Established: 1964

Shareholders:
- SEEF Fund of Global Finance (77%)
- Coface (13%)
- ICAP Management (10%)

ICAP Group SA has 16 fully owned subsidiaries and 1 Joint Venture:
- ICAP Advisory SA
- ICAP Outsourcing Solutions SA
- ICAP Employment Solutions SA
- ICAP Security A.E.
- ICAP Romania S.R.L.
- ICAP Employment Solutions Romania S.R.L.
- ICAP Bulgaria EAD
- ICAP Employment Solutions Bulgaria EAD
- ICAP Serbia DOO
- ICAP Cyprus Ltd
- ICAP Bosnia-Herzegovina DOO
- CYCLE Credit SA and its subsidiaries in Romania, Bulgaria and Serbia

TNS-ICAP SA (Market Research): TNS 51%, ICAP Group 49%
The largest Business Information and Management Consulting Group in Greece, with a strong presence in Southeastern Europe.

Our Mission is to provide high quality Services that add value to Businesses in a wide range of markets, in Greece and Southeastern Europe.

Our Vision is to be the most successful Business Services Group in Southeastern Europe and clients’ first choice, offering innovative solutions in various sectors.
The figures above, depict the sum of the **16 Legal Entities** managed by ICAP Group and not the consolidated ones of the parent company. TNS ICAP SA financials are not included.
With **clear strategy** and **aggressive business actions** ICAP over tripled its size, through:

- **Rapid Organic Growth**
- **6 Acquisitions**
- **New products / Service lines**
- **Successful expansion in S.E. Europe**
- **Large investments** in Technology and People
- **Strategic alliances with global leaders** (Dun & Bradstreet, Google, Huthwaite, Kenexa, Hogan, NorthgateArinso etc).
<table>
<thead>
<tr>
<th>Year</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>Medium size (18 M, 280 employees)</td>
</tr>
<tr>
<td></td>
<td>1 Company</td>
</tr>
<tr>
<td></td>
<td>Narrow Service Offering</td>
</tr>
<tr>
<td></td>
<td>National Champion</td>
</tr>
<tr>
<td></td>
<td>1 Country</td>
</tr>
<tr>
<td></td>
<td>Traditional</td>
</tr>
<tr>
<td></td>
<td>Conservative</td>
</tr>
<tr>
<td>2015</td>
<td>Large Corporation (64.2 M, 1.300 employees)</td>
</tr>
<tr>
<td></td>
<td>Group of 16 Companies</td>
</tr>
<tr>
<td></td>
<td>Multidisciplinary Group</td>
</tr>
<tr>
<td></td>
<td>Regional (SEE) major Player</td>
</tr>
<tr>
<td></td>
<td>6 Countries</td>
</tr>
<tr>
<td></td>
<td>High Tech, Innovative</td>
</tr>
<tr>
<td></td>
<td>Aggressive, Very quick</td>
</tr>
</tbody>
</table>
Accelerate Growth and Profitability

Following our fast growth from 2007 to 2011 and our strong resilience we revealed during the peak of the crisis (2012-2013), we returned to growth in 2014. According to the current updated Business Plan we are aiming at €85 M Revenues by the end of 2017.

Evolve to a leading Multidisciplinary B2B Group

- Focus on Credit Risk Services and Business Information/ Exploit the full potential of our Strategic Partnership with Dun & Bradstreet, the worldwide leader in Credit Risk Management Services and Business Information
- Expand dynamically by adding new Business Units and advanced services
- Upgrade and expand People and Management Consulting Services, as well as Outsourcing Services

Geographical Expansion

- Strengthen our subsidiaries in Southeastern Europe by offering a wide range of Business Information, Management Consulting, and other B2B Services
Presence of ICAP Group in SE Europe

**Employees:**

1.300 in ICAP Group  
+ 2.200 (outsourced)

**International Presence:**

2. Romania - Bucharest (2008)  
5. Bosnia & Herzegovina - Banja Luka (2014)

**Offices in Greece:**

1. Athens  
2. Thessaloniki  
3. Larissa  
4. Patra  
5. Herakleion (Crete)
ICAP Group is the only company in Greece recognized by the Bank of Greece as an External Credit Assessment Institution (ECAI) in regards to the Regulatory Framework of Basel II. Moreover, it is one of a few businesses in Europe that was approved by the European Securities and Markets Authority – ESMA as Credit Rating Agency (CRA).

ICAP Group, has received the Ruban d'Honneur award by the internationally recognized European Business Awards organization, and has become 1 of the 10 top companies in Europe for 2012 in the category Business of the Year (with a turnover of €26-150 million). This year, it has been distinguished as National Champion 2015/16 in the category “Business of the Year” while in 2014 it has been distinguished as National Champion 2014/15 in the category “International Growth” by the same organization.

ICAP Group received in 2014, the Greek Export Award in the category of “Services”.

ICAP Group was distinguished as one of the top Corporate SUPERBRANDS 2011-2012 and 2009-2010 in Greece, 1st in the Broad Category of “Advisory Services”, from the homonymous internationally acknowledged Institution with presence in 76 countries.
ICAP Outsourcing received, in the context of HR Community Awards 2015, the bronze award in the category “Transboundary HR Management”.

ICAP Management Consultants and ICAP Training Solutions received in 2015, two GOLD awards in the category of “Innovative Product/Service” and “Sales Training and Development” respectively, in the context of the Sales Excellence Awards of the Greek Institute of Sales. ICAP Training Solutions was also awarded in 2012, at the same contest.

ICAP People Solutions received in 2014, the “HR Excellence Award” from EEDE in the category "Innovation in HR".
In the first National Customer Service Awards 2010 organized by the Hellenic Institute of Customer Service, ICAP Contact Center achieved two important distinctions: Alexia Orfanoudaki, Director of the Contact Center was awarded as Manager of the Year in Customer Service and the ICAP Contact Center was the sole Outsourcer being shortlisted in the category of “Contact Center of the Year” (distinction repeated in 2011).

ICAP Group, in 2009 has been granted the Award for the Best Initiative in Human Resources Management in the annual competition organized by KPMG as a recognition of its HR systems’ innovativeness and effectiveness.

The Greek Financial Directory of ICAP Group, in its electronic version has received in the years 2008 and 2007, the 1st Quality Award from EADP (European Association of Directory and Database Publishers).
ICAP Group is certified for the quality of its services with the Quality Assurance Certification ISO 9001:2008 *

More to that, the Information Systems Security Certification of ICAP Group has also been certified with ISO/IEC 27001:2005 *

The reassessment is held on an annual basis in accordance with the new respective ISO standards, whose certification body is the internationally recognized organization TUV Hellas.

* for specific scopes per company that carries each specific certification, as shown in the adjacent table

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<tr>
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</thead>
<tbody>
<tr>
<td>ICAP Group S.A.</td>
<td>Business Information Services, Financial Studies, Publications of Business and other Directories, Google Adwords Services</td>
<td>Business Information Services, Publications of Business and other Directories, Google Adwords Services</td>
</tr>
<tr>
<td>ICAP Employment Solutions S.A.</td>
<td>HR Services</td>
<td>HR Services</td>
</tr>
<tr>
<td>ICAP Outsourcing Solutions S.A.</td>
<td>Teleservices and Telemarketing. HR Services</td>
<td>Teleservices and Telemarketing. HR Services</td>
</tr>
<tr>
<td>ICAP Romania S.R.L.</td>
<td>HR Outsourcing Services, Executive Search and Selection, Business Information</td>
<td></td>
</tr>
<tr>
<td>ICAP Bulgaria EAD</td>
<td>Management Consulting Services, Business Information Services and Financial Studies</td>
<td></td>
</tr>
<tr>
<td>Cycle Credit S.A.</td>
<td>Debtor Information of Overdue Receivables</td>
<td>Debtor Information of Overdue Receivables</td>
</tr>
<tr>
<td>Cycle Credit DOO Belgrade</td>
<td>Debt Collection Services</td>
<td></td>
</tr>
<tr>
<td>Cycle European SRL Bucharest</td>
<td>Debt Collection Services</td>
<td></td>
</tr>
<tr>
<td>Cycle Credit Bulgaria Sole LTD</td>
<td>Debt Collection Services, Teleservices and Telemarketing.</td>
<td></td>
</tr>
</tbody>
</table>
ICAP Group is ranked:

- **No 21** among Greece’s **Largest Employers**  
  *(Leading Employers in Greece, 2015 edition)*

- **No 155** among Greece’s **Most Profitable Groups**  
  *(Business Leaders in Greece, 2015 edition)*

- **No 1** among **SUPERBRANDS** in the broader “Advisory Services” category *(April 2012)*

Moreover:

- **ICAP Group** is among **TRUE LEADERS** companies and groups for 4 years in a row *(2011-2014)*

  *(TRUE LEADERS is an institution acknowledging companies and groups that simultaneously meet 4 criteria. Only 53 companies were awarded in 2014)*

- **ICAP Outsourcing Solutions SA** is ranked **25** among Greece’s **largest Companies** in terms of number of employees and **7** in the list with **largest increase** in 2014. Moreover, ranked **No 37** in the List of Greece’s **50 fastest Growing Companies** *(“FORTUNE 500” Greek Edition, December 2011)*
Board of Directors

Chairman

- George Kourtis (Global Finance Partner)

Vice Chairman & Chief Executive Officer

- Nikitas Konstantellos

Members

- Ernesto Demartinis (Coface Group)
- Charalambos Sachinis (Business Consultant, ex CEO of DEPA)
- Elias Tsigkas (BoD Member, & ex CEO, Tiletypos SA - Mega Channel)
- Panagiotis Lagarias (BoD Member, Global Finance CFO)
Executive Committee

- Nikitas Konstantellos, Group CEO
- Elias Alevizos (Human Capital)
- Dimitris Grivas (Information Technology)
- Serko Kougioomtzian (Sales and Marketing)
- Angelos Kyriopoulos (Finance)
- George Melissaropoulos (Consulting - Public Sector)
- Alexia Orfanoudaki (Contact Center)
- Theodore Tollis (Employment Solutions)
- Apostolos Tsoubris (Consulting - Private Sector)
- George Haros (People Solutions)
- Dimitris Psarakis (Receivables Management)

Country Managers

- Alexandra Predeanu (ICAP Romania)
- Theodore Polydoros (ICAP Bulgaria & CYCLE Bulgaria)
- George Panoutsopoulos (ICAP Serbia & CYCLE Serbia)
- Razvan Anastasescu (Cycle Romania)
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 Strategy and Organization, the Enabling Technologies, the Staffing and Development of Human Resources, the Market Research, the continuous flow of Business Information and Credit Risk Management, as well as our offering of Outsourcing solutions.

Today, ICAP Group offers a wide range of products and services, grouped into 4 major categories.
Business Service Lines

Credit Risk Services
- Business Reports, Alert Services, Financial Statements and Paydex
- Credit Risk and Watch, Soft Credit Monitor – Trade Exchange Program
- ICAP Credit Rating
- Receivables Management (through CYCLE CREDIT)

Marketing Solutions
- Print Business Editions
- Online Business Directories
- Web Solutions
- Annual conferences and institutions (Credit Risk Conference, Human Capital Summit, True Leaders, GREEN ANGELS etc.)
- Marketing Data
- Sectorial Studies
- Customer Care Services
- Market Research (through TNS ICAP S.A.)

People and Employment Solutions
- Executive Search and Selection
- Recruitment Solutions
- Human Capital Consulting Services
- Training Solutions
- Temporary Employment Solutions
- Business Process HR Outsourcing Services
- Talent Management
- Outplacement Services

Management Consulting
- Customer Strategy and Analytics
- Sales and Marketing
- Risk, Compliance and Finance
- Operational Excellence and Performance Improvement
- Business Planning and Strategy Consulting
- Big Data Management, Analytics & Business Intelligence
- Public Sector consulting & Development Programs
The only company with a National and Southeastern network for Data Collection and Customer Service:

**Greek Market Shares**

- **90%** for ICAP
- **10%** for Others

The largest company in Credit Risk Services in Southeastern Europe

Exclusive Partner of the Worldwide network Dun & Bradstreet
Our **Credit Risk Services**, supply integrated and updated commercial and financial data, as well as information on conduct history and credit ratings of companies in Greece and abroad.

These data are based on the **ICAP DATABANK**, the largest business database in Southeastern Europe, which includes information for **3.2 M. companies in 5 countries**. Data is also drawn from cooperations developed by ICAP, with international and pan-European information networks, such as Dun & Bradstreet Worldwide Network (240 M. companies in more than 190 countries).
The cycle of Credit Risk Management and ICAP’s related services

- Customer Targeting
- Selection of partners
- Evaluation and monitoring of partners
- Receivables Management

**SALES PROCEDURE**
- CREDIT ANALYSIS
- CREDIT ANALYSIS
- INVOICE MANAGEMENT

Potential Customers

Existing Customers
Business Reports, Alert Services, Financial Statements and Paydex

Business Reports

In Greece and South Eastern Europe:
ICAP Group’s Business Reports are reliable sources of information and can help in forming an opinion regarding the operation, profitability and stability of a given firm, in Greece as well as in Bulgaria, Romania, Serbia and Bosnia & Herzegovina.

Worldwide:
ICAP Group is the Exclusive Partner of the world’s leading source of Business Information and Credit Risk Management Services, Dun & Bradstreet (D&B). D&B manages a databank with information on 240 M. companies from over 190 countries.

Alert Services

Ongoing information and evaluation of transactions in relation to companies’ commercial and financial data included in the ICAP DataBank.

Financial Statements

ICAP Group provides on-line access to Financial Statements of more than 780.000 enterprises.

Paydex

Company Paydex is a weighted indicator that shows how punctual a company is in its payments, based on the database of the Trade Exchange Program.

Sector Paydex: indicates the payment rate of the liabilities of companies that belong to the same sector.
Our services provide:

- Credit rating and risk assessment of customers
- Immediate and accurate business information on associates (customers, suppliers)
- Monitor changes in Trade Behavior

Offering the potential of:

- Fast and effective decisions on issues regarding securing and developing of further associations
- Analyzing and planning alternative credit policy scenarios towards ensuring the firm's liquidity
ICAP Credit Score: aims at estimating a company’s credit quality with respect to the probability of default and/or bankruptcy within a one – year time horizon.

- Analysis of commercial, financial and trading data
- Published data
- ICAP Interviews

<table>
<thead>
<tr>
<th>Credit Risk Level</th>
<th>Rating</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Low</td>
<td>A1, A2</td>
<td>B1, B2</td>
</tr>
<tr>
<td>Lower Medium</td>
<td>C1, C2</td>
<td>D1, D2</td>
</tr>
<tr>
<td>Medium</td>
<td></td>
<td>E1, E2</td>
</tr>
<tr>
<td>Upper Medium</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High</td>
<td></td>
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</tbody>
</table>

ICAP Group is:

- The only company in Greece recognized by the Bank of Greece (July 2008) as an External Credit Assessment Institution (ECAI) in regards to the New Regulatory Framework of Basel II.
- The only Greek company accepted (July 2009) by the European Central Bank as Rating Tool Source for the purpose of the Eurosystem Credit Assessment Framework.
ICAP Group offers Receivables Management Services, through its subsidiary CYCLE CREDIT S.A.

- With 20 years' experience and revenues of €8 M., Cycle is the leader in the field of Debt Management and especially in **Debt Collection**

- Employs more than 500 highly qualified people

- Indicatively, specializes in management of:
  - Consumer Loans
  - Mortgage
  - Non-Consumer Loans
  - Telecommunications

The last 5 years, Circle is dynamically expanding to **B2B Receivables Management**, which operates successful arrangements for more than 50 sectors of the economy.

Cycle CREDIT S.A. has been certified with:

- **ISO 9001:2008**, proving its ability to provide a high level of service through the effective implementation of an organized Quality Management System

- **ISO / IEC 27001:2005**, proving the high level of the Security of Information Systems which develops and manages
ICAP Group’s Marketing Solutions services aim at providing the most effective tools, in order to promote its clients - companies and to understand and penetrate the market they are operating in.

- Print Business Editions
- Web Solutions
- Marketing Data
- Customer Care Services
- Online Business Directories
- Annual Conferences and Institutions
- Sectorial Studies
- Market Research (via TNS ICAP S.A.)
Print Business Directories

Since its foundation in 1964, ICAP publishes Business Directories in the Greek market, that constitute a daily tool for companies in their search for potential customers and suppliers, as well as in their activities of promoting products and services.

- GREEK FINANCIAL DIRECTORY
- GREEK EXPORT DIRECTORY
- GREECE IN FIGURES

Furthermore, aiming at promoting Best Business Practices, ICAP publishes in Greece and Bulgaria the Leading Editions, which include classifications of Companies and Groups according to different criteria as well as Case Studies from some of them.

- BUSINESS LEADERS IN GREECE
- 40 LEADING SECTORS OF THE GREEK ECONOMY
- LEADING EMPLOYERS IN GREECE
- LEADING WOMEN IN BUSINESS
- 300 BUSINESS LEADERS IN BULGARIA
PRINT BUSINESS DIRECTORIES

✓ GREEK FINANCIAL DIRECTORY is the most widely recognized directory for companies in the Greek market. It contains more than 20,000 companies, which encompass the entire Greek state and all activity fields. The annual edition of the Greek Financial Directory presents a detailed and updated profile for each company and is published in both printed and CD-ROM format.

✓ GREEK EXPORT DIRECTORY is published by ICAP Group for the Athens Chamber of Commerce and Industry (ACCI). This annual publication, with more than 10,000 registered enterprises and 350 advertised companies, is the most reliable source of Studies, Statistics and Information regarding Greek export companies. An extremely useful tool for any entrepreneur interested in expanding their activities throughout the world showcasing their products or seeking new partnerships.

✓ GREECE IN FIGURES is an annual bilingual (Greek/English) study that presents the cumulative financial results of the Greek Corporate Sector for 12 sub-sectors. More specifically, it provides extensive analyses, cumulative summary tables and charts, information from the balance sheets and the income statements, in a comparative basis of two years. Furthermore, the Study in its electronic full form provides useful financial and demographic information about Greece and the European Union.
**Leading Editions**

- **BUSINESS LEADERS IN GREECE**, lists the top 500 companies and 200 Groups of Greece in terms of profitability (EBITDA). More to that, it encompasses an analytic feasibility study upon these companies or groups, as well as the best Success Stories of the Greek Market.

- **LEADING SECTORS** presents 40 Leading Sectors of the Greek Economy. The publication provides some of the most important points arising from selected Sectorial Studies, in three-page summaries. What is more, it includes specialized feasibility study upon the Sectors of the edition.

- **LEADING EMPLOYERS IN GREECE**, promotes the 500 companies and 200 Groups that distinguish as Employers and as Socially responsible corporations, as well as the Institutions that operate in the respective Sectors, by focusing on the vital for the businesses practices of Human Resources Development and Management, as well as on Social Activation & Contribution.

- **LEADING WOMEN IN BUSINESS** is the only Edition dedicated to Women who manage Greek companies. It includes the 500 largest companies in Greece based on their turnover, which are managed by Women Entrepreneurs or Executives.

- **300 BUSINESS LEADERS IN BULGARIA**, is a Bilingual (Bulgarian/English) publication that focuses on the key role of the leading companies of the Bulgarian market based on adjusted EBITDA. It, also, includes detailed corporate Success Stories.
Online Business Directories

- **www.findbiz.gr**: online platform with more than 800,000 companies from Greece and Southeastern Europe, which enables an effective and user-friendly company search mode based on predetermined criteria

Web Solutions

- **Google AdWords**: with our extensive experience as a Google AdWords Premier Partner we create targeted advertising campaigns and help businesses achieve the best possible results from their online advertising
- **Websites**: we create for every business a modern and functional website that includes all the necessary elements for a dynamic presence on the internet
- **Facebook**: we enhance a company’s presence on Facebook, the most popular social networking tool
**Annual conferences and Institutions**

- **Credit Risk Management Conferences**: ICAP Group has been organizing annual conferences for 8 years, in Greece but also in Romania, Bulgaria and Serbia in the latest years. The challenges, trends and best practices of Credit Risk are analyzed, while the conferences are attended by at least 1,000 Executives every year. The speakers of the conference are distinguished, international professionals and academics.

- **Sales Conferences**: Annual Conferences held in Greece (Thessaloniki), Bulgaria and Romania utilizing the expertise of Huthwaite, which were created to cover the needs of the market respecting the modern trends in Sales, as well as for the application of advanced and “good” practices. The keynote speakers of the conferences are internationally acclaimed professionals on sales issues coming from the business and academic world.

- **Human Capital Summit**: The first Conference of ICAP in regards to Human Resources Management and Development that took place in June 2015.
• **Annual conferences and Institutions**

- **High Heels on High Hills**: An established, annual event following the unique Greek Guide «Leading Women in Business», which presents and promotes women entrepreneurship and female managers.

- **True Leaders Awards**: The most important event of ICAP Group and the celebration of “healthy” entrepreneurship in Greece and Bulgaria, in which the Leaders of the market are awarded, based on measurable and published data. The criteria are related to profitability in combination with the increase of personnel, high position in a company’s industry and good credit rating.
ICAP Group owns the largest DataBase in Greece, ICAP DataBank, with information about more than 550,000 Greek enterprises.

Apart from Greece, ICAP possesses Databases in Romania, Bulgaria, Serbia and Bosnia & Herzegovina, which include total data for over 2,800,000 companies.

ICAP creates individual Databases, which are formed according to its clients’ specifications.
**Sectorial Studies**

ICAP Group carries out Market Studies adapted to the needs and requirements of each client. In addition, every year, ICAP releases 50 Sector Studies that analyze the structure, developments and prospects of most sectors of the Greek Economy.

**Customer Care Services**

ICAP Contact Center is a state-of-art call center which possesses 650 workstations that work 24x7 and can handle over 150,000 inbound or outbound calls per day.
ICAP Management Consultants seek challenging engagements, where our innovative thinking, consulting experience, industry knowledge, access to business and consumer data, data management and analytics expertise and our technology enablement services secure significant, measurable, and sustainable business benefits to our clients.

We combine business consulting with technology implementation, delivering end to end projects from strategy to execution.
Management Consulting

- **Customer Strategy and Analytics**
  Competitive landscape demands understanding and approaching customers in more effective ways including or combining: Customer Analytics, Campaign Management, Customer Loyalty, Gamification, Social Media Analytics, Data Driven Marketing, Voice of the Customer (VoC) and Enterprise Feedback Management (EFM)

- **Sales and Marketing**
  Revenue and profit generation requires Market & Sales Analytics, Sales Expansion, Sales Channel Effectiveness, Sales Network Optimization and Sales and Marketing Data Enrichment and Data Quality

- **Risk, Compliance and Finance**
  Growing a business prudently requires expert knowledge and execution around Business Risk Management, Credit Risk Management, Compliance Management, Supplier Risk Management and Budgeting, Planning and Forecasting

- **Operational Excellence & Performance Improvement**
  Operational excellence requires Alignment with Strategy, Business Process Improvement, Supply Chain Analytics & Optimization, Digital transformation, Demand Planning with a green environmental perspective through the “Green Angels” initiative
**Big Data Management, Analytics & Business Intelligence**

For the last 50+ years ICAP manages big data and provides business insights hidden in structured and unstructured data. ICAP has the domain knowledge and technical expertise to manage data and implement data management solutions. ICAP combines Your data with other data sources such as the ICAP Trade Exchange, ICAP data, Dun & Bradstreet business information as well as information from other sources such as the internet and return insights on the financial, operational and customer aspects of your business. We support our clients to improve data quality, while putting in place the right governance policies to keep data quality at the highest level. Quality data and a “single point of truth” approach mitigate financial and regulatory risks while boosting your customer centric strategy.

**Business Planning and Strategy Consulting**


**Public Sector consulting and Development Programs**

ICAP has extensive experience in business consulting to the Public sector and has developed extensive know-how in managing, organizing and evaluating programs and actions directly or indirectly linked to the European Union (CSF/NSRF). Our company is a pioneer in this field, and continues to be a key player in the provision of these services, not only in Greece but also in Southeastern Europe.
ICAP Management Consulting combines business consulting and technology to help customers reach their full potential. From Strategy to Execution and Implementation. Innovation and differentiation is high in our priority list.
ICAP Group’s People and Employment Solutions offers a wide range of services to enable a company to attract talented people at all levels, to compensate them fairly, according to individual contribution, to create a working environment based on open communication, motivation, reward and teamwork and therefore to achieve high levels of performance and become an Employer of Choice.
ICAP Executive Search and Selection specializes in the search, evaluation and selection of Executives and Senior Management. We search for and select people who would give a competitive advantage and add value to our customers.

ICAP Executive Search and Selection accomplished its first Executive Selection project in 1973. Today, having grown rapidly in the last 42 years, it is the fastest growing company of Executive Selection in Southeastern Europe, already one of the 5 leading companies in its field.

It operates organized executive selection departments in Greece, Romania, Bulgaria and Serbia and as a member or the worldwide network INAC, it implements international projects.
Recruitment Solutions: Search and Selection of junior or middle tier Personnel

ICAP Recruitment Solutions covers the recruitment needs for every department of a company, and especially those with high rates of personnel leaving.

Specifically:

- We identify and evaluate young executives and professionals of all profiles and disciplines. We have the experience and resources to manage large mass selection tools (e.g. call centers, seasonal needs, etc.) in a short time.
- We offer support in recruitment projects:
  - The publication of a targeted ad and selecting CVs
  - Approach candidates through a rich database
  - Use test skills and psychometric tools
  - Assessment of the list of selected candidates for each position
  - Support from ICAP consultant in recruitment issues in the client’s offices for a certain period of time
- **General Human Capital Consulting Services**

Based on our expertise, which stems from top cooperations with international pioneers and from profound experience of the business environment in Greece and SE Europe, ICAP Human Capital Consulting is the ideal consultant for the operation of Human Resources, in the whole range of services.

- **Performance Management**: We support the companies in managing their people talent and performance, by designing and implementing customized systems that concern the development of skills framework, performance indicators and job objectives. What is more, we undertake the training of the personnel and the diffusion of the system’s philosophy, reinforcing their implementation.

- **Reward Management**: We design and implement the employees’ reward framework providing services like Job Analysis and Evaluation, Base Pay Structure, Bonus Schemes, such as Sales Compensation.

- **Corporate Culture Development**: We assist organizations increase the commitment of their people through the deployment of the Mission, Vision, Values and employees’ ideal behaviors, reflecting the corporate culture via research methodologies, questionnaires, as well as individual and group interviews.
ICAP Training Solutions exclusively represents Huthwaite International, in 4 countries, a leading training company, worldwide, specializing in Sales, Customer Relations Management and Negotiations.

Furthermore, utilizing the knowledge and years of experience in the local market and recognizing its needs, ICAP Training Solutions has developed a range of specialized programs on issues critical to the progress of businesses in the current context such as, Receivables Management, Credit Risk Management, Access Market Authorities in medicinal issues.

Indicative Training Programs:

- SPIN Selling Skills
- Account Strategy for Major Sales
- Negotiation Skills
- Salesforce Management
- Persuasive Sales Presentations
- Coaching
- SPIN Coaching
ICAP Employment Solutions operates successfully since 1999, having branches in five Greek cities while it has, also, established a strong presence in Southeastern Europe with subsidiaries in Romania, Bulgaria, Serbia and Cyprus, providing:

- Integrated Personnel Distribution Solutions to meet the needs of all departments of a company, undertaking the processing of certain functions
- Temporary Employment Services to meet temporary needs of personnel due to unexpected workload, seasonal or temporary absence, by selecting and training of suitable employees (temps)
- Integrated Search and Selection of Personnel Solutions to cover seasonal projects and projects with permanent needs
**Business Process HR Outsourcing Services (BPO)**

- These services completely take over your company's independent processes (based on Service Level Agreements) such as payroll, record digitization as well as organization and operation of customer service department (data entry, back office services). Moreover, ICAP may help companies in staffing their events and coordinating experienced teams for the support of a product or service promotion. Specifically:
  - Record the procedure that we will take
  - We define all parameters so that the process can operate autonomously
  - We cover staffing needs and equipment, if necessary

- More than **200 employees** work in our clients’ premises
- Strategic Partner of **NorthgateArinso**, a leading international Outsourcing provider.
**Talent Management Services**

- **Talents Assessment:** We predict employee performance combining the expertise of leading providers of psychometric tools with deep experience in methodologies of selection and development centers. We also provide comprehensive services of management trainees programs selection.
  
  - **Personality Assessments:** Being the exclusive distributor of Hogan Assessments for Greece and Cyprus and provider for the rest of the Balkans we have professional leading personality analysis tools for selection or development of executives.
  
  - **Ability Tests:** Being the exclusive distributor of one of the leading European providers of on-line tests, the cut-e, we are able to predict the performance of the candidates for a wide range of abilities.

- **Talent Developing:** We provide coaching services and skills development at individual and team level, through coaches certified by the EMCC and ICF.

**Outplacement Services:**

Support services for employees at all levels of the hierarchy for their next professional step, with personalized training services in job search skills, personal guidance and motivation and providing opportunities for interviews with prospective future employers.
STRATEGIC PARTNERS
ICAP has developed strategic alliances with leading international firms and Greek Organizations:

- DUN & BRADSTREET
- COFACE
- TNS GROUP
- GOOGLE
- BUREAU VAN DIJK
- KOMPASS INTERNATIONAL
- HUTHWAITE INTERNATIONAL
- KENEXA
- HOGAN ASSESSMENT SYSTEMS
- CUT-E
- NORTHGATEARINSO
- EURO CONTACT POOL
- ATHENS CHAMBER OF COMMERCE & INDUSTRY (ACCI)
- HELLENIC BANK ASSOCIATION
- HELLENIC NATIONAL CONFEDERATION OF COMMERCE (ESEE)
- FEDERATION OF GREEK INDUSTRIES
- ASSOCIATION CHIEF EXECUTIVE OFFICERS (ACEO)
Dun&Bradstreet is the world's leading source of commercial information and insight on businesses, enabling companies to “Decide with Confidence” for over 170 years, which helps companies to take safe decisions (Decide with Confidence (R)). Dun&Bradstreet's global commercial database contains more than 240 million business records in more than 190 countries.

The quality in business information is the foundation of its global solutions that customers rely on to make critical business decisions.
COFACE, with a turnover of €1.441, presence in 67 countries and 135,000 clients, is one of the world’s largest Credit Insurers and a minority shareholder of ICAP Group. Its services which aim at facilitating the preservation of liquidity include credit insurance, factoring services, business information and receivables management.

CYCLE Credit (member of ICAP Group) is also an External Representative of the for COFACE’s Receivables Management Network in Greece.
TNS Group is the second largest Market Research group globally and the largest one in Europe.

TNS and ICAP have established the firm TNS ICAP S.A., aimed at providing integrated Market Research Services. Today TNS ICAP is a market leader in Greece with revenues of over €5 million.

TNS ICAP undertakes both qualitative and quantitative research projects for its clients and has the ability to conduct research not only in Greece but also in 110 countries worldwide through the TNS network.
The AdWords is an effective way for companies of all sizes to advertise their products and services, just when customers seek them.

ICAP as media advisor has long been an important Premier SMB Partner of Google for the disposal of the Greek market services.

The ICAP through the experience of its people, as a provider of high quality services that give added value, came second in the category of Customer Satisfaction among 40 Premier SMB Partners that Google has in EMEA, following a survey carried out in 2014. This distinction is a proof not only of the training of its people but also of the consistency of the group to its customer-focused character.
ICAP Group is the exclusive representative of Huthwaite, which is considered to be the leading training company, worldwide, specializing in Sales. For more than 30 years, Huthwaite researches and analyzes training data, in order to improve Sales’ performance under all possible circumstances.

When customers are making critical buying decisions, they go through a Decision Cycle (Buying Cycle), which demonstrates the different phases they experience. Having conducted research into what successful salespeople do at each stage of this Cycle, we have developed a range of sales training courses that can either stand alone or form a comprehensive Performance Improvement program.
ICAP Group is an **Exclusive Distributor** of **HOGAN Assessment Systems**, a world leader in Assessing employees. The HOGAN Personality Inventory was introduced in 1980 and Assessment Services have been provided to more than 3 M. employees in 1.500 companies worldwide.

The on-line assessments include:

- Hogan Personality Inventory (HPI)
- Hogan Development Survey (HDS)
- Motives, Values, Preferences Inventory (MVPI)
- Hogan Business Reasoning Inventory (HBRI)
ICAP Group is the Exclusive Representative of the multinational German company cut-e for Greece, Serbia, Bulgaria and Cyprus.

Cut-e is an international leader in designing and applying online psychometric assessment tools to be used in the selection and professional development of employees.

Cut-e assesses more than 2 M. people each year in more than 70 countries and 20 languages, combining psychometric evaluation, new technologies and related consulting services together with a thorough understanding of the business world.
ICAP Group is the representative of the global American company KENEXA for Greece, Bulgaria, Romania, Serbia and Cyprus.

KENEXA is an international leader in the market of advanced assessment tools. The company has developed Evaluation Models towards the successful identification of a professional’s potential (both existent and potential). Each of these Models combines the High Performance Behavioral Model to the Theoretical Leadership Framework.
ICAP Group is the Exclusive Representative of the international Outsourcing provider NorthgateArinso in Greece. NorthgateArinso is a leading global Human Resources software and services provider offering innovative HR business solutions to employers of all sizes, including global FORTUNE 500 companies and many public sector organizations.

NorthgateArinso helps HR executives optimize their HR service delivery through smarter processes and more efficient technology, supporting key HR areas like workforce administration, payroll, benefits, recruitment, learning, and talent management.

NorthgateArinso’s 8,000 employees in 35 countries are dedicated to delivering HR excellence through HR consulting, HR outsourcing and HR technology.
ICAP Group is a member of:

- DUN & BRADSTREET (Worldwide Network)
- FEBIS (Federation of Business Information Services)
- SIINDA (Search and Information Industry Association)
- FEACO (European Federation of Management Consulting Association)
- INAC (International Network of Executive Search Consultants)
- SESMA (Association of Management Consulting Firms in Greece)
- SEV (Hellenic Federation of Enterprises)
- Hellenic American Chamber
- German Hellenic Chamber
- Hellenic Dutch Chamber
TESTIMONIALS OF OUR CUSTOMERS ON ICAP Group
I found ICAP’s personnel, from the CEO down to its technicians, excellent in technical and strategic analysis. They are fiercely independent and analytically sound in their discharge of their important responsibilities. The public-at-large trusts them, a factor oftentimes lacking today in the credit-rating industry. The ICAP employees understand well the rating process and its relevance and responsibilities that occur.

I have oftentimes discussed ICAP’s competence and trust worthiness with their clients and other professional observers. ICAP is held in very high esteem by all that I have met in Greece and also recently in the new markets in Southern Europe. This is quite remarkable especially in this troubled economic environment that has existed in Greece in recent years.

January 25th, 2013
Carrigan’s testimonial on ICAP

Bob Carrigan, President & CEO, Dun & Bradstreet

Dun & Bradstreet has a 10-year history of strategic cooperation with ICAP, and since 2011, ICAP has been a member of our Worldwide Network of partners, our alliance with leading business information providers around the globe. As the exclusive provider of Dun & Bradstreet products and services in Greece, Bulgaria and Romania, ICAP plays a valuable role in helping customers gain access to global business information while providing local expertise and knowledge. Despite the economic challenges in this region, ICAP has demonstrated innovation and market leadership by continuing to expand its business lines and invest in technology.

Over the course of our partnership, we have recognized ICAP’s strides in technology and top-quality service with several awards:

• In 2012, we acknowledged ICAP’s Bulgaria operations with a D&B Worldwide Network Award for Excellence in Information Quality.
• In 2014, ICAP’s business in Greece won an Insight Award for delivering indispensable content through the development of a Trade Exchange Online Platform, and its business in Romania won an Insight Award for delivering indispensable content by expanding trade coverage to include payment delays.

July 27th, 2015
We warmly thank our 7,000 active customers for the valuable cooperation we have developed over the years!