weighs heavily on businesses, especially SMEs, Cedar Rose wants to aid to stamp out late payments by having companies rate their customers' payment performance. If companies are known to pay late and have received multiple low ratings, then suppliers know who to avoid or to be cautious with.

Director & Shareholder Search

In 2019 we released a brand new search tool where customers can directly search for over 5 million Directors and Shareholders from the MENA region. We offer a continually growing amount of data on individuals and with this search initiative, our customers can directly and specifically search for an individual.

Salesforce Integration

Cedar Rose has teamed up with Salesforce to allow customers to easily integrate our data into their CRMs. Clients can use our data and fully customise it to be mapped how seen fit, Salesforce provides a platform for Cedar Rose to host millions of data at easier access, formatting and user accessibility for clients that also use Salesforce.



Our Partners

Corporate Partners



Forums International Ltd is a leading provider of credit professional forums and focus groups. Cedar Rose and Forums International have had a healthy relationship for years and we have frequently contributed to the forums, deliberating topics around business in MENA region.



The Association of International Credit Directors and Professionals (AICDP) is a membership organisation for credit professionals that, collectively, strive to raise standards and best practices in the UK, Europe and beyond. Cedar Rose provides experienced insight for the MENA region.

Social Partners



Let's Make Cyprus Green is an environmental NGO to help promote, educate and clean up the environment in Cyprus. Cedar Rose is an active sponsor of their cause as their ethos is heavily tied with ours. We have participated in events such as 'Clean Ups' in partnership with Let's Make Cyprus Green.

