



THE FINANCO GROUP

MISSION AND VISION

Financo is a holding controlled by the Colaiacovo family. The core business of the group is the production and commercialization of cement and concrete, in addition to transport/logistics and diversified industries. The Financo Group's **mission** is to improve and make the places where it operates more livable, through the creation of economic, cultural and social values. Sustainability and the ethical dimension of entrepreneurial action are the values, which have characterized the Group since the very beginning. Our company stands out for its important organizational and technological know-how in the design, construction and management of production plants. In addition to, paying constant attention to scientific and technological progress, as well as worker safety and the reduction of environmental impact.



The entrepreneurial activities of the Colaiacovo family started during the immediate post-war period with the production of construction components. In 1966, with the acquisition of an old cement plant in Ghigiano, near Gubbio, Colacem began its journey of growth, establishing itself among the most successful Italian firms. Each company of the Group implements the best methods and technologies available. This is done in order to maximize the positive impact on communities and to minimize any negative ones, as much as possible. We innovate and transform, while paying special attention to the environment, the workers' safety and health, as well as the sustainable progress of the local communities in each country where we are present. We allocate important resources to various aspects of the life of the territories in which we operate.

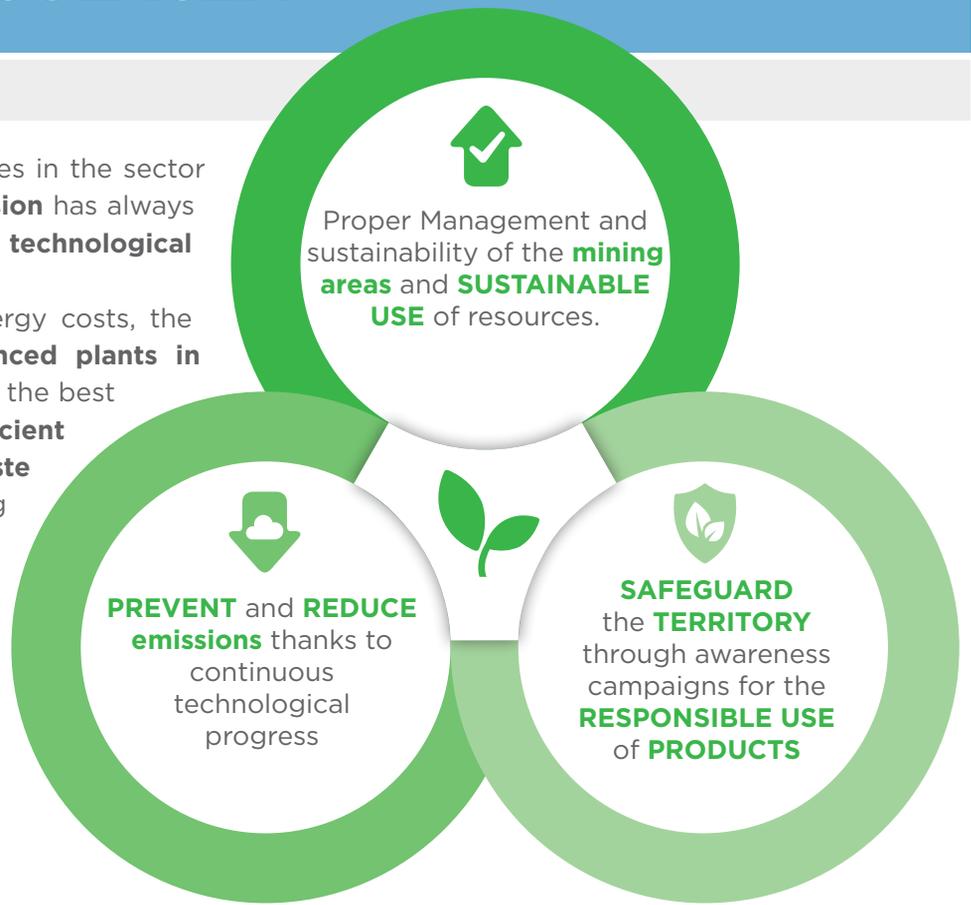


ACT SUSTAINABLY

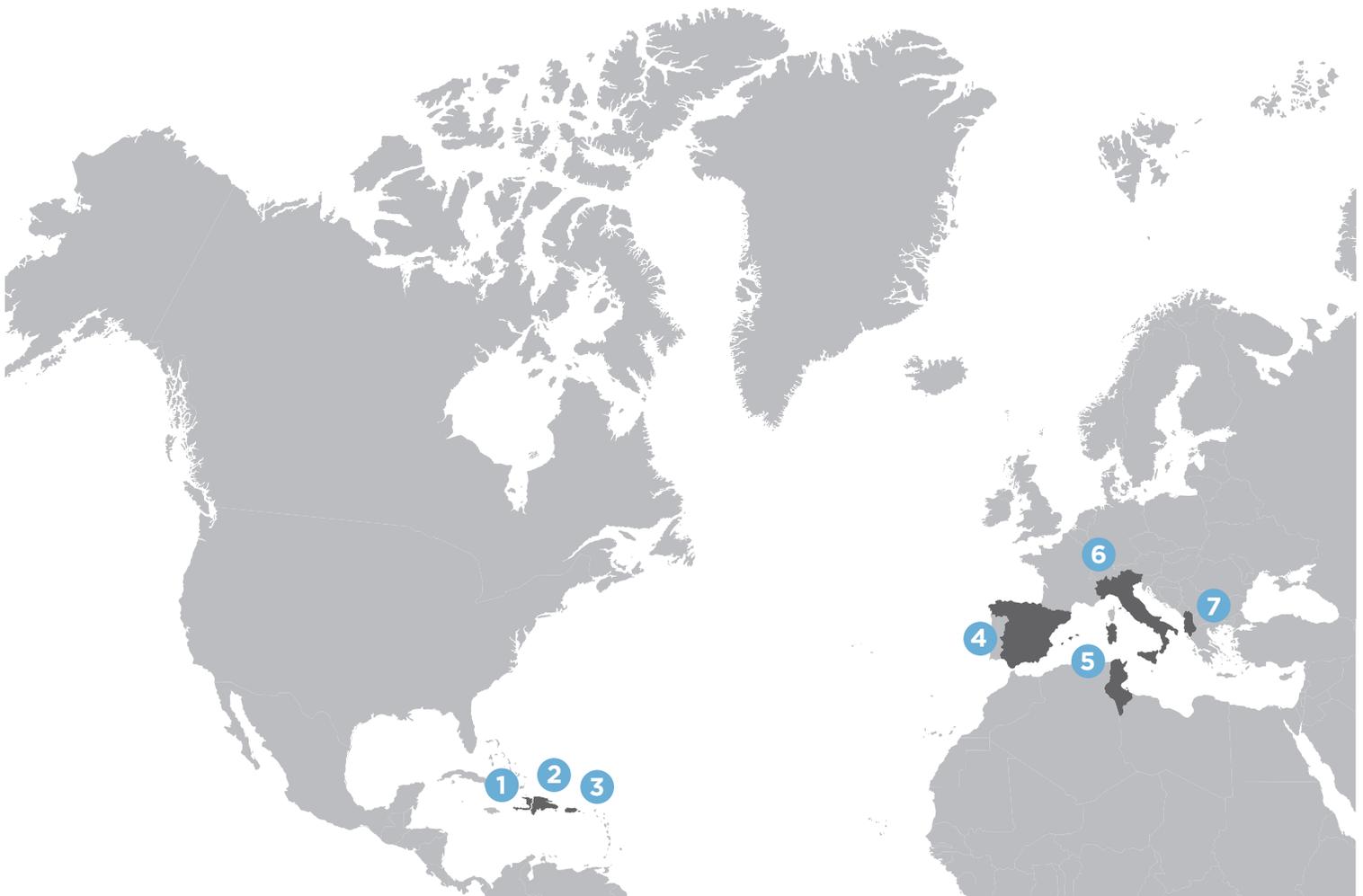
Colacem is one of the leading companies in the sector of cement production in Italy, whose **vision** has always been oriented towards the **market**, **technological innovation**, and **sustainability**.

In an industry with a high level of energy costs, the availability of one of the **most advanced plants in Europe**, which is always up to date with the best **available technologies**, extremely **efficient** and capable of **minimizing the waste** of fuels, raw materials and reducing environmental impact, has always proven to be factor of success.

Respect for the environment is one of the key aspects that has allowed Colacem to establish itself in the market, because, today more than ever, **sustainability is synonymous with competitiveness**.



COLACEM AROUND THE WORLD



- 1 HAITI
- 2 DOMINICAN REPUBLIC
- 3 JAMAICA
- 4 SPAIN
- 5 TUNISIA
- 6 ITALY
- 7 ALBANIA

CEMENT

COLACEM

24 HOUR MONITORING AND PREVENTION



Technology and highly automated systems facilitate a scrupulous **monitoring activity** throughout every single production step (**24-7**), from the mining of raw materials in the quarry, to product shipping. Every Colacem plant has over **20 thousand sensors that real time** allow for the qualitative, timely and constant management of every step, both from the environment and process view points. The Colacem plant firing lines are equipped with special **Continuous Monitoring Systems of Emissions** in the atmosphere (SMCE). Controls are performed both internally and from **third-party certification bodies, in addition to that of governing public bodies.**

MANAGEMENT OF MINING AREAS

One of Colacem's goals is to **reduce the impact of their mining activities**, as much as possible. Thus, making **environmental restoration** with naturalistic value a reality, while safeguarding **biodiversity and ecosystems** and contributing new cultivatable lands. The **environmental restoration phase** takes place in horizontal descending slices, in a way to make restoration interventions possible, **at the same time as** the raw materials are mined.



A PRODUCT THAT IMPROVES OUR QUALITY OF LIFE

Cement is the most used material in the construction sector in Italy. It is **fundamental and irreplaceable** for the economic, social and qualitative development of the country. Homes, schools, hospitals, offices, factories, roads, railways, tunnels, bridges, dams, and much more are all possible thanks to cement.

The history of modern architecture is full of examples of how cement can be used to create **works of absolute beauty**. What makes the difference in a 'functional construction' that perfectly integrates into the territory is the **project, and the sense of responsibility of the people who carry it out**. Therefore, it is not the raw material itself.

The cement industry, with the aim of increasing the culture of sustainability, in the field of construction, is currently working on fundamental matters, such as **circular economy, urban regeneration, implementation of safety measures to protect the territory, earthquake prevention and intelligent development of cities.**



The genius of architect Zaha Hadid, together with the great flexibility of cement in taking on any form, have made a special construction work, such as the Heydar Center of Baku possible.

OUR PRODUCTS

Colacem produces grey and white cements of different types and strength classes, along with ready-mixed, hydrated lime and hydraulic binders used in construction.

> GREY CEMENT



Extremely high quality cements, whose excellent physical and mechanical performance can assure concrete quality for durable constructions, thanks to proper mix-designs.

> HYDRATED LIME



Colacem offers two typologies of this product, which has been used since ancient times: hydrated lime and air binder with a hydrated lime base. Their use can range from the most classic ones in the construction sector, to innovative and ecological uses.

> SUPERPLAST



High performance hydraulic binder for construction, which guarantees high workability of mortar bed and plaster.

> PRONTI PRESTO (READY-FAST)



Ready-mixed cements used for construction, are recommended for internal and external plasterwork, structural masonry, supporting walls, fillings, rough coats, fixing clamps and/or brackets, conduct filling, foundations and floor laying plans. These cements are ideal for works in old town centers, in order to save time and materials.

TECHNICAL ASSISTANCE

> PRESENT

Technical/commercial assistance is available in all markets, in which Colacem operates. Thus, placing us at our clients' disposal for any type of service at any time.

> PROPOSES

Controls, tests, and analyses performed at our laboratories: instruments indented to support the solutions that our technical/commercial assistance offers and shares with our clients.

> INFORMS

Product information, correct usage instructions, and any technical specifications, are made available by Colacem's technical/commercial assistance. So to offer the best solutions to consumers' requests.

MISSION AND VISION

Another company of the Group, **Colabeton**, has been involved in the production of prepackaged concrete since 1987. With over 100 plants, it is the third Italian producer of concrete. Quality and durability of concrete constructions are assured by reliability of controls, avant-garde technical solutions and by continuous research and development activity for increasingly innovative products.

Colabeton also aims at developing products with low environmental impact, for a greener design activity. Therefore, special care is paid in choosing materials that can save energy and water, in addition to reducing CO₂ emissions.



SUSTAINABILITY AND TRANSPARENCY

Colabeton has a clear vision of how to do business: focus on technology and innovation for an ethical and sustainable model of development. The concept of sustainability is pursued in two areas: The first area is the development of products with low environmental impact and of great technological innovation, in line with the principles set by the LEED certification. Therefore, much attention is paid to the selection of materials, in some cases reclaimed, that can guarantee further energy savings in addition to the reduction of CO₂ emissions (necessary for their production), for increasingly greener production. Concrete developed with alternative materials guarantees, in their production cycle, both high performance and lower environmental impact. The second area where **Colabeton** has always focused on, is the control of their production process, in order to offer the end user safe and compliant products, thus guaranteeing the durability of the final works.



CONCRETE

COLABETON

THE SMART THINKING PRODUCT LINE

Colabeton has developed its own line of products, by developing a “Smart Thinking” approach, a futuristic way of thinking about cities and the world, built all around the individual. From the ideal cities of the Italian Renaissance, examples of unions of beauty and social organization, to the Smart City and Smart Land: an effective balance between innovation and sustainability. **Colabeton** products are functional in creating those places where people live, work, take advantage of services, build relationships and take part in the community, thus creating economic, social and cultural values as well as safe, sustainable intelligent environments, which improve the quality of life. The goal being: the creation of **SMART HOUSES**, **SMART BUILDINGS**, **SMART STRUCTURES** and **SMART LANDS**.



> SMART HOUSE

Home is where we live out a great part of our emotions, it is our own little world. We spend a lot of time here, that is why it should be cozy, yet at the same time efficient. **Colabeton** products allow for the construction of houses with strong structures that are durable and energy efficient, without leaving out beauty and architectural interest.



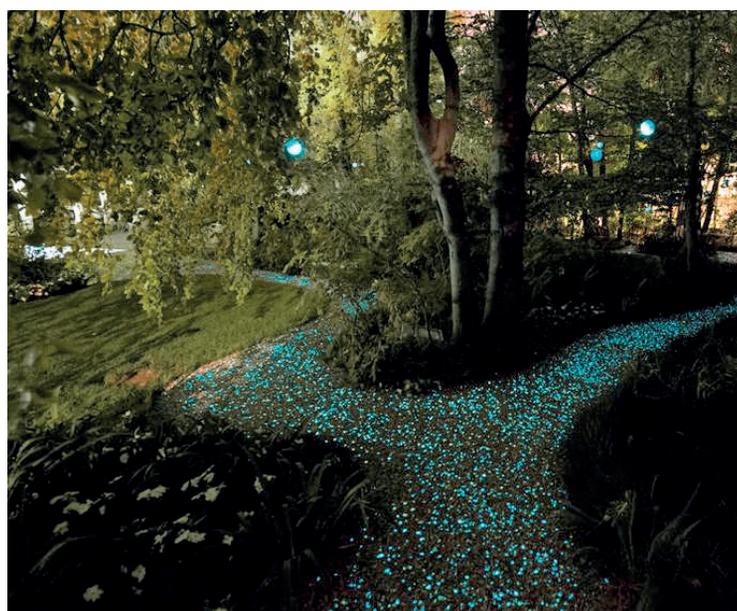
> SMART BUILDING

Concrete is the main structural element in many spaces where we carry out our social and work life. It is where we make use of important services. The safety and functionality of these spaces is of utmost importance. **Colabeton** products guarantee strength and durability, especially when maximum safety is required when buildings go up in height.



> SMART STRUCTURE

Infrastructures allow millions of people to connect with the world, reach a loved one, and store and distribute a life source, such as water. For such actions, special high technology concrete is needed. Durable concrete, able to resist against various environmental aggressors, made with high mechanical strength, low hydration heat and sulphate resistant cements.



> SMART LAND

Urban regeneration and safeguarding the territory are the challenges of the intelligent application of concrete. **Colabeton** products are an integral part of those solutions to protect man from natural disasters, to protect the ground, to use renewable energy, and to make cities more beautiful and organized. In addition to technical performance, products must be aesthetically pleasing, adding harmony to the city and territory.

Tracem S.p.A. and **Inba S.p.A.** have been operating over 40 years in the goods transport/logistics industry, with a widespread presence all over the country. The close collaboration with the core business companies of the group, dedicated to the production and distribution of hydraulic binders, together with an outstanding managerial capability and **innovative control and coordination processes**, have allowed the company to grow steadily, bringing it to stand out among the market leaders, and not only in the transportation of cement.



A large, diverse and technologically avant-garde fleet, which can guarantee **technical efficiency, flexibility, organizational punctuality, time and cost optimization, and sustainability**. At the heart of our vision, on one hand, we have the **Client's needs** that can be met thanks to our **effective services**. On the other, we hold the utmost **respect for the environment**, proven by the continuous modernization of our fleet to (LNG - Liquefied Natural Gas) vehicles.



DIVERSIFIED

MISANO WORLD CIRCUIT

The Misano "Marco Simoncelli" World Circuit is one of the most important racetracks in Italy, where world races are organized.



DIVERSIFIED

TRG AND UMBRIA TV

TRG, Radio Gubbio and **Umbria Tv** are dynamic forms of media, strictly linked to the Umbria region, in radio television communications.



DIVERSIFIED

GRIFO INSURANCE BROKERS

Grifo Insurance Brokers successfully, continuously and professionally operate in the Italian insurance brokerage sector.



DIVERSIFIED

PARK HOTEL AI CAPPUCCINI

The **Park Hotel ai Cappuccini** is an example of excellence in the Italian tourism/hotel industry.



DIVERSIFIED

POGGIOVALLE - TENUTA ITALIANA

Poggiovalle - An Italian Estate, which in addition to being a farm known for its production of Chianina and Maremmana meats, is also active in the hospitality/tourism sector. Here guests can enjoy stays in two ancient rural hamlets, immersed in nature, today used as Country-Houses.





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