



selmey

Exchange & Money Transfer

2015

who we are?

Selmey company is the leading company in Palestine specialized in currency exchange and money transfer from/to all over the world. **Selmey** established and licensed from Palestinian Monetary Authority in 2005 as a response to high demand for currency exchange and money transfer in Gaza Strip. Palestinian Authority haven't national currency, accordingly Gaza Strip use many currencies for value exchange. **Selmey** recognized this fact early, works to provide local market with high professional services with trustful operations. **Selmey** grownup quickly due to providing tangible added value to its customers. Now, **Selmey** have six branches distributed in all Gaza Strip Governorates to reach wide market area. As a currency exchange and money transfer company founded in Gaza Strip, we've come a long way in a short amount of time, but we have a lot of experience from our staff and learning lessons from our partners. We're a big company, but we've kept our small-company spirit. We're open, we're quick. No heavy bureaucracy weighing us down, slowing us up, or getting in the way of what's right. But we stand among giants-competing and partnering with companies many times our size. , this is a challenge we have always welcomed.

what we are?

Our company identity defines the kind of company we are now as a result of success accumulation and the one we need to be in the future.

Central to that identity is a commitment to create channels to help customers thrive in a changing world. To do this we must live our believes:

- Trustworthy - we do exactly what we say we will.
- Helpful - we work as one team in internal and external company environment.
- Straightforward - we make things clear.
- Heart - we believe in what we do.
- Social responsibility - we are committed to contributing positively to society and to a sustainable future.

what we do?

Selmey provides distinctive services for local and international customers through branch offices. We specialized in:

- Currency exchange services for more than ten currencies.
- Currencies exchange rate information.
- Money transfer (receiving and sending) from/to all over the world.

who we serve?

We provide our services for wide range of customers located in Gaza Strip and out of Gaza Strip. Our customers cared with high standards which we developed for their comfort sense from our in-depth understanding to their demand. Our customers expect reliable and faultless services, especially when it comes to money services.

Selmey conducts more than one thousand transactions daily through six branches. The daily transaction amount is over one million USD.

Selmey clients comes from all over the world in the form of individuals, organizations, institutes and companies.

our vision

To be the first choice in currency exchange and money transfer for our customers wherever they are.

our mission

Our mission is to have the leading in providing currency exchange and money transfer services locally, regionally and internationally by employing high quality standards with respect to money transactions regulations taking in consideration our customer's privacy using the efficiency and distinctive experience of our team.

Selmey objectives

- Providing the value of money to our clients.
- To give our clients a distinct advantage by delivering an efficient and high quality assured services.
- To ensure the best possible condition and fulfilling the customer's specifications while considering their needs and wants.
- To realize the full potential of all staff and provide the opportunity of a rewarding career, in a workplace which has health and safety guidelines in place.
- To ensure building demand for our services, improving market access and conducting research and development (R&D) to provide competitive advantages for the market that we compete within.
- To ensure sustainable development and Continual Improvement.
- Working in partner relationships with our stakeholders locally, regionally and internationally, and carrying the good reputation of our partners to our customers honestly.

our core values

The following list of core values reflects what is truly important to us as a company. These are not values that change from time to time, situation to situation or person to person, but rather they are the underpinning of our company culture. Many people feel **Selmey** is an exciting company of which to be a part and a very special place to work. These core values are the primary reasons for this feeling, and they transcend our size and our growth rate. By maintaining these core values, regardless of how large **Selmey** company becomes, we can preserve what has always been special about our company. These core values are the soul of our company:

Providing the Highest Quality Money Services Available

Passion For Money

We appreciate and admit that the quality of money services, can interfere in the quality of one's life.

Services Quality

We have high standards and our goal is to provide the highest quality services we possibly can. We define quality by evaluating operations, rules and procedures and outcomes of all of the services we provide. We are buying agents for our clients and not just selling agents for the partners.

Satisfying and Delighting Our Customers

Our Customers

They are our most important stakeholder in our business and the lifeblood of our business. Only by satisfying our customers first, so we have the opportunity to satisfy the needs of our other stakeholders.

Extraordinary Customer Service

We go to extraordinary lengths to satisfy and delight our customers. We want to meet and try to exceed their expectations on every transaction they do. We know that by doing so we turn customers into advocates for our business. Advocates do more than dealing with us; they talk about **Selmey** to their friends and others. We want to serve our customers competently, efficiently, knowledgeably and with flair.

Education

We can generate greater appreciation and loyalty from all of our stakeholders by educating them about money rules, money laundry and currency counterfeit detection. The money that they spend will finally defines their life style, so **Selmey** should stay in their minds.

Meaningful Value

We offer value to our customers by providing them with high quality services, extraordinary customer care and a competitive price. We are constantly challenged to improve the value proposition to our customers.

Supporting Team Member Excellence and Happiness

Empowering Work Environments

Our success is dependent upon the collective energy and intelligence of all of our Team Members. We strive to create a work environment where motivated Team Members can flourish and succeed to their highest potential. We appreciate effort and reward results.

Self-Responsibility

We take the responsibility for our own success and failures. We celebrate success and see failures as opportunities for growth. We recognize that we are responsible for our own happiness and success.

Self-Directed Teams

The fundamental work unit of the company is the self-directed Team. Teams meet regularly to discuss issues, solve problems and appreciate each other's' contributions. Every employee in the company belongs to a Team.

Open & Timely Information

We believe knowledge is power and we support our Team Members' right to access information that impacts their jobs. Our books are open to our Team Members, including our annual individual compensation report. We also recognize everyone's right to be listened to and heard regardless of their point of view.

Shared fate

We recognize there is a community of interest among all of our stakeholders. There are no entitlements; we share together in our collective fate. To that end we have a salary cap that limits the compensation (wages plus profit incentive bonuses) of any Team Member to ten times the average total compensation of all full-time Team Members in the company.

Caring About Our Communities & Our Environment

Wise Environmental Practices

We respect our environment and recycle, reuse, and reduce our waste wherever and whenever we can.

Integrity In All Business Dealings

Our trade partners are our allies in serving our stakeholders. We treat them with respect, fairness and integrity at all times and expects the same in return.

Social responsibility

As a national company, we share our society positive and negative circumstances, accordingly we intervene for society wellbeing whenever we can. **Selmey** allocate minimum 1% of annual profit for society development projects.

our partners



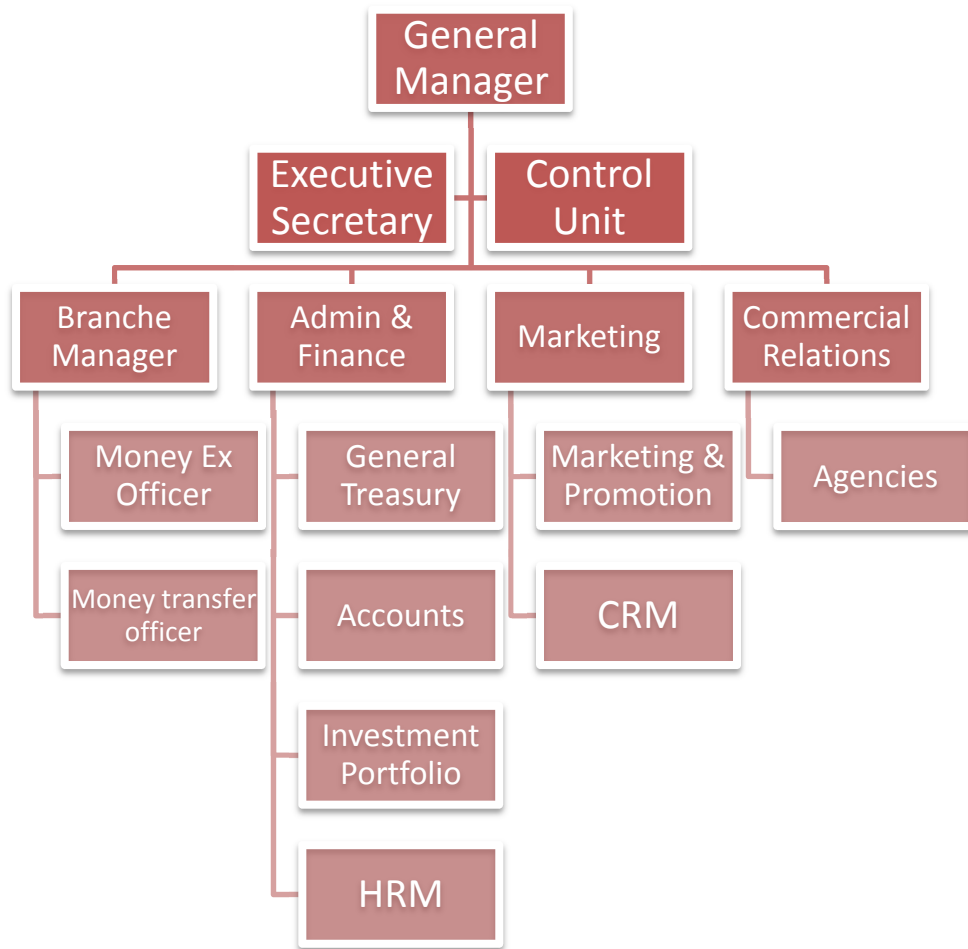
why Selmey?

- We have extensive network worldwide.
- We work under local and international money transaction rules.
- We are committed to excellence in all services we provide.
- We can meet our clients' demands effectively.
- We are customer-centric, accordingly the organizational structure, processes, systems, and the services design derived from excellent customer service.

facts

- **Selmey** acquires more than 12% of money transfer and 18% of currency exchange market share in Gaza Strip.
- **Selmey** annual transactions volume is more than one billion USD.
- **Selmey** have six branches in Gaza Strip.
- The number of professional employees is 37 employees.
- **Selmey** have its own MIS which connects the branches safely.
- **Selmey** have solid customer data includes more than twenty thousand customers.
- Palestinian Monetary Authority reports the compliance of **Selmey** transactions to PMA rules and regulations for nine year respectively.
- **Selmey** can deal with transactions value more than 1 M USD in the same time.

Selmey hierarchy



where we are?

As a leading company looking for customers satisfaction all the time, **Selmey** established service outlets in all Gaza Strip governorates to acquire customers smooth services. The branches are:

Main Branch

Tel: +972 8 288 61 44
 Fax: +972 8 288 61 45
 Mobile: +972 59 288 61 44
 eMail: selmey@selmey.ps
 Address: Rimal square, Omar
 Mokhtar St. Gaza City, Palestine

Rimal Branch

Tel: +972 8 288 61 44
 Mobile: +972 59 288 61 44
 eMail: rimal@selmey.ps
 Address: Rimal, Omar Mokhtar St &
 Palestine St Cross,. Gaza City,
 Palestine

Nusairat Branch

Tel: +972 8 2554455
 Mobile: +972 59 2554455
 eMail: nusairat@selmey.ps
 Address: New garage, Nusairat,
 Middle area, Gaza Strip

Jabalia Branch

Tel: +972 8 2454055
 Mobile: +972 59 2754055
 eMail: jabalia@selmey.ps
 Address: Trance Square, North area,
 Gaza Strip

Khan Younis Branch

Tel: +972 8 288 61 44
 Mobile: +972 59 288 61 44
 eMail: khanyounis@selmey.ps
 Address: Beside Sunna Mosque,
 Khanyounis city, Khanyounis
 Governorate, Palestine

Rafah Branch

Tel: +972 8 2554455
 Mobile: +972 59 2554455
 eMail: rafah@selmey.ps
 Address: Near Al-Awda Square, Rafah
 City, Rafah Governorate, Palestine

company owners

Selmey owners are Palestinian business experts who got the in-depth understanding of local and international monetary sector. The partners joined many local and international specialized conferences, workshops and business to business meeting which formulate the business personality of them which used to deepen business relationship marked with trust. **Selmey** partners were the first attendees to Money Laundry training workshops in Palestine when it starts working. Partners pay great attention to quality of services, knowledge transfer and obviously the vision they have set.



Wale Selmey

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social responsibility

As a local company, **Selmey** keen to provide value to the community by involving in social activity and organizing community events to strengthen its presence in local market. **Selmey** eager to share knowledge and experience with partners, employees, customers and community, accordingly, **Selmey** involves in various activities aimed to update stakeholders with new rules, procedures and approaches beside social responsibility regular activities.

Social responsibility activities:

- Food parcels for local NGO's to be given for poor people, 2014, 2013,2012.
- Equipping burns section in Al-Shifa hospital with air conditioning system, 2012.
- Aljazeera club young football team sponsoring for all training camps and matches, 2011, 2012.
- Building of Al Nusirat camp entrance arch, 2010.