



ICAP Group Profile

ICAP Group is the largest Business Services Group in Greece. In addition to its Greek operations based in **5 major Greek cities**, the Group also has subsidiaries in **Bulgaria, Romania** and **Serbia**.

ICAP Group is rapidly developing into a **multidisciplinary service provider** and its Vision is to be the most successful regional Business Services group and **clients' first choice**, through innovative solutions and diversification. Our mission is depicted through the words "**Your Business Partner**" which marks our corporate communication.

At every link of the corporate value chain, there is a service provided by ICAP Group: from the initial Business Plan at the establishment of the company, to the Organization and Staffing, the Market Research, the continuous flow of Business Information, as well as our offering of Outsourcing Solutions.

Today, ICAP Group provides a wide range of services and products which are grouped into **4 major Business Service Lines**.

- **Credit Risk Services**
 - Business Information
 - Credit Risk Management
 - Receivables Management
- **Marketing Solutions**
 - On-line and Print Business Directories
 - Contact Center
 - Marketing Databases
 - Google AdWords
 - Market Research (through TNS ICAP)
- **Management Consulting**
 - Strategic and Business Planning
 - Organizational and Operational Design Improvement
 - Project Management and Development Programs
 - Sector Studies
- **People Solutions**
 - Executive Search and Selection
 - Employment Solutions
 - Human Capital Consulting
 - HR Outsourcing Solutions

STRONG PROFITABLE GROWTH

With clear strategic direction, customer centric approach, heavy investments and new innovative services, ICAP Group has entered a new era of a rapid expansion both through organic growth and with acquisitions of companies in Greece and abroad.

In 2008, ICAP achieved impressive growth, reaching **€ 48,9 m.** Revenues, an increase of **50%** from the €32,6 m. of 2007. Likewise it achieved **€ 7,7 m.** EBITDA profits that was **42%** more than 2007. Concerning 2009, it is forecasted that it will approach **€ 60 m.** Revenues. Furthermore, TNS-ICAP (a Joint Venture between Taylor Nelson Sofres and ICAP) achieved in 2008 Revenues of **€5,4 m.**



WIDE NATIONAL COVERAGE AND DYNAMIC EXPANSION ABROAD

ICAP Group offers its services all over Greece through its offices in 5 Greek cities:

- Athens
- Salonica
- Larissa
- Patras
- Herakleion (Crete)

In addition, ICAP Group is dynamically expanding into Southeastern Europe offering a wide range of services which is continuously enriched. With its subsidiaries, **ICAP Bulgaria**, **ICAP Romania** and **ICAP Serbia**, the Group sufficiently covers all of Southeastern Europe.

SHAREHOLDERS, STRATEGIC ALLIANCES, MEMBERSHIPS

ICAP Group's strong majority shareholder is the SEEF fund of **Global Finance**, the largest private equity firm in South-Eastern Europe, while **Coface**, one of the world's largest Credit insurers, is a minority shareholder.

ICAP Group has established strategic alliances with top international companies, namely **BAIN & CO** (one of the largest Consulting Groups in the world), **GOOGLE** (the world largest search engine), **HOGAN Assessment Systems** (a world leader in assessing employees) and **Cut-e** (a specialized multinational firm in on-line assessments).

ICAP Group is also a member of the International Network CREDITALLIANCE, FEBIS (Federation of Business Information Services), EADP (European Association of Directory and Database Publishers), FEACO (European Federation of Management Consulting Association), INAC (International Network of Executive Search Consultants) and SESMA (Association of Management Consulting Firms in Greece),

PEOPLE THAT MAKE THE DIFFERENCE

In 2009, ICAP Group exceeded **1.000 employees** possessing the specialization, the experience, the capabilities and the enthusiasm to offer high quality services to our clients. In addition, ICAP employs another 1.000 people working to our clients' premises, through the **Employment Solutions** Business Line.

The professional growth and development of ICAP's employees constitutes one from our five corporate values. Through training and reward programs, ICAP Group ensures not only the improvement of its services but our employees' professional satisfaction. Therefore, ICAP's strategic goal is to be an **Employer of Choice** and its with great pleasure that we realize that ICAP retains its personnel many more years comparing to similar enterprises. We are proud to see that our personnel uses the knowledge and experience they acquire through the years in order to develop within the Group.

AWARDS

- ICAP Group is the only company in Greece and one of the four in Europe that has been certified (July 2008) as an **External Credit Assessment Institution (ECAI)** in regards to the New Regulatory Framework of Basel II. This recognition of utmost importance by the **Bank of Greece** recognizes the ICAP Credit Ratings as objective and reliable, thus, certifies the validity of ICAP Databank.
- In February 2009, ICAP Group has been granted the **Award for the Best Initiative in Human Resources Management** in the annual competition organized by **KPMG**.
- For four years (2008, 2007, 2001 and 2000) the Greek Financial Directory, in its electronic version has received the **1st Quality Award** from **EADP** (European Association of Directory Publishers).