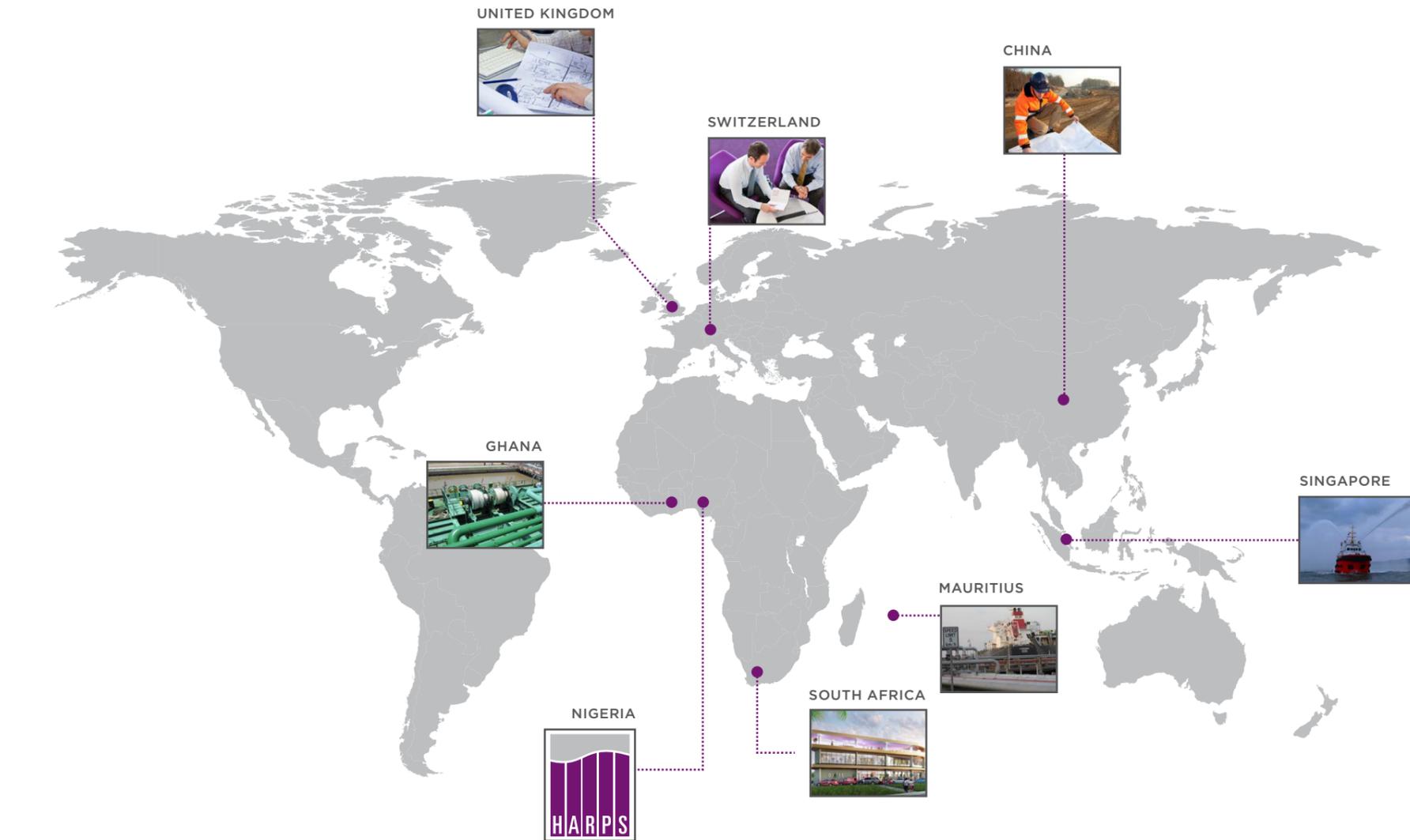


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HARPS

At HARPS we believe our success will always be dependent on our ability to evolve and consistently meet the needs of our clients.

With various diversified interests in **energy, banking, property development, biotechnology and marine assets and services**, we remain committed to expanding our client base, brand equity and growing our market presence through innovation, high quality products and services while remaining responsive to our client's needs. Our international presence, alliances and relationships remain our key strength.

ENERGY

TRADE, SUPPLY + DISTRIBUTION

Our Mission: At HARPS we are focused on growing significant market share in the industry for the provision and distribution of Petroleum Products within the African Region.

Our strategy is to continue developing our position in the West and Central African Region, by offering efficient and reliable service in the provision of fuel supplies. We believe that by contrasting our fuel trading business with other sectors we are involved in, HARPS will grow in global recognition and in so doing build a worldwide reputation of being able to offer clients working with or within Africa first class services. We have chosen to lay more emphasis on our overall trade volume, which has a direct bearing on our unit costs as well as profits.

This is in line with our belief that as we build volume we can use economies of scale to cut overhead cost such as shipping, public relations, port fees, cost of purchase etc, and therefore increase profits and/or reduce prices to further increase volume. HARPS believes that the effective use of infrastructure such as marine assets and land storage further reduces the costs commonly associated with trading products in the African Region.

Infrastructure also enables the company to be able to guarantee and regularise supplies to clients, a service they consider more valuable than lower pricing as well as Energy, HARPS is of the belief that growth in emerging markets must come as a result of diversified interests. The nature of the African oil market at the present time allows for

companies to leverage on their reputations and new technologies in order to capitalise on new markets albeit in the same industry. By providing augmenting services to the oil majors and other clients, HARPS will be in a stronger position to better cater for market uncertainties and further cement its position as one of the leading industry players.



H.A.R. PETROLEUM SERVICES LTD

Was established in 1999 with a focus on supply and distribution of Petroleum products in West Africa. H.A.R. Petroleum has had its focus on supporting businesses in meeting their varied energy needs and has actively invested in growing its infrastructural base as well as expanding its product offerings and client base. Over the years these investments have allowed us mark lots of firsts in our stride to better serve our clients. We remain focused on being the preferred b2b partner to our clients for their Energy needs.

We have elected to put our emphasis on trade volume which directly effects the unit costs and inturn profits.





HMC FUELS LIMITED

Is a further testament of our commitment to the Petroleum sector. HMC Fuels is jointly owned by HARPS and a major European trading firm, which extends further our financial flexibility and ability to do even more in the energy sector. HMC is focused in furthering our access to trade, in both the upstream and downstream sectors of the petroleum industry.

We have been able to grow our relationships and continue to deploy our group strength to improving Energy access on a b2b basis.

HARPS ENERGY GHANA LIMITED

Was established to allow us to extend our product offerings in the WAF region. We have been able to grow our relationships and continue to deploy our group strength to improving Energy access on a b2b basis in this exciting and growing market.

INVESTMENT

At HARPS we believe in partnership and actively seek out companies of like mind with the intent to participate and support great ideas that will improve and augment the quality of our services. With this in mind we have, over the last few years, established a major trading presence in conjunction with our European trading partner. This partnership has allowed us to guarantee the regularity of our supply channels as well as giving us the opportunity to extend our support to other companies in need of trading partners. Additionally we have been able to take a major position with our partners in providing approximately 42,000,000 litres of storage and distribution facilities on the Gulf of Guinea. We remain excited at the potentials and prospects of these and other footprints as well as the relationships we are part of.



PROPERTY DEVELOPMENT

HARPS 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, and at present our portfolio comprises of over 728,000 m² of various developments.

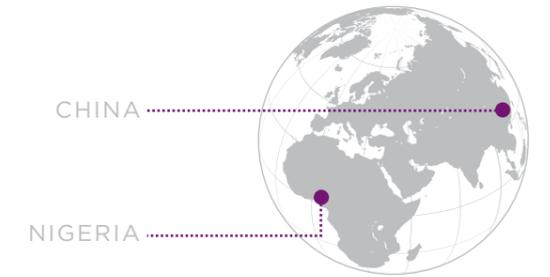
HARPS PROPERTY AND INVESTMENT CO LTD:

Is our most visible footprint in the property development sector. Our various residential developments have been targeted at the mid-market who we believe remain

inadequately served. HARPS Property has allowed us to utilise our group strength to improve our access to finance and other supports to ensure competitiveness in both the pricing and quality of our developments. ASO Estates is the brand name for our various developments.



We have the ability to bridge the apparent shortfall in housing as well as the prohibitive cost of owning a home in Nigeria. Harps access to finance ensures affordability and accessibility.



PICOL FIXTURE & FITTINGS LIMITED

Picol has allowed us better manage our access to quality home finishing for our developments; it also remains HARPS only retail offering. Picol manages our relationships with various manufacturers around the world who produce various finishing and fixtures under the 'Picol' brand.



MALL D'OASIS LIMITED

Is a holding company of the group. Mall D'Oasis holds and manages the brand name Oasis under which our various commercial developments trade. Presently two commercial developments The Oasis Mall, Karu and The Oasis Center, Ikeja are under development.



KINRIC COMMERCIAL PARK

Kinric is an exciting joint venture focused on developing industrial and business parks. The idea of Kinric seemed very synonymous with HARPS; as it looks to find value for its clients by reducing the individual running costs most business have to bear alone through shared locations and services.



INVESTMENTS

The Property Development sector remains an exciting part of our business and we continue to invest in growing our involvement. Our recent acquisition of a majority holding in a European construction firm is a further testament of this commitment.

We are projecting a much larger involvement in the property development sector over the next decade.



MARINE

ASSETS + SERVICES

HARPS entry into the Marine Sector was a natural progression from our involvement in the Energy sector as well as our appreciation of exciting opportunities in the sector brought on by governmental policies as well as the unique and distinct advantages of our groups' capacity in this capital intensive sector. Our competitive advantage in this sector has been our drive to aggressively grow our marine asset base as well as our relationships in the sector which allow us access to even more marine assets across our relationship network.

HARPS HOLDINGS PTE LTD

Drives our relationships and assets acquisitions with a strong technical and commercial team based out of our offices in the leading maritime center in the world. Our access to assets, innovations and finance gives us a unique platform for our service offerings and allows us to provide strong support to our other vehicle HARPS MLS.

Whilst fleet expansion is key, the relationships we have cemented within this exciting sector is driving the distribution of energy across Africa.



SINGAPORE

NIGERIA

HARPS MARINE & LOGISTICS SERVICES LTD

Was formed in response to the opportunities created by the strong push for local participation in the sector. In line with the government's commendable drive to enhance local participation, 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.

Our fleets are equipped with the latest technology and staffed by teams of experts to facilitate efficient and reliable energy distribution.





We are heavily invested in extending the range of capital across our network. Our access to finance is making this possible at an accelerated rate.

CORPORATE

Our greatest asset is our people, we believe firmly that the strength of the whole remains the bedrock of our competitive advantage. 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 UK with the formation of H.A.R. Petroleum Services UK which was renamed HARPS UK Ltd for better corporate identity, and HARPS Holding Nig. Ltd we remain committed to our corporate responsibility to our clients, our people, our environment and the communities we operate in. Our investments are managed via our

corporate vehicles based in the geographic location of the investment. We have been very excited by our investments in the banking sector which has impacted positively on our various business interests. Our most recent investments in the Biotechnology sector has been just as exciting and gives us even more of an opportunity to increase the ways in which we continue to touch the lives of our clients.

Our people are the key to Harps success. The wealth of knowledge coupled with excellent sector experience is ensuring a sustained foothold in our key industries.





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