



The World of BFL Group

Company Profile

Empowering growth through innovation and excellence



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Company Persona



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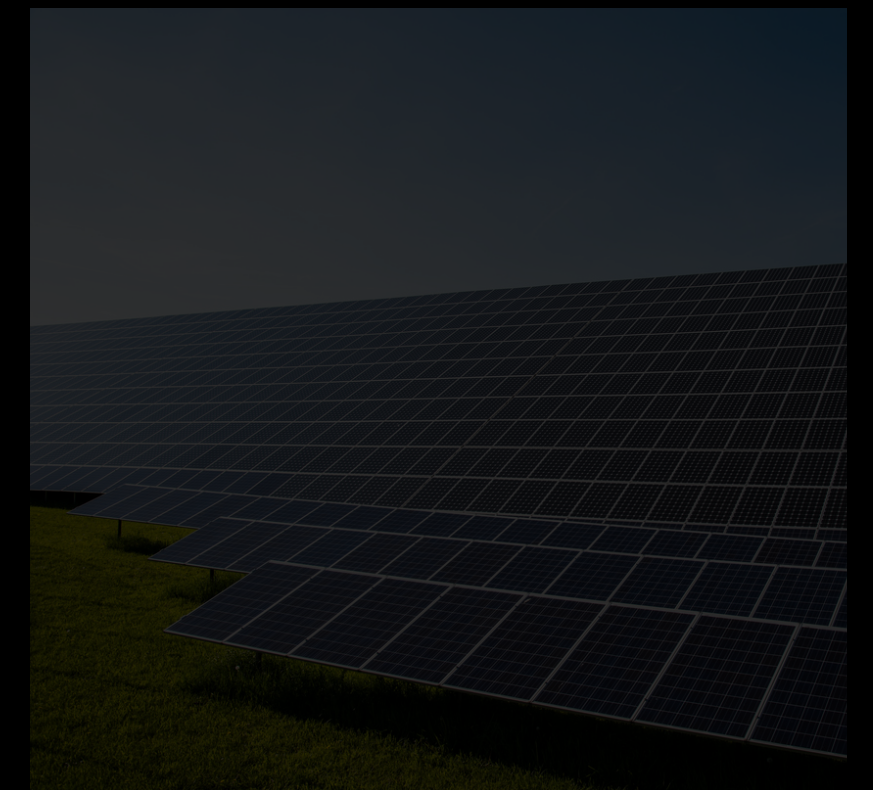


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Introduction

The BFL Group is one of the world's leading off-price retailers of fashion, toys, and homeware. Based in Dubai in the United Arab Emirates, we serve over seven markets across the Middle East and Europe.

Our journey started when our unique off-price business model – Brands for Less – was introduced to Lebanon in 1996. Four years later, in the year 2000, we had a home in the UAE.

Our goal is to delight customers and entice them back with the promise of exceptional pieces that excite – all at up to 80% off the original retail price for fashion designer brands. Our unique “Treasure Hunt” model ensures there is always something new to explore, desire, and discover within our stores. Our customers walk out with new items every time they visit any of our stores.

As Brands For Less, driven by optimized rapid-purchase strategies, became a phenomenon across the Middle East, we expanded to engage new audiences. We acquired exclusive rights to the Tchibo franchise in the MENA region, selling the German brand's homeware and apparel at very competitive prices associated with premium customer care environment. Our UAE presence evolved into our central operational hub from where we distribute rapidly to other markets.

While we are proud of the customer trust, support and loyalty we have achieved, we never take it for granted and are always looking at new ways to delight. We have launched our Toys For Less concept that extends our off-price retail model to toys, kids apparel and party costumes.

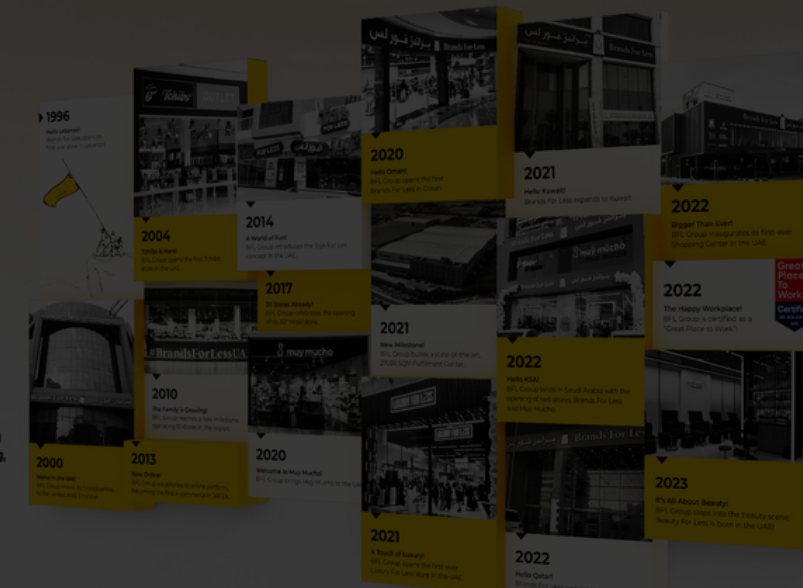


Guided by a steady hand, built on years of **unwavering** expertise.



MENA'S LEADING OFF-PRICE RETAILER

BFL Group is one of the world's leading off-price retailers of fashion, toys and homeware. We started with one Brands For Less store in Lebanon back in 1996, moved our headquarters to the United Arab Emirates in 2000, and today, we own the fastest-growing, off-price retail network in the Middle East and Europe.



BFL Group stands out as a prominent destination for enthusiasts of diverse products. We take our reputation as pioneers in the Middle East's value sector seriously, delivering excellence daily at both strategic and tactical levels. Throughout, our primary objective remains customer satisfaction, achieved by creating outstanding experiences at remarkable value.

Pioneer and leader in off-price retail in the **MENA Region**

We take our reputation as pioneers in the Middle East's value sector seriously, and furnish it daily both at strategic and tactical levels. Through it all, our primary objective remains customer satisfaction generated by unlocking great experiences at spectacular value. We continue to expand our product range in line with our customer-centric principles, making sure that store visitors benefit from a rich, all-in-one experience where surprise and delight is always around the corner. Our latest push is towards making the Brands For Less more inclusive for customers worldwide by taking our e-commerce experience to new audiences.



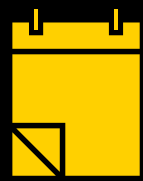
Continuous Purchasing across all categories of branded men, women and children's apparel, footwear, home goods, toys, cosmetics, consumer products, watches, sunglasses, perfumes and accessories



Aggressive expansion strategy applied

Our corporate history is a testament to our unwavering commitment to excellence, with significant milestones defining our success journey. Each achievement signifies a step towards our broader vision and passion, reflecting a resounding echo of a winning spirit. This spirit propels us forward, continually inspiring us to set new goals and achieve excellence, not only in our corporate endeavors but across diverse fields.

A history of **achievements** that speaks for itself.



1996

Founding Year



3500+

Employees



Retail Landscape



7

Countries



35

Cities



100+

Stores



1,300,000+

Customers



Purchases from all over the world



1,500,000+

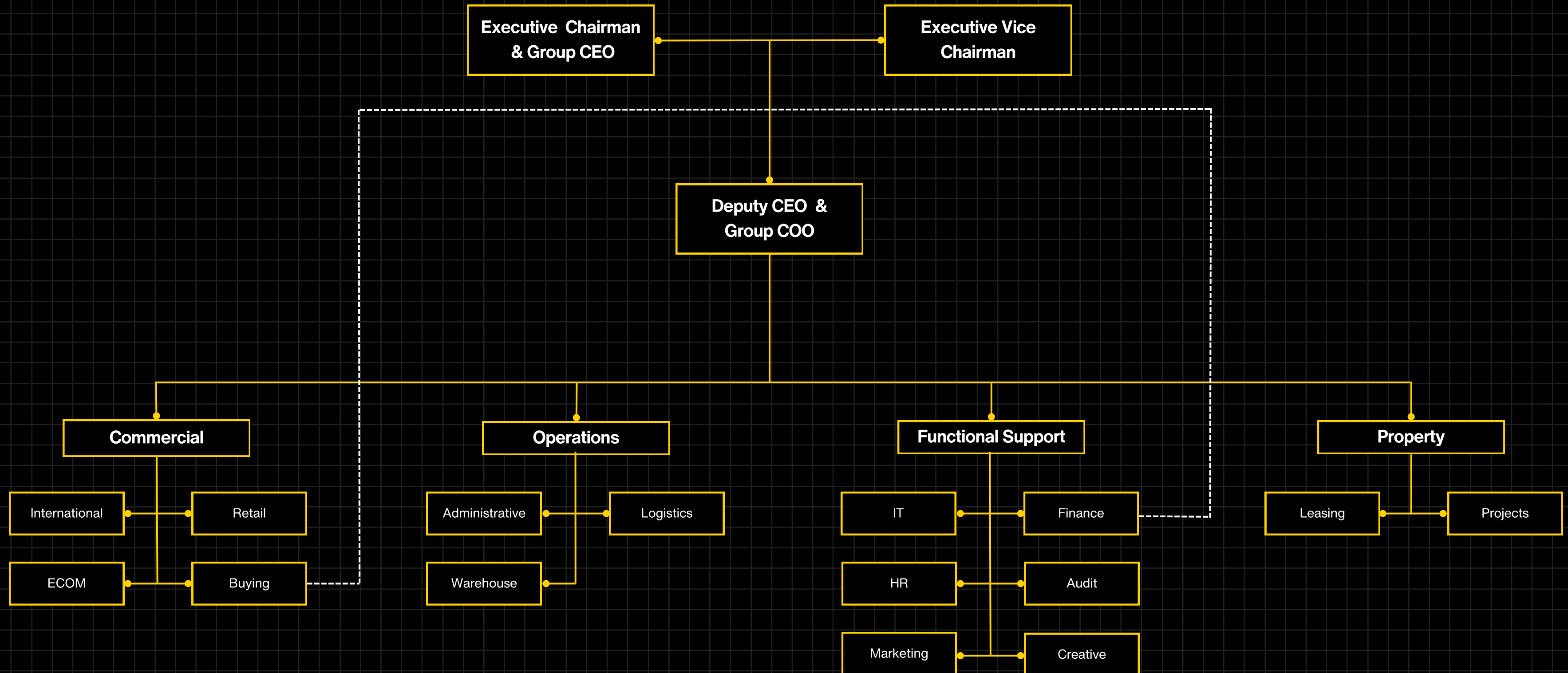
Square Feet Surface in Stores

Business Model

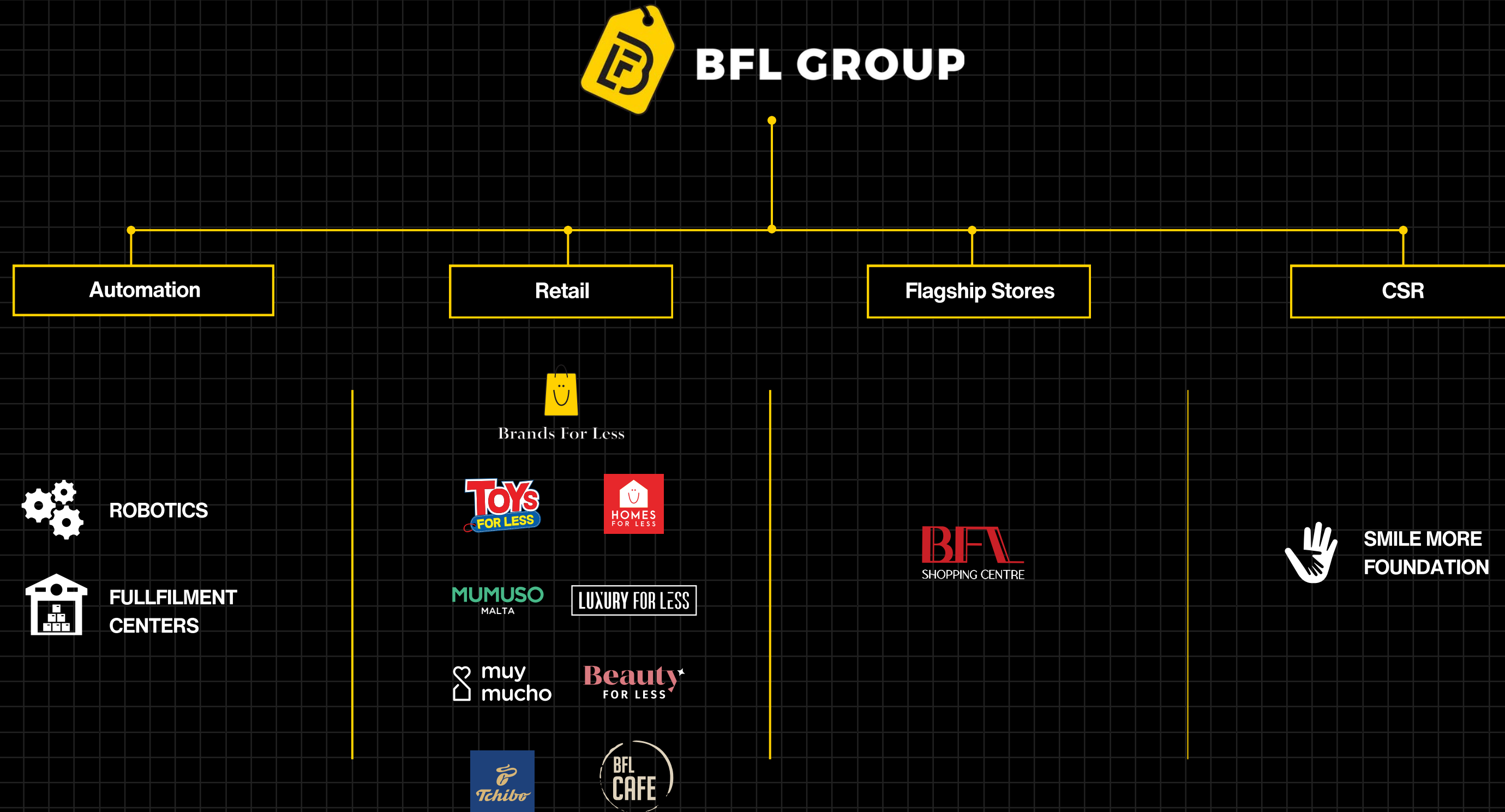
**Our position in the markets
we lead and how we do it**

| | | |
|---|--|--|
| 1 | Constant Purchase | High Inventory turnover, hence frequent merchandise purchases. |
| 2 | "Treasure Hunt" Concept | Freshness in stock everyday, presents a wide array of treasures for our customers to covet |
| 3 | Rapid Merchandise Offering | We take immediate decisions on product offerings. Our objective is to deliver our merchandise onto our stores instantly. |
| 4 | Effective Marketing Strategy | Smart initiatives targeting increased traffic flow, extended loyalty for both brick & mortar and online channels |
| 5 | Powerful Product Display | Exciting visual merchandising and neat product display. |
| 6 | Pull Strategy | Customers are bound to come back as we update our stores with new daily arrivals. |
| 7 | Various Categories, Great Value | Large selection of categories, all at great value. |

Organizational Structure



Corporate Overview



Homegrown Concepts



Brands For Less

Brands For Less sparks innovation in off-retail. Our goal is to put customer delight and dynamic ideas at the heart of what we do – all at up to 80% off recommended retail prices. Every store visit is an experience, with the latest innovative products, items and gadgets waiting to be discovered.



ToysForLess extends our off-retail model to engage younger audiences. We source from 500 plus brands to ensure that there is the perfect toy at the right price for every child out there.



Homes For Less brings off-price value home. With premium brands available at up to 60% off retail price, and a new selection of items to browse daily, it has rapidly become the preferred brand for the thrifty house-proud.



Luxury For Less extends our off-price retail model to luxury products. We bring some of the best luxury high-end brands from across the globe to our customers at up to 80% off on clothing, shoes and accessories for men, women, and kids. It is a unique fashion concept in the region to ensure customers shop for upscale brands.



Beauty For Less is the go-to destination for shoppers looking for the widest selection of quality beauty products, services and trends at affordable prices. It delivers an enjoyable shopping experience, offering consumers exceptional value for their money while treating themselves to more.

Franchise Concepts



Tchibo offers affordable variety along with the brilliant element of surprise. Our in-store collections change weekly and are available only in limited quantities – creating the desire to visit regularly and discover new items.



MUMUSO takes the Korean fashion ethos of combining tradition with modern cues. It's where high-quality products, avant-garde design, and ever-changing influences are sold at affordable prices.



Muy mucho made home decoration fun and accessible in harmony with its design and quality vs price DNA. The brand focuses on triggering a cozy, warm and welcoming vibe through its products, inspired by the personnel's travels around the world, creating an intimate, peaceful and friendly atmosphere with the predominance of wood, textiles, and soft colors to replicate balance.



Our Group Concepts

Recognizing Excellence

BFL Group's Award-Winning Achievements



Heroes of the Pandemic Award 2021

This award recognizes the company that shows operational excellence in facing the challenges posed by the pandemic.



Most Admired E-Commerce Company of the Year 2021

This award shows notable e-commerce journeys for brands across categories, tracing their growth across the digital runway. BFL Group is awarded this title for the Lifestyle and Fashion category.



Most Admired Retail Launch of the Year 2022

This achievement highlights our recent expansion, with the launch of our latest concepts, Luxury For Less, BFL Shopping Centre, and Beauty For Less.



ISO 9001 2015 2022

This achievement means that the organization has successfully implemented and maintained a quality management system that meets the standard's requirements.



Great Place to Work Certified 2022 & 2023

This is an accreditation awarded to organizations that are recognized as providing a positive and engaging workplace culture for their employees.



Most Admired Value Retailer KSA 2023

This award recognizes a retail leader for outstandingly combining affordability & quality, showcasing excellence and customer satisfaction in Saudi Arabia's dynamic retail landscape.

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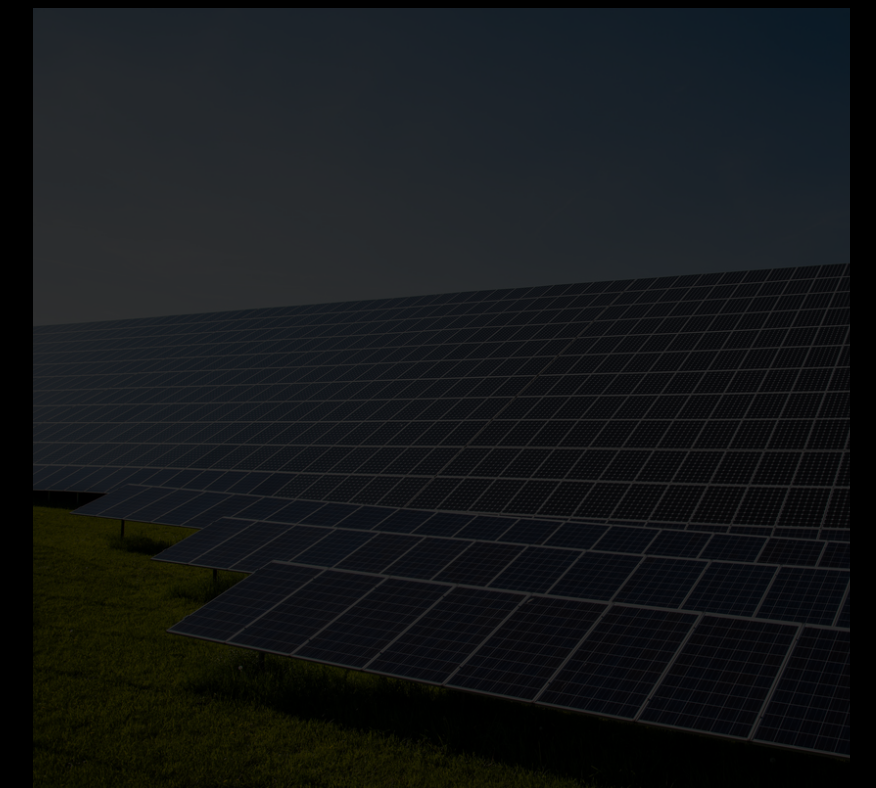


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Where and How We **Stand**

Explaining why BFL Group is your ideal partner



Leading Formula

BFL Group is the leader within its channel of distribution having 50 Million population within its trading area.

Unique Value Retailer

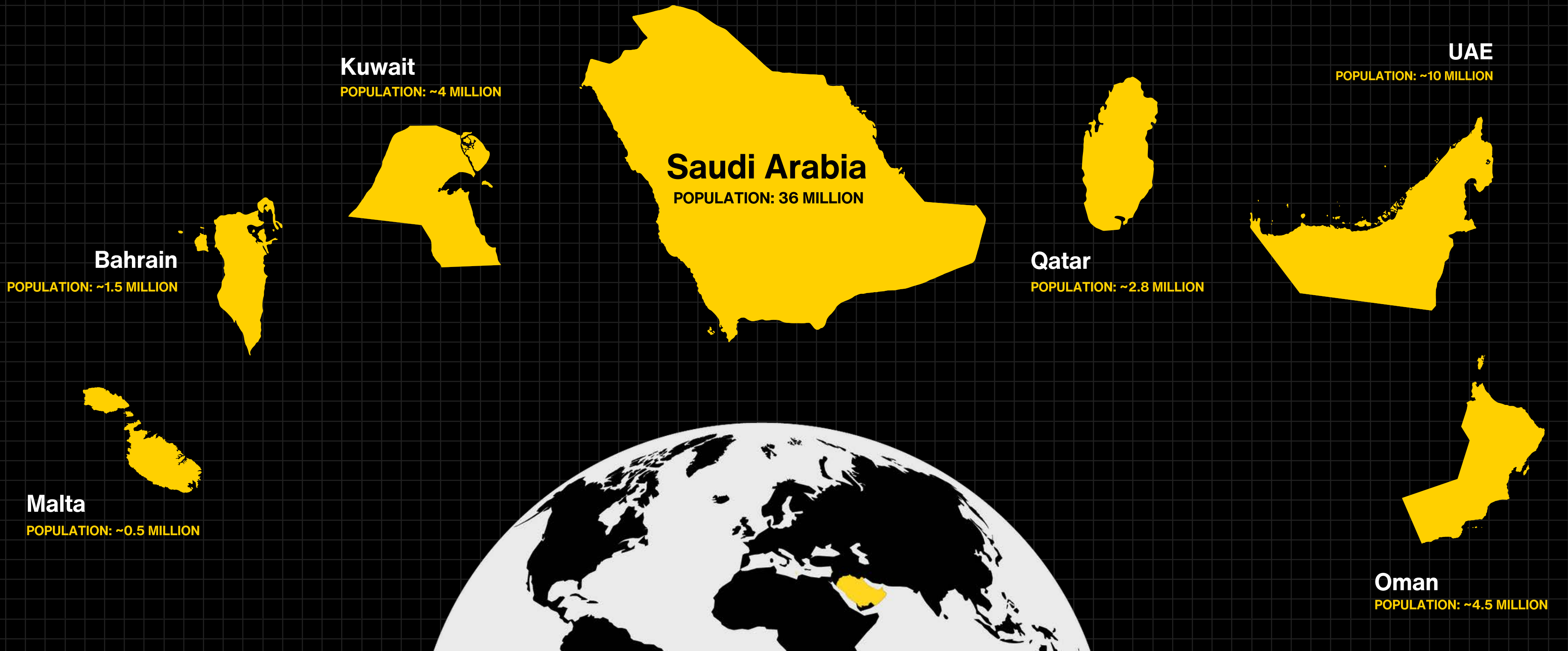
Unique position as the only retailer in the value channel that offers a wide variety of authentic brands at discounted prices.



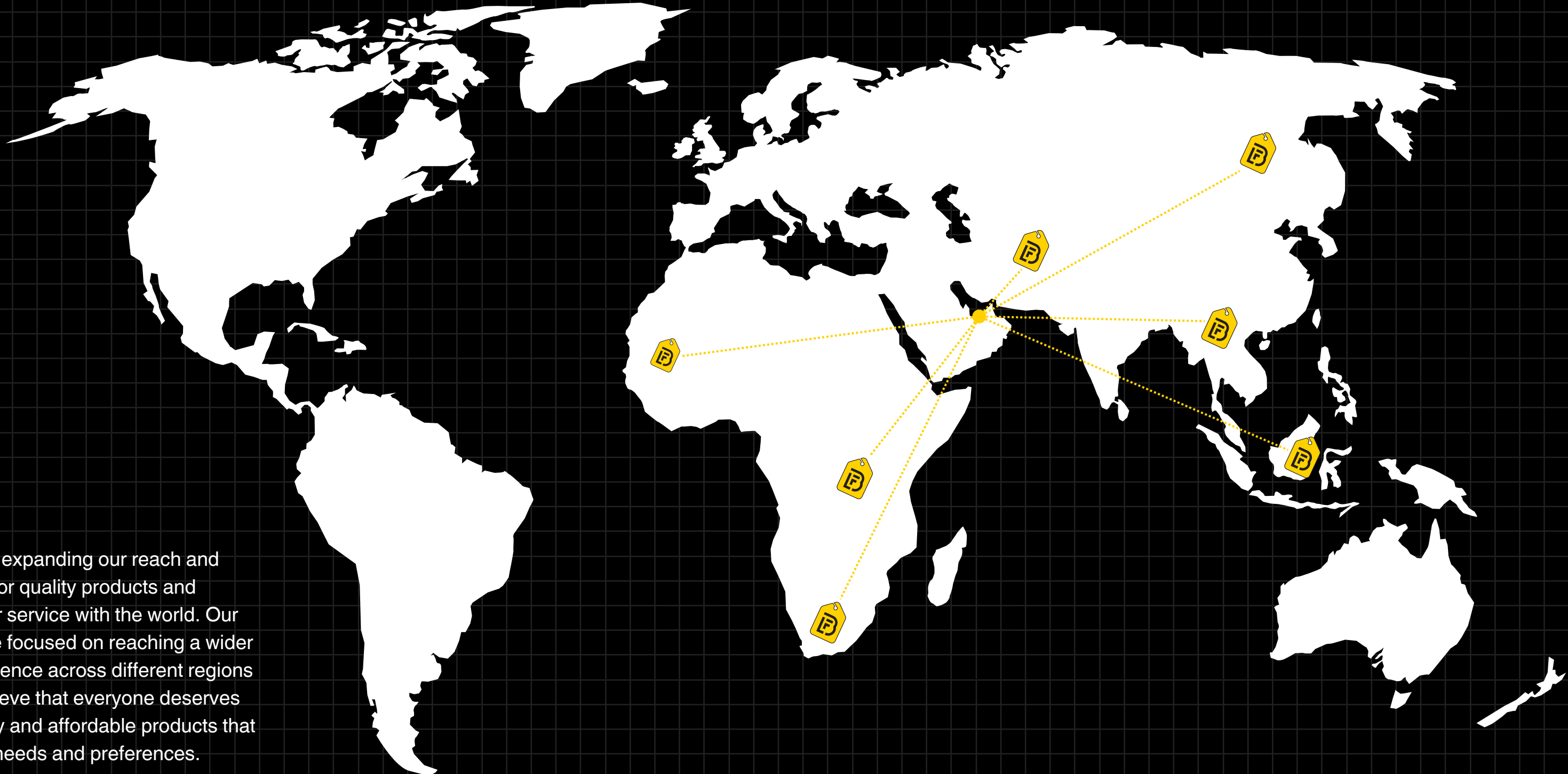
Aggressive Expansion Strategy

Rapidly expanding our store presence throughout the MENA Region with circa 50% growth YoY.

Map Presence



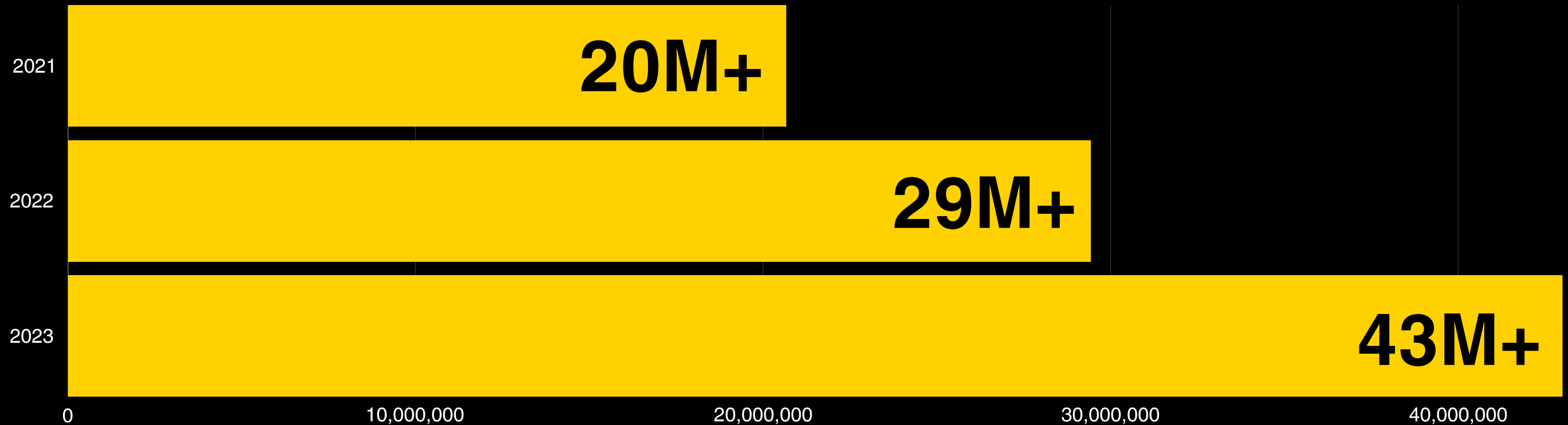
Map Expansion



We are committed to expanding our reach and sharing our passion for quality products and exceptional customer service with the world. Our global aspirations are focused on reaching a wider target consumer audience across different regions and cultures. We believe that everyone deserves access to high-quality and affordable products that cater to their unique needs and preferences.

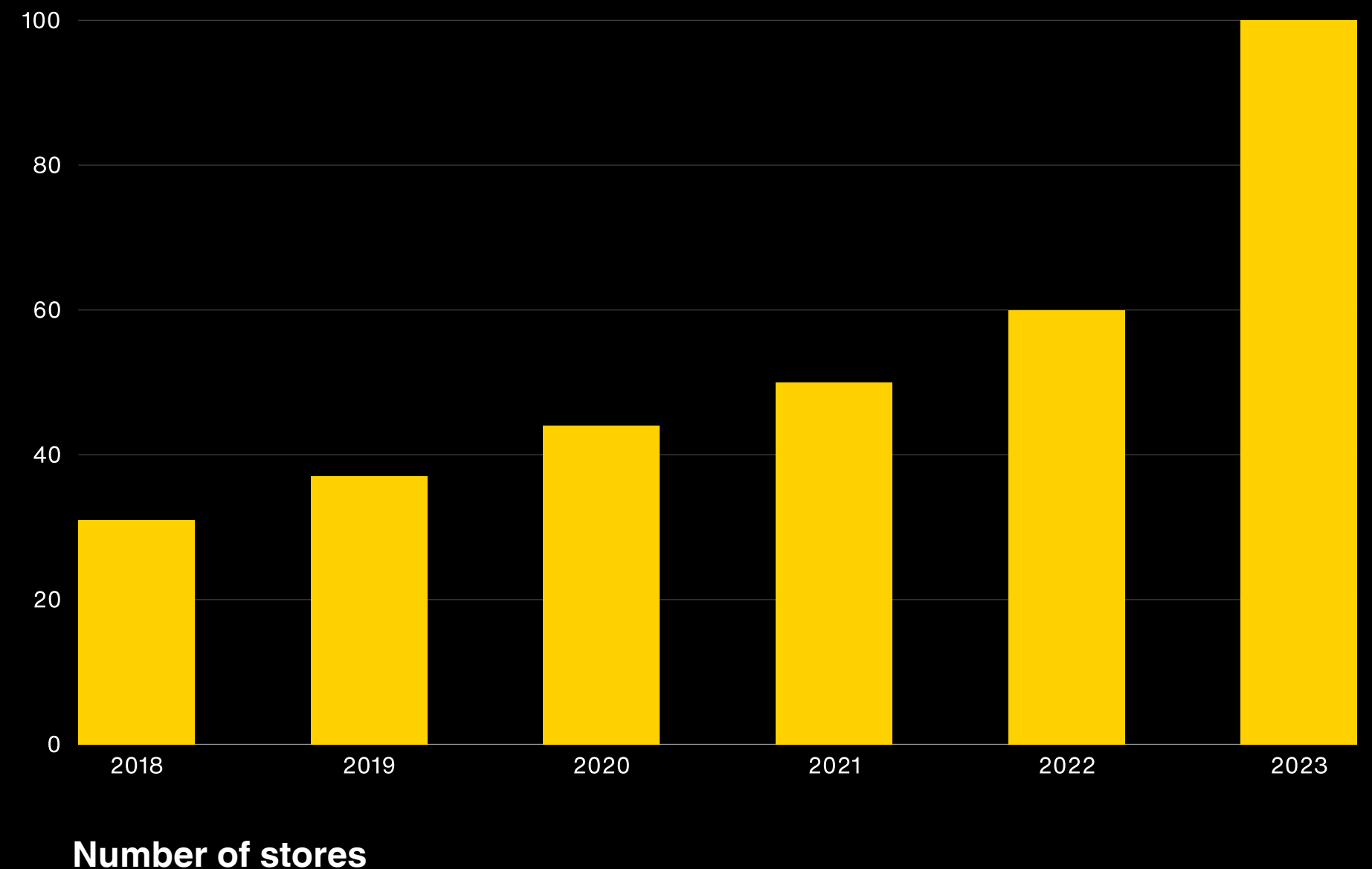
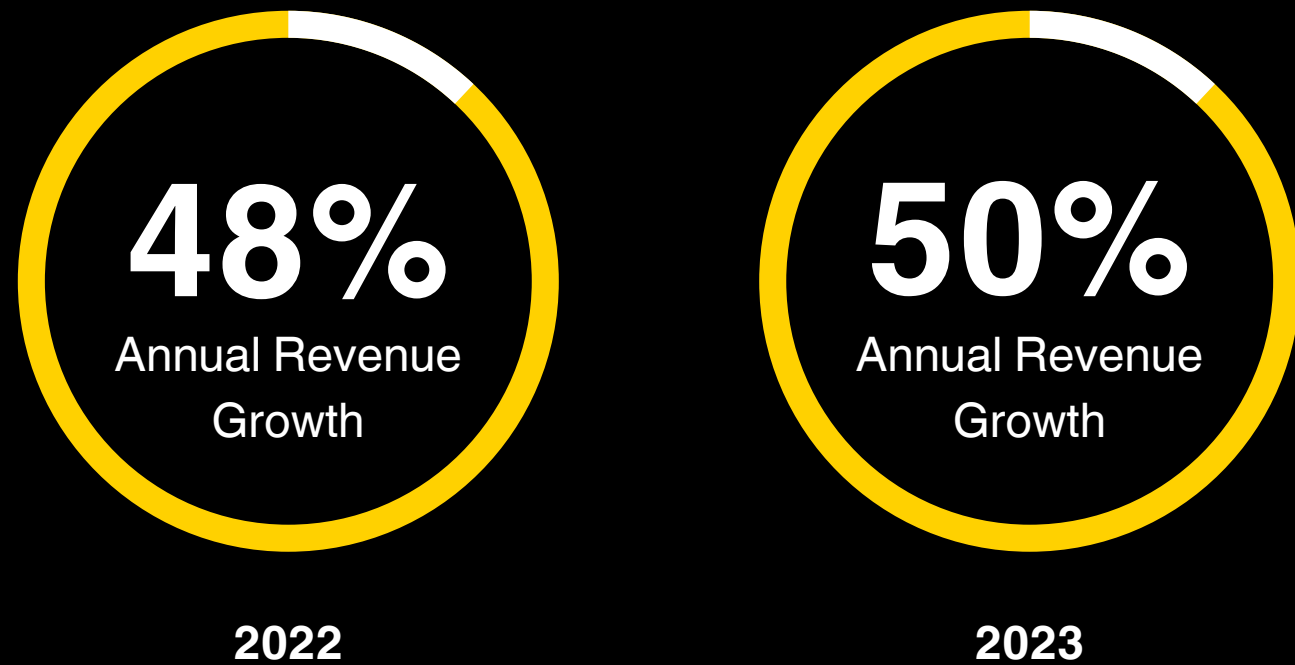
Retail Footprint

BFL Group's corporate growth is underlined by our flourishing retail footprint, in parallel with the expanding reach of our valued customers. In 2021, we recorded 20,662,366 in-store footfall, a number that surged to 29,427,207 in 2022. As of YTD 2023, we've proudly welcomed 33,255,589 visitors through our retail doors, and our projections are set for a remarkable 43,000,000 by year-end. This demonstrable increase underscores our commitment to providing excellence in sportswear, reinforcing our corporate strategy, and ensuring our sustained support for athletes and enthusiasts in their quest for success.



Growth in Numbers

Company Growth is vividly depicted in the upward trend of store expansion, evident in the graph showcasing a substantial rise from approximately 100 stores in 2023 compared to the baseline year of 2018. This compelling visual narrative underscores the organization's commitment to strategic development, highlighting a period of notable achievement and sustained progress in expanding its retail footprint. The increased number of stores signifies not only a quantitative expansion but also a testament to the company's resilience, market relevance, and effective business strategies deployed over the specified timeframe. This growth trajectory reflects a dynamic and thriving enterprise that continues to evolve and make significant strides in the competitive business landscape.



Success **Recipe**

Explaining our Business Model and how we work it out



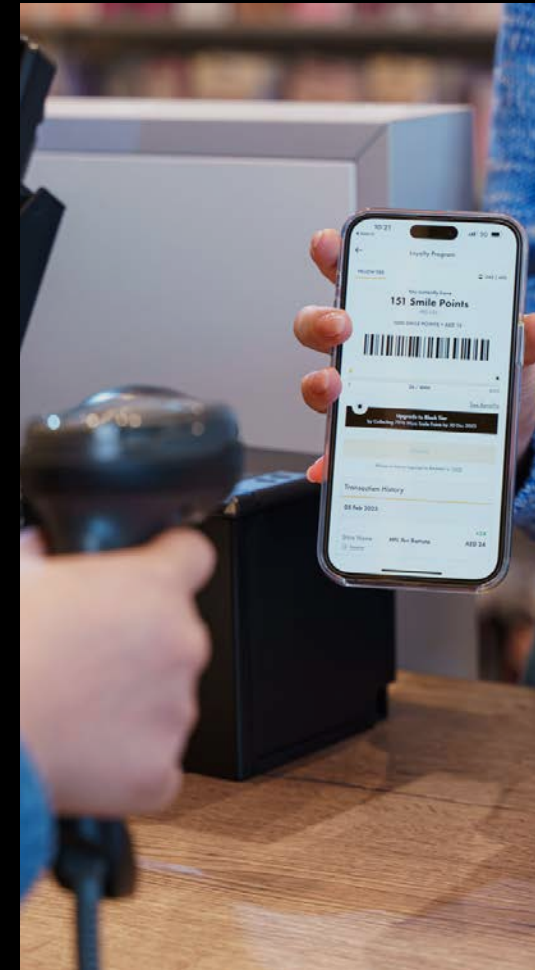
Leading worldwide Designer Brands at significantly discounted prices



Outstanding execution and scaling capabilities for off-price retail concept utilizing world-class operating standards



Best-in-class fully automated and AI driven infrastructure supporting regional operations



Ever-growing online and offline customer base with excellent customer loyalty and retention



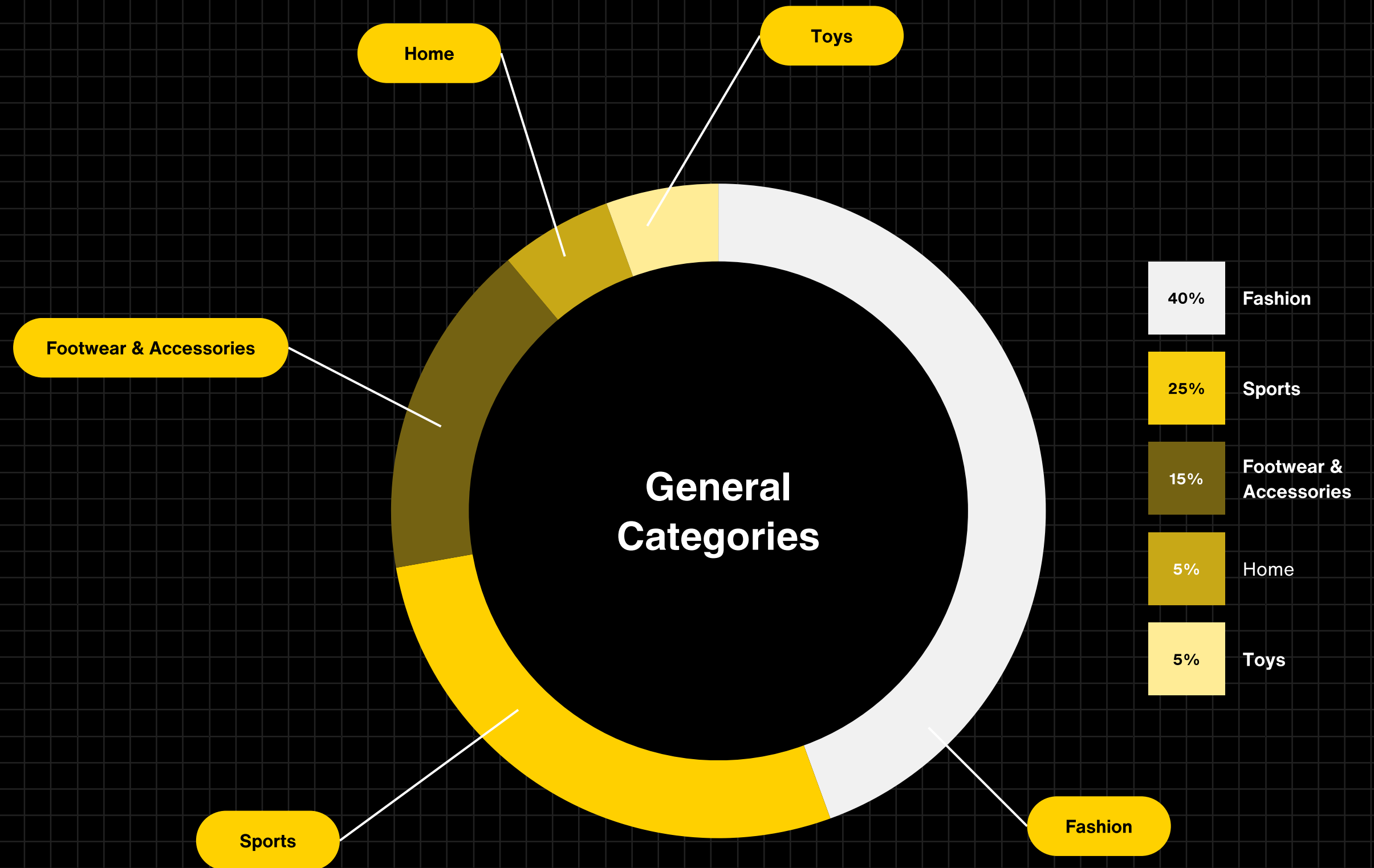
New arrival of brands & products every single day



An experienced team of experts with passionate hearts and keen minds curating the extraordinary experience

BFL Group Product Categories

BFL Group's diverse product categories cater to a wide spectrum of consumer needs, spanning fashion to home essentials. Embrace style with our extensive range of apparel, footwear, and accessories, offering trendy and timeless options for every occasion. Immerse yourself in our curated selection of toys that promise joy and entertainment for all ages. Transform your living spaces with our homeware collection, blending functionality and aesthetics seamlessly. BFL Group's product categories epitomize a one-stop shopping experience, delivering quality and variety across apparel, footwear & accessories, toys, and homeware.



Our Brands



DKNY

NAUTICA



TAHARI



Champion

VINCE CAMUTO



GUESS

DIESEL

STEVE MADDEN



Kenneth Cole



Ipanema



FILA

asics



speedo

SKECHERS

GEOX



carter's

GYMSHARK

FOREVER 21

Inc.



havaianas

Reebok

JACK & JONES

... and many more

Your Ideal Partner

Consistent and experienced management



Proven track record of success



We prepay for all of our purchases



All purchases are Ex-Works



Largest Off-price retailer in our markets



Long-term Partnership

BFL Group cultivates lasting partnerships with countries and suppliers globally, fostering trust and mutual success. Our commitment transcends borders, ensuring a continuous exchange of quality products and innovative solutions, exemplifying our dedication to creating enduring value for all stakeholders.

Imports from

45
Countries

More than

1,300+
Suppliers



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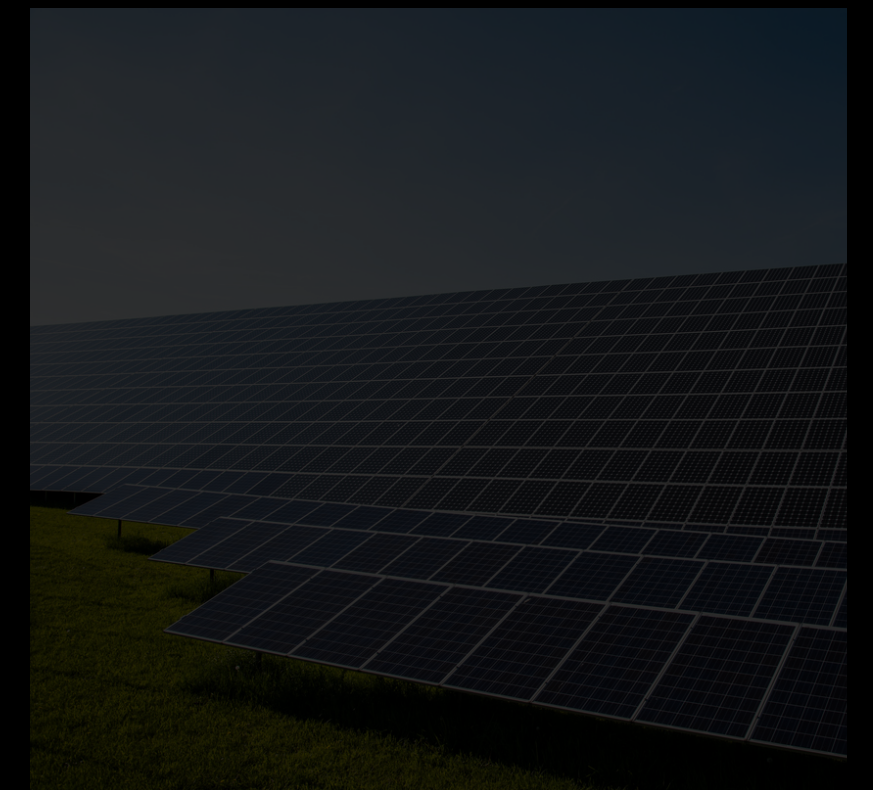


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Our Stores

Discover Our Retail World

We have a rapidly growing retail chain that operates across the Middle East, with a strong presence in the UAE, Saudi Arabia, Kuwait, Qatar, Malta, Bahrain, and Lebanon. Since its inception in 1996, we have been dedicated to providing customers with high-quality products at unbeatable prices. With a diverse portfolio of international brands, including fashion, footwear, accessories, homeware, toys, and more, we have become a one-stop shop for savvy shoppers looking for the best deals on quality items. The group operates more than 100 stores and has a loyal customer base that appreciates its commitment to providing a seamless and enjoyable shopping experience. With a strong focus on innovation and customer satisfaction, we are poised for continued success in the highly competitive retail market.



Brands For Less

Smile, You Just Paid Less

Brands for Less sparks innovation in Off-price retail. Our goal is to put customer delight and dynamic ideas at the heart of what we do, and ensure our audiences benefit from items to covet, desire and cherish - all at up to 80% off the retail price. Every store visit is an experience, with the latest innovative products, items and gadgets waiting to be discovered.





Play More, Pay Less



Toys For Less, a flagship brand of BFL Group, is the one-stop destination for all things playtime! With an extensive range of toys for kids of all ages, we bring joy and excitement to children's lives. We have classic board games to the latest action figures, our toys are designed to foster creativity, imagination, and learning. With competitive prices, exceptional quality, and excellent customer service, Toys For Less is the ultimate shopping destination for parents, caregivers, and toy enthusiasts alike.



Live Better, Pay Less

Looking to add a touch of style and personality to your home? Homes For Less, a flagship brand of BFL Group, is your go-to destination for affordable and high-quality home decor. With a range of different brands under our umbrella, we sell off-price home decorations that cater to all tastes and preferences. From modern minimalistic pieces to rustic chic, our expertly curated selection of home decor is designed to elevate any space. Whether you're looking for statement pieces or subtle accents, our friendly and knowledgeable team is here to help you find the perfect decoration that fits your style and budget.





LUXURY FOR LESS

Luxury Fashion Outlet



Luxury For Less brings shoppers closer to indulgence with an impressive line-up of fashion items offered at incredible prices following the off-price retail model. The brand brings the Brands For Less Group proposition to the luxury world, keeping true to the Group's core values of quality, variety and affordability. With Luxury For Less, customers can expect to shop high-end Brands from the biggest fashion houses in the world like Armani, Prada, Gucci, Valentino, Dolce & Gabbana and others, all made budget-accessible.

Beauty FOR LESS

Give Yourself More

On a crowded beauty scene, where big brands dictate trends and price tags, beauty is no longer a luxury. Now, you can feel beautiful from the inside out, whether you're born into wealth or work hard for every penny. Beauty For Less is untying the quality-price link in the beauty market by introducing high-end, effective, and safe beauty products and services at affordable prices, making them widely and reliably accessible. Because beauty shoppers deserve a more rewarding experience, unlimited choice, and unrestricted access to the latest beauty trends without the need to overpay. We're empowering you to get better value for your money without compromise on quality; because we want you to Give Yourself More.





Every Week a New World



The German brand Tchibo offers scintillating affordable variety along with the brilliant element of surprise. Our in-store collections change weekly and are available only in limited quantities - creating the desire to visit again and again to discover new desirables. Most of our Tchibo stores are part of the bigger picture which are Brands for Less stores.



Feeling Good at Home

What started as a family business, evolved into an international operation available in 9 countries with more than 100 stores.

With a passion for decoration, Muy mucho made home decoration fun and accessible in harmony with its design and quality vs price DNA. The brand focuses on triggering a cozy, warm and welcoming vibe throughout its products, inspired by the personnel's travels around the world, creating an intimate, peaceful and friendly atmosphere with the predominance of wood, textiles and soft colors to replicate balance.





MUMUSO

MALTA

Life starts with Mumuso



Mumuso is a beloved franchise brand brought to you by BFL Group. Mumuso offers a wide selection of cute and trendy products that cater to a variety of needs, from home and beauty essentials to stationery and accessories. Our expertly curated collection is designed to bring a touch of joy and creativity to your everyday life. With competitive prices, exceptional quality, and a friendly and welcoming atmosphere, Mumuso is the ultimate destination for anyone looking to add some fun and personality to their lifestyle.





Shopping... but First Coffee!

BFL Cafe is one of the F&B concepts launched by the BFL Group. Our expert baristas are dedicated to crafting the perfect cup of coffee, using only the finest beans and ingredients. Pair your coffee with one of our mouth-watering pastries or desserts, or try one of our savory bites that are perfect for any time of day. With a warm and inviting atmosphere, free Wi-Fi, and a range of comfortable seating options, the BFL Cafe is the perfect spot to catch up with friends, read a book, or simply enjoy a moment of peace and quiet.



Our Facilities

Experience the Future of Work

At BFL Group, we take pride in our state-of-the-art facilities that embody our commitment to innovation, efficiency, and employee satisfaction. Our robotics technology, used in our fulfillment center, enables us to deliver accurate and timely service to our customers. Meanwhile, our cool and modern office design offers recreational facilities, such as a gym and game room, that allow our employees to recharge and feel inspired. We believe that our facilities are a testament to our dedication to creating a workplace that encourages creativity, collaboration, and well-being. Our cutting-edge technology, advanced fulfillment center, and inspiring office design all work together to make BFL Group a leader in the industry, and a great place to work.





Fulfillment Center



The Fulfillment Center of Brands For Less Group is the heart of our operations, where we make sure that our customers receive their orders accurately, efficiently, and on time. With state-of-the-art technology and a dedicated team of professionals, our Fulfillment Center is equipped to handle even the most complex logistics challenges. From receiving and storing inventory to picking, packing, and shipping orders, every step of the process is carefully managed to ensure that our customers receive the best possible service.





Robotics and Automation

At Brands For Less Group, we leverage the latest advancements in robotics technology to enhance the efficiency and accuracy of our logistics and package handling operations. With robotic solutions for tasks such as inventory management, order picking, and package sorting, we are able to process a higher volume of orders in less time, while also minimizing errors and reducing costs. Our robotics systems are carefully designed and integrated with our existing processes to ensure a seamless transition and optimal performance.





Our Offices



At Brands For Less Group, we believe that our employees are our most valuable asset, and we are committed to providing them with a workspace that fosters creativity, collaboration, and well-being. Our office is designed with modern recreational facilities, such as a state-of-the-art gym, game room, and lounge areas, that allow our employees to take a break and recharge whenever they need it. Our goal is to create an environment that inspires innovation and productivity, while also promoting work-life balance and employee satisfaction.

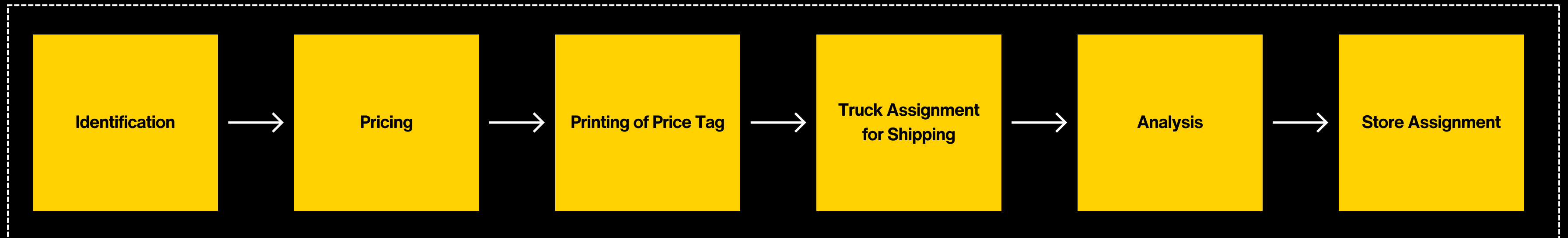


Operational **Efficiency**

BFL Group sets the benchmark for operational efficiency, boasting a remarkable 1.8-second process that seamlessly integrates various critical tasks. From swift identification and accurate pricing to the rapid printing of price tags, efficient truck assignment for shipping, meticulous analysis, and concluding with precise store assignment – each step is meticulously executed. This streamlined workflow not only exemplifies our commitment to operational excellence but also underscores our dedication to optimizing the entire supply chain. BFL Group's operational efficiency ensures a rapid and error-free process, enhancing productivity and delivering a superior experience across all facets of our operations.

1.8 seconds

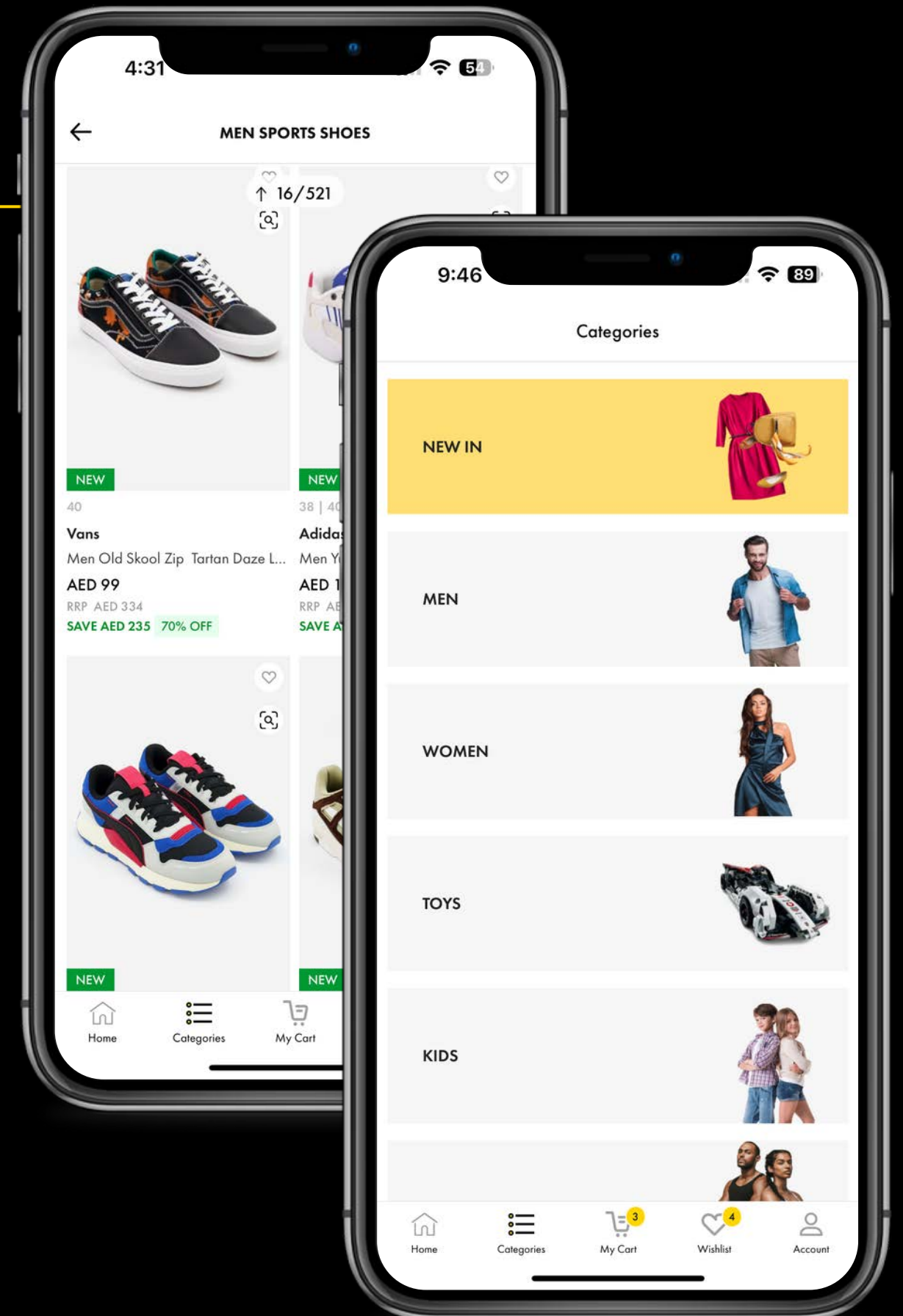
Entire Process



E-Commerce Platform



Within our expansive e-commerce platform, we provide an advanced digital environment tailored to meet the varied needs of our dedicated customer base. With a thriving community of loyal patrons and attracting over 1.2 million monthly website visitors, we've solidified our digital presence as a significant player in the retail industry. Our vast online catalog showcases an extensive inventory of over 3.5 million sold SKU quantities, delivering a refined and inclusive shopping experience for our discerning customers. This commitment aligns with our dedication to excellence in our offerings.



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Environmental Responsibility


Building a Better Future Together


We are enthusiastic about reducing the effects of our actions on the environment, both in our personal lives and in the way we conduct business. Our commitment to this goal has been unwavering for a long time, and we strive to implement initiatives that benefit both the environment and our business.


 **We decreased 1,800 metric tons in our carbon footprint.**


BFL Group has initiated a 2,500 KW solar project at the rooftops of 6 of our properties. This project generates approximately 4,200,000 kWh of solar energy annually.


This initiative is equivalent to avoiding the annual greenhouse gas emissions produced by:


 **391** passenger vehicles

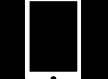
 consuming **204,444** gallons of gasoline


 burning **2,000,000 +** pounds of coal


 the energy consumption of **230** homes

 the electricity consumption of **354** homes

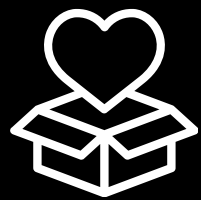
 using more than **4,000** barrels of oil

 charging **221,012,046** smartphones

 recycling **78,646** trash bags

 recycling **629** metric tons of waste

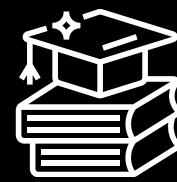
Social Responsibility



01

Supporting Local Communities

At BFL Group, we believe in the transformative power of giving back to the communities that form the foundation of our success. Our commitment to social responsibility is exemplified through targeted and impactful donations aimed at supporting and uplifting local communities.



02

Educational Funds

BFL Group recognizes the vital role education plays in shaping the future. Through strategic donations, we actively support local schools, educational institutions, and scholarship programs. Our aim is to create opportunities for learning and development, empowering the youth to reach their full potential.



03

Employee Welfare

Our commitment to social responsibility extends to our employees. We prioritize a safe and inclusive work environment, investing in employee development, health, and well-being. By fostering a positive workplace culture, we aim to empower our team members both personally and professionally.



Corporate Governance

BFL Group Corporate Governance acts as a crucial safeguard, ensuring transparency, accountability, and ethical conduct within the organization. Its primary role is to provide independent, objective assurance and consulting activities, aiming to enhance operational efficiency and effectiveness. Through systematic evaluations, risk assessments, and a commitment to ethical business practices, the governance framework contributes to continuous improvement, fosters a culture of integrity, and positions the company for sustained success. Ultimately, BFL Group Corporate Governance serves as a linchpin in harmonizing stakeholder interests and instilling confidence in the organization's ability to navigate challenges responsibly and strategically.

Risk Assessment



Fieldwork & Audit



Risk Identification



Findings Confirmation



Reporting



Follow Up





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