NOMIN

www.nomin.co

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Tel: (+976) 1800-2888

NOMIN

# CONTENTS


Greetings 2

Who we are 3

Board Of directors 4

Nomin holding group business structure 5

Milestone 7

Our mission 9

Our business 10

Import, Export & Distribution Business 20

- NOMIN Electronics LLC
- NOMIN Foods LLC
- NOMIN Home Style LLC
- NOMIN Cosmetics
- NOMIN Fashion LLC
- NOMIN Misheel LLC
- NOMIN Motors
- NOMIN Gas LLC
- NOMIN Oil LLC
- NOMIN Lift
- NOMIN Logistics
- NOMIN Energy

Sales & Service Business 41

- NOMIN Five Trade LLC
- NOMIN Department Store LLC
- NOMIN Hypermarket LLC
- NOMIN Supermarket LLC
- NOMIN Wholesale
- Eco Express Convenience Store
- Eco Standard Laboratory

Finance Business 53

Construction & Property Management Business 59

Information Technology Business 67



Nomin Holding, one of Mongolia's leading companies, has been a defining quality benchmark in Mongolia since its establishment in 1992, introducing innovative trade technologies and choosing quality products to serve its people.



## LETTER FROM OUR CHAIRMAN

A very warm greeting to everyone who is interested in learning more about the initiatives and operations of Nomin Holding. 32 years after our establishment, we have started a new era with you. We are happy that our business, which has already made a name for itself in the Mongolian economy, considers the successes and shortcomings of the past, plans for the future, and carefully upholds its social obligations.

More than 6,000 of our staff have worked hard to help Nomin Holding progressively grow and see a value gain of more than 30% in recent years. Based on our workforce in the business sector, we are ready to increase sustainable economic growth and overcome difficult challenges. Business success at all levels is based on the high standards we hold ourselves to in our interactions with clients, team members, and vendors, as well as a just, compassionate, and ethical workplace.

The Nomin team's narrative continues on in the Mongolian corporate world. We will continue to enrich our history with plentiful successes and achievements. Our sincere gratitude goes out to all of the people who have helped us realize our vision, including our clients, staff members, and suppliers. We welcome you to participate in writing our collective history and look forward to collaborating with each of you who is making a significant economic contribution to Mongolia.

Best Regards
Chairman of Nomin Holding



Bayarsaikhan Sh.

## WHO WE ARE

In 1992, Nomin Holding was created as the official foundation for a private chain store as Mongolia began its transition to a market economy. We were established on July 11, 1992 as Nomin Tav Enterprise, and on January 22, 1996, we modified our name to Nomin Trade. We changed our structure on May 28, 2002, to become Nomin Holding. With 29 subsidiaries operating in 5 sectors today—finance, import and export, retail and services, product engineering, and technology—we are continuing to grow our business.

Our team at Nomin has strived to improve the environment for our clients over the past 32 years. For instance, our company has issued its Nomin bonus cards, which come with a 3–10% discount, to more than half a million devoted customers and we serve about 2 million customers each month. This demonstrates unequivocally that Nomin Holding's services are accessible to each and every home in Mongolia. Our chain stores are run in accordance with international quality assurance standards, and we guarantee affordable prices in addition to providing products that have been validated by reputable Eco Standard laboratories. On behalf of our 6,000 employees and Nomin Holding, we would like to express our sincere thanks to all of the staff, partners, clients, and international partners who have contributed significantly to our 32-year history.




# BOARD OF DIRECTORS



BAYARSAIKHAN
Shagdarsuren
Chairman



SHAGDARSUREN
Amarbayar
Advisor to the Chairman



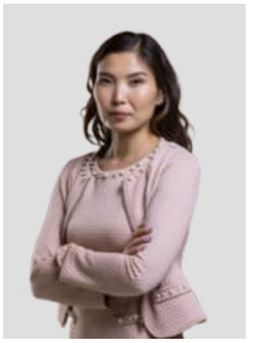
SODNOM
Rentsen
Human Resources Consultant



NAVAAN
Yansanjav
CEO



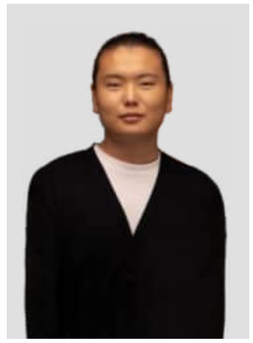
GANCHIMEG
Ognon
Board Member



ENKH-ERDENE
Bayarsaikhan
Board Member

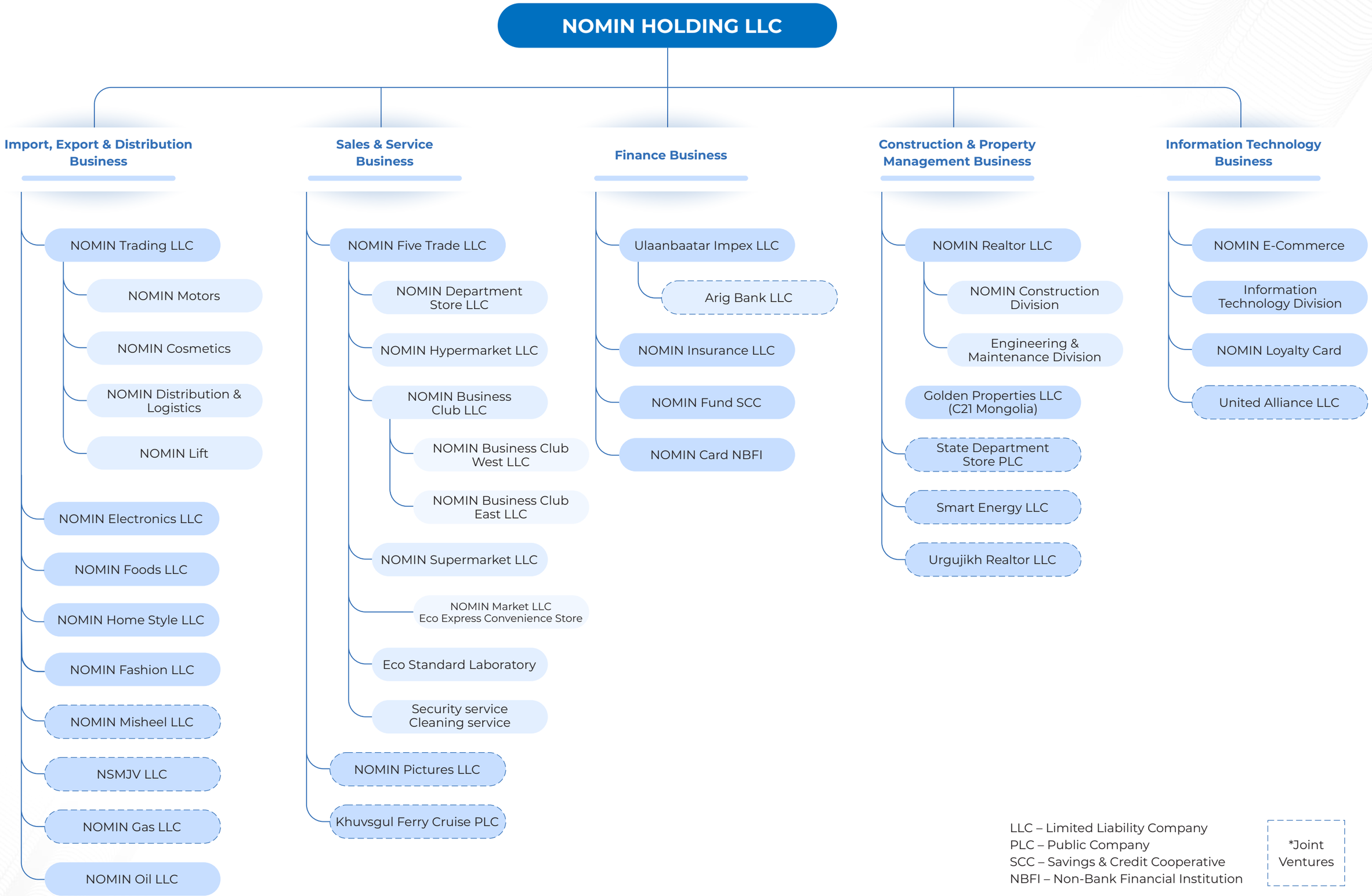


ERDENEBAT
Bayarsaikhan
Board Member



ERDENE
Bayarsaikhan
Board Member

# NOMIN HOLDING GROUP BUSINESS STRUCTURE




LLC – Limited Liability Company
PLC – Public Company
SCC – Savings & Credit Cooperative
NBFI – Non-Bank Financial Institution

*Joint Ventures

# MILESTONE




## 1992-1995

**Nomin 5 enterprise was founded**
Received the business right to operate in the electronic goods field & the first store was opened in Ulaanbaatar and then in Darkhan city.

## 1996-1998

**Became Nomin Trade LLC**
The 1st self-service store with an online POS system, Nomin Supermarket was established. Majority of the shares of Erdenet Carpet was acquired. The board of directors were renewed & innovative management methods were introduced.






## 2000-2001

**Nomin Union, Nomin bonus card & Nomin Insurance were established**
Our savings and credit union, Mongolia's 1st loyalty service bonus cards & Nomin Insurance were created. The 1st warehouse store & Darkhan Nomin shopping center was opened. With our investment, Khuvsgul Usan Zam became the only company operating on water.

## 2005-2009

**Crew our operations in real estate, automobile, online retail & import fields**
Nomin realtor was founded as the Property management Department. Nomin Motors began as a subsidiary of Nomin Trading LLC. Nomin Eshop & Cosmetics were also launched.






## 2011-2014

**Nomin 5 Trade LLC was founded**
Nomin Department Store was opened. Opened our head office in Nomin United, a 5 story trade and service center. Smart Energy was established to provide electricity.



## 2017-2018

**Continued to expand our operations in the retail, oil and real estate industries**
Enjoy Electronics & Nomin Oil were established. Century 21 & EcoExpress were introduced. Nomin Standard & MMM Trade LLC merged & created Nomin Misheel.

## 2021

**Order of the Polar Star**
By the decree no. 149 of the President of Mongolia, Nomin Holding received the highest state award, the Order of the Polar Star on the 4 of June 2021






**The State Department Store was completely renovated & reopened**
Celebrated the 100th anniversary of the State Department Store

## 2022

**Our 30th year anniversary**
On the 30th anniversary of Nomin Holding, more than 200 foreign partners and representatives gathered to celebrate the anniversary together for 3 days.







## 2023

**Shambala-2056 Art'N Tech Land Art project**
is implementing many environmentally friendly projects within the framework of the 11th goal of sustainable development - Citizen participation in friendly cities, 12th goal - Promoting responsible consumption, and 15th goal - Protecting the continental ecosystem. This year, we signed a long-term cooperation agreement with the Shambala-2056 Art'N Tech Land Art project to implement a total of 36,000 tree planting projects to benefit the community.

## OUR MISSION

To be a value-creating and ever-developing company by embracing technological innovation, prioritizing sustainability, supporting individual growth, working with domestic partners and promoting efficient management practices to embody the meaning of a nationally leading company.

## VALUES

Friendly

Knowledgeable

Exemplary

Assured

Sustainable

## PHILOSOPHY

One Team
One Dream

## VISION

Establishing the highest standard for the future.

## STRATEGY

3C Strategy
Customer=Collaborator=Companion

## SLOGAN

All needs fulfilled



## OUR BUSINESS



IMPORT, EXPORT, DISTRIBUTION



SALES & SERVICE





INFORMATION TECHNOLOGY



CONSTRUCTION & PROPERTY MANAGEMENT



FINANCE

## Finance

We provide our clients with optimal, reliable financial advice & responsible prompt service.

**+800k**
Bonus card users

**24/7**
Insurance services

**No.1**
Real estate franchise issuer “Century 21”

## Import, export & Distribution

The products needed in the market are delivered to customers quickly & responsibly.

**+300**
Import brands

**+80**
Countries of import

**4.3%**
Total import

## Retail

Our comprehensive system is to be efficient, equally beneficial to suppliers & customers & to be ready for all aspects of our operations.

**100%**
Domestic investment

**2M**
Customers

**+65**
Location

## Engineering

Responsible for general maintenance & improvement of real estate, equipment & machinery of Nomin Holding LLC.

**100%**
domestic investment

**+2,000**
provides electricity to households

**+150**
engineers and technicians

## Technology

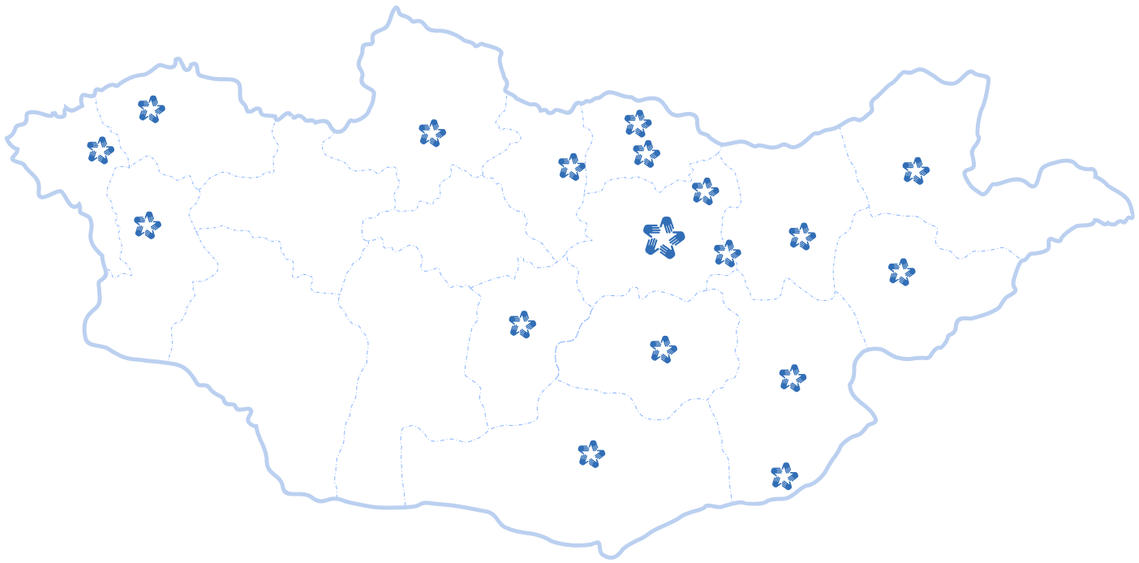
We take into account the interests of our customers & provide services that meet their needs.

**+800k**
bonus card users

**+3,000 tons**
capacity customs warehouse service

**99.9%**
security

# TOTAL OF 61 STORES INCLUDING:



| | |
|---|---|
| DEPARTMENT STORES | 3 |
| SUPERMARKETS | 13 |
| HYPERMARKETS | 23 |
| WHOLESALES | 20 |
| ECOEXPRESS | 2 |

# AWARDS & RECOGNITIONS

"Best Company" by the Confederation of Asia Pacific Chambers of Commerce & Industry in 2008 and 2011

"Best Service Provider" by the Federation of Asia-Pacific Retailers Associations in 2011

"Most VAT Receipts Issuing Business Entity" by the Ministry of Finance in 2018 and 2019

"Best Retail Company" by Forbes Mongolia in 2019

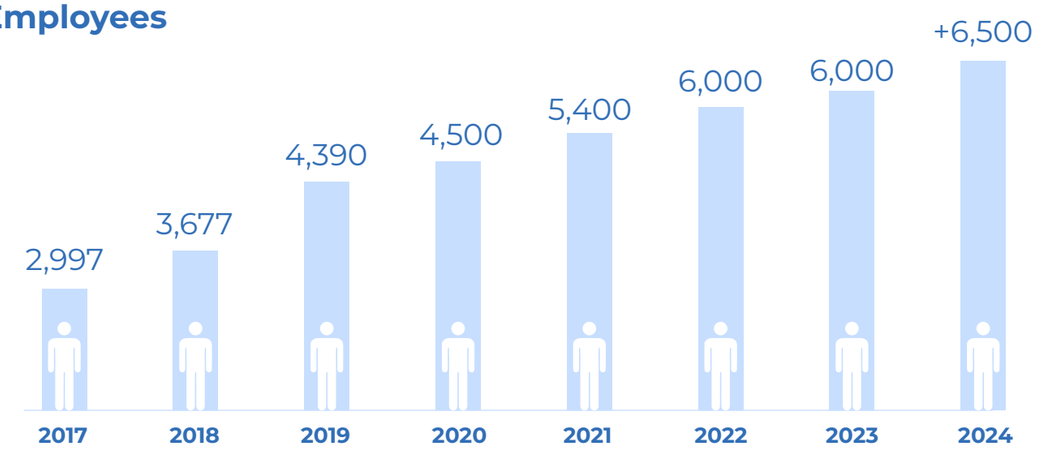
"The Order of the Polar Star" by the Government of Mongolia in 2021

"Best Taxpaying Company" in 2021 by the General Department of Taxation of Mongolia

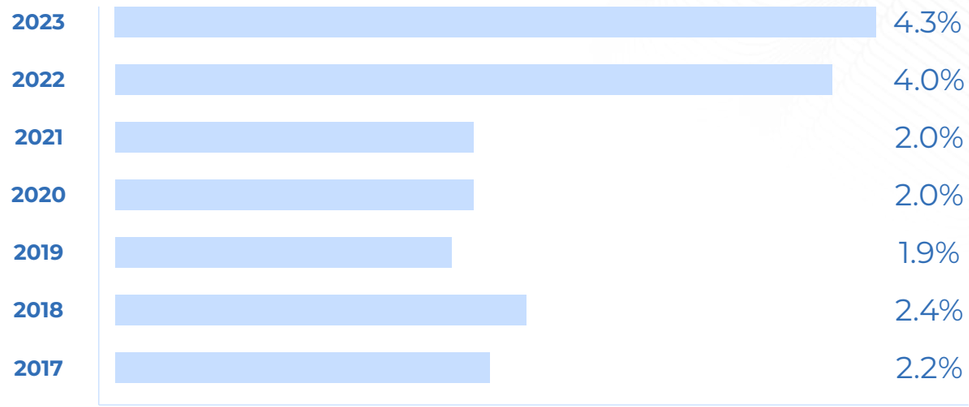
"Top 100 Business Entities" every year by the Mongolian National Chamber of Commerce and Industry

Business Industry Enterprenuer of the year 2017, 2018, 2021, 2022 and 2023

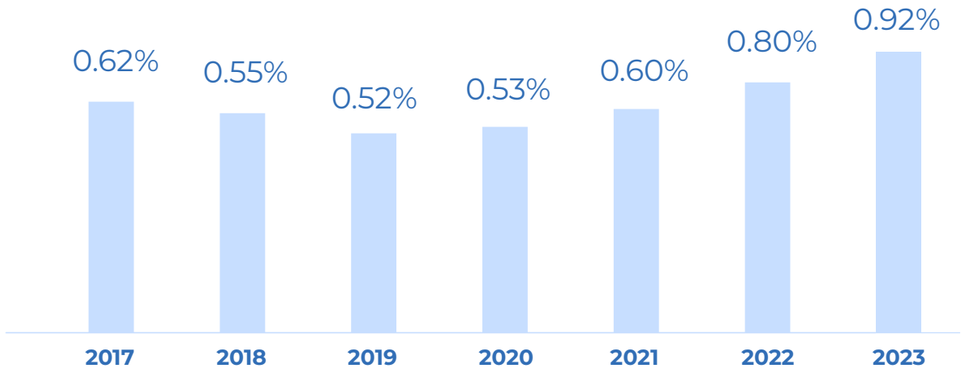
## Employees



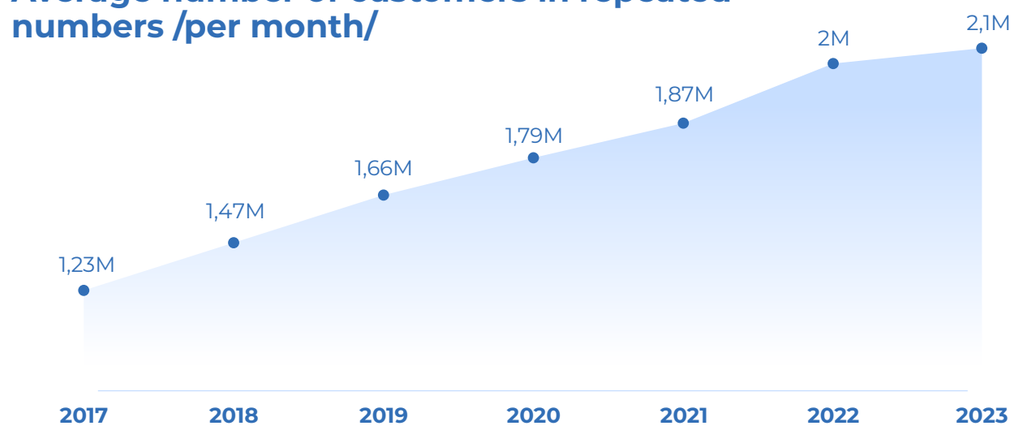

## Total imports



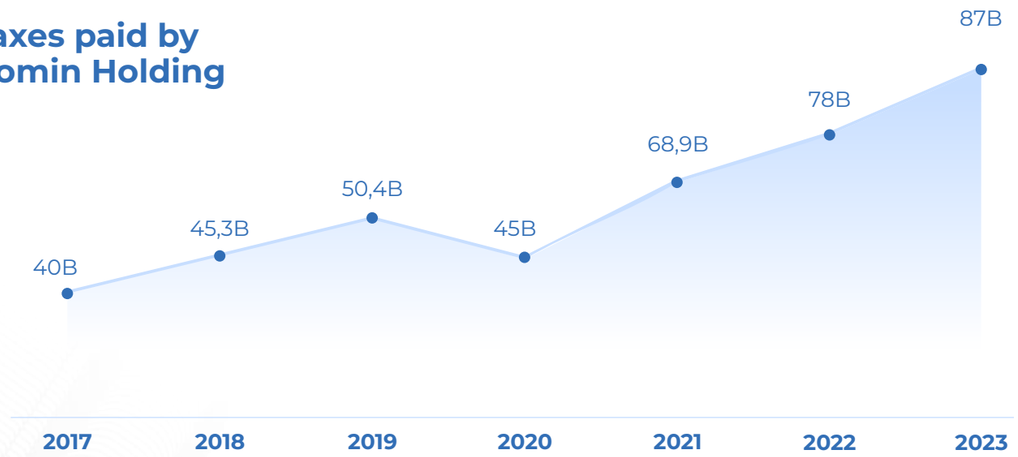

## Mongolia's total tax revenue



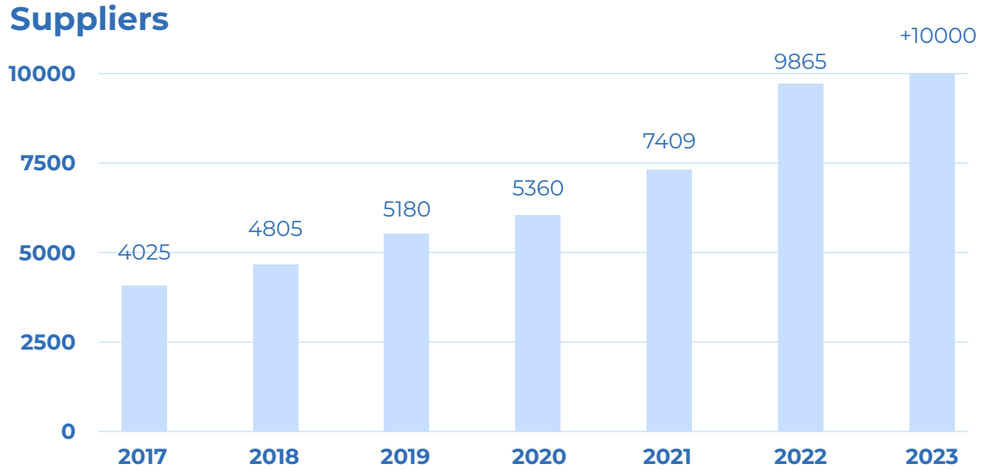

## Average number of customers in repeated numbers /per month/



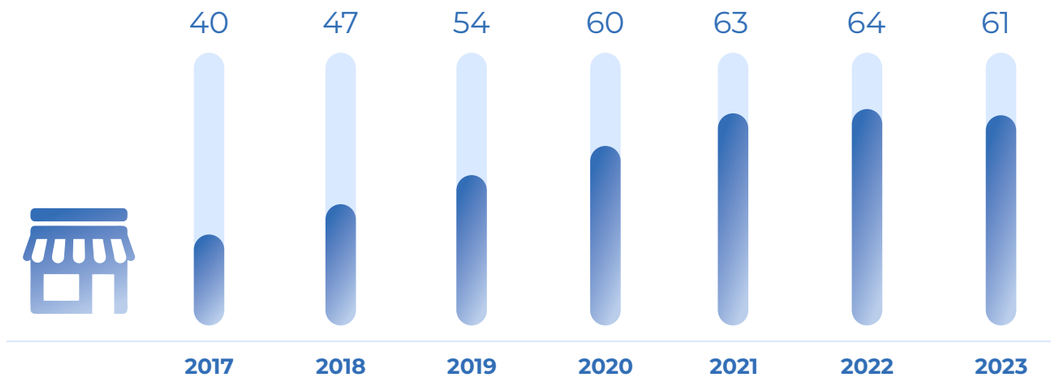

## Taxes paid by Nomin Holding



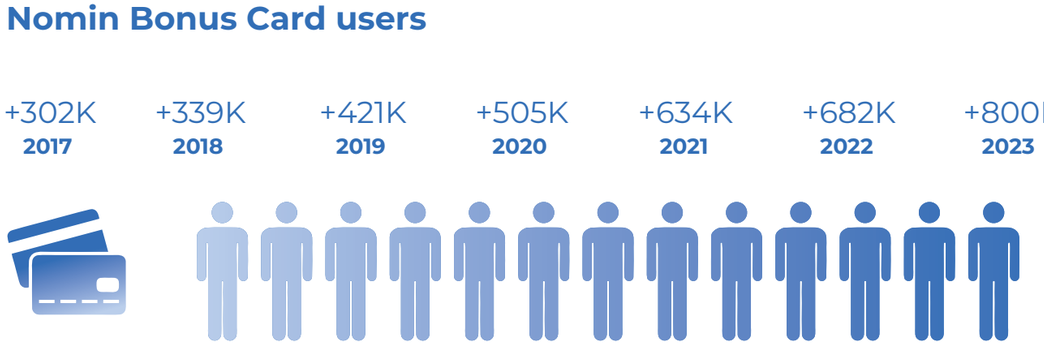

## Suppliers



## Branch stores




## Nomin Bonus Card users




## Standards implemented

Quality management system

Environmental management system

OHS Occupational Safety & Health

5 sets of International Human resource standards



Plastic bag and cardboard recycling plants

Using Nomin plastic bags that degrade in nature within 2 years

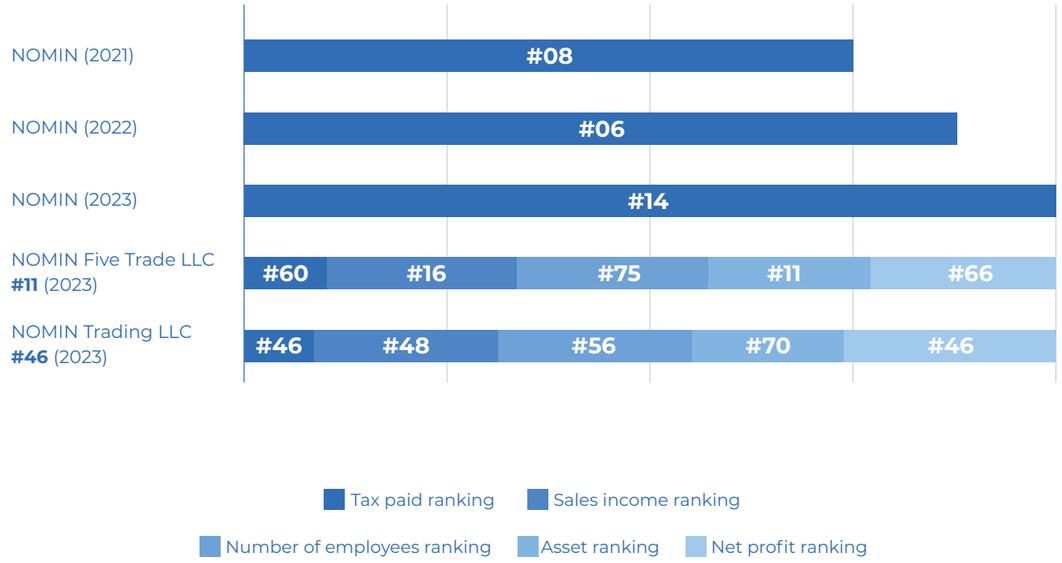
## Sustainability

Responsible for the proper disposal and recycling of about one ton of used batteries.

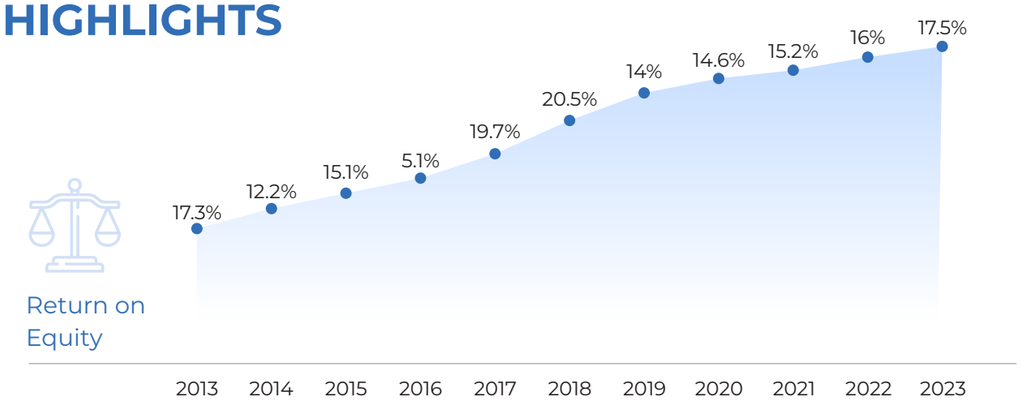
To collect battery waste and to properly dispose of them

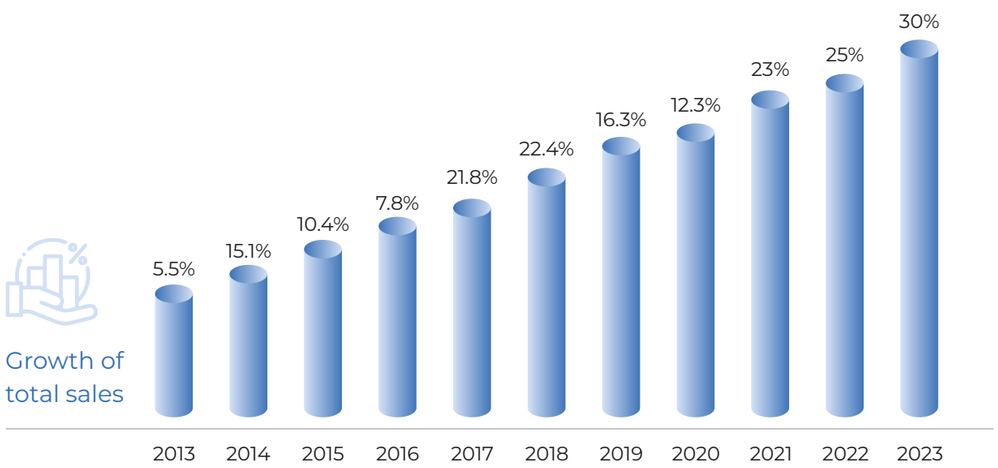
Transfered to using digital coupons

## Ranking at TOP-100 enterprises in Mongolia

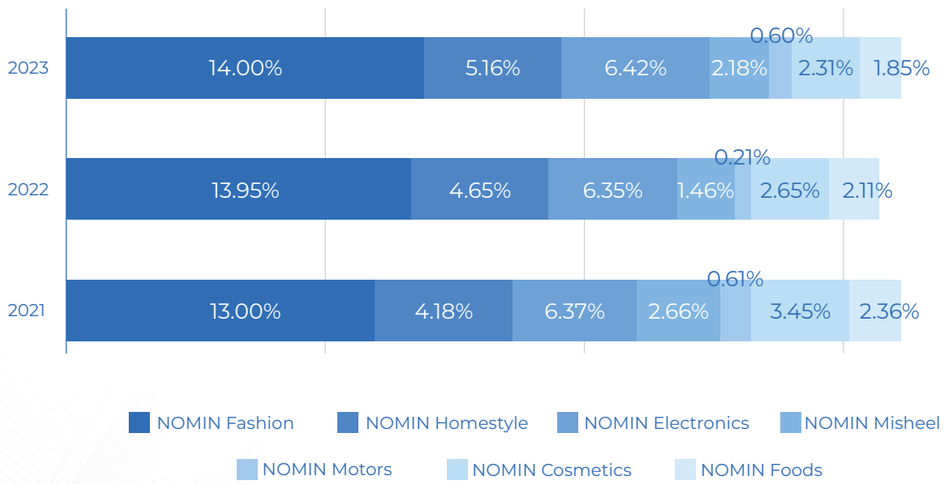


# FINANCIAL HIGHLIGHTS




## Share of NOMIN subsidaries in their respective fields






# IMPORT, EXPORT DISTRIBUTION BUSINESS



**KHONGOR B.**
Director of Import, Export Distribution Business

NOMIN ELECTRONICS



**ENKHCHIMEG S.**
Executive director of Nomin Electronics LLC

Since 1994, Nomin Electronics, the founding firm of Nomin Holding, has imported electronic goods into Mongolia. We collaborate with top global brands to keep up with the rapidly evolving technology as well as the interests and needs of our clients.

We work to provide cutting-edge technology solutions while upholding innovation, superior quality, and environmental friendliness. Our current success is a result of the continued support of our highly qualified team, partners, and customers.




**90**
**brands**
Authorized distributor of more than 90 brands.

**+8k**
types of goods

**1.5**
**million**
customers/month.



MONEL · RAYMOND WEIL GENEVE · morphy richards · CASIO · ASUS · SAMSUNG · BERING · PHILIPS · smeg · Moulinex · HITACHI · TEFAL · SONY · CITIZEN · KRUPS · ANNE KLEIN · QUANTUM · gorenje · Russell Hobbs · INDESIT · mi · Hansa · Mamibot · MARLEY




TITAN · ENJOY · Apple · OPPLE · LG · beko · MASERATI · acer · TANITA · SWISS MILITARY · hp · DELL · JACOB&CO · STURMANSKIE · KitchenAid · REMINGTON · ТОМСККАБЕЛЬ

The first Mongolian electronics firm, Monel, was founded in 1974 by the Mongolian Institute of Science. Monel is the only domestic manufacturer of electrical items in the nation. Nomin Electronics acquired Monel in 2000 and has been growing its business ever since. Monel has increased its operations to supply more than 300 distinct products since 2001.



A history
of more than
**50**
**years**

over
**150**
individual
products

over
**30**
years of experience
in the market

At Monel, we place a high priority on innovation, design, usability, and affordability.



Innovative products that improve customer comfort and happiness are developed by Enjoy Electronics. Our goods range from fundamental home appliances to electrical appliances that adhere to global safety and operation standards.

**34**
Nationwide
stores

**100**
sales
representatives

Authorized
distributors in
**20**
locations outside
of the capital





**BAYASGALAN D.**
Nomin Foods International LLC

Nomin Foods International LLC is an authorized distributor of products from major companies that excel in terms of both production and sales.
Our operations also include running an insured customs warehouse, regular and refrigerated warehouses, and all categories of foods.

Nomin Foods focuses mainly on the daily foods category and distributes its products through various channels to all corners of Mongolia.

Baby food – OVKO brand
Liquid foods – WBD juices
Tea and coffee – Main brands such as MacCoffee

Our company's primary goal is to become the top importer in Mongolia. Nomin Foods has years' experience and a professional team known for its communication and finance skills. For these reasons, we are optimistic it will be a pleasant experience to partner with us.

Nomin Foods, a Nomin Holding subsidiary that was founded in November 1997, is one of the top 5 food importers in Mongolia and works as an authorized distributor for some of the biggest food production and distribution firms in the world.

As part of its commitment to corporate social responsibility, Nomin Foods complies with all applicable HSE rules as well as other legal and ethical requirements in Mongolia. Nomin foods was chosen as the best department of Nomin Holding in 2009, been named Mongolia's “Best Importer Entrepreneur” in 2010 and 2012, and was awarded as the “Best Taxpayer” in 2012 and 2016.

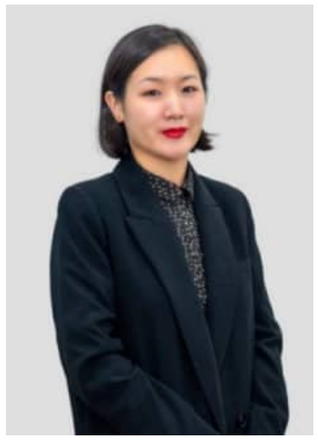
**+120**
brands

**+6k**
types of goods

**+55**
suppliers







**ENKH-UNUR P.**
Director of Nomin Home Style LLC

We import the world's top household brand products and offer our customers various choices. We have become the leader in the Mongolian market by being the company with the most significant number of branches.
Our branch imports and distributes all household goods such as cookware and dining utensils, as well as items for holidays, hobbies, travel and sports, toys and baby products, souvenirs, and educational and stationery products. World-known franchise brands have been officially imported and successfully introduced to the Mongolian market. Japan's CanDo brand is offered in 70 locations through our sales channels and five main stores. Turkey's English Home franchise has been operating since 2021, and as of today, it has 2 locations.
We are planning to open a third location for the English Home franchise, maintaining its leading position in the market for household goods. It also aims to expand cooperation with the world's leading brands in the field.
We have been operating for 20 years and are the leading company in Mongolia's household-goods market.

Sensing the preferences of buyers and consumers, we supply new and trendy products to the Mongolian market, improving the knowledge of our customers and constantly working to satisfy their needs.

In order to give clients the convenience of buying all types of household items in one location, Nomin Homestyle was launched in 2004. By importing and providing products from renowned brands, we have maintained our market-leading position since we first opened for business. Our product range includes all types of household appliances such as kitchen utensils, furniture, travel goods, stationery, etc.

Nomin Homestyle's main objective is to set the standard for the industry and provide every Mongolian household with high-quality products. We provide client service through our 70 branches, nomin.mn, and other sales networks.

**+300**
brands

**+70**
retail stores

**+55k**
types of imported goods






NOMIN COSMETICS



**ADIYATSEREN B.**
Director of Nomin Cosmetics

Nomin Cosmetics, established in 2009, is dedicated to bringing the finest skincare and cosmetics brands to Mongolia. Our mission is to make high-quality beauty and personal care products accessible to everyone, fostering confidence, beauty, and well-being. With a focus on ethical business practices and sustainability, we curate the latest trends and innovations for our customers.

With 15 years of experience, Nomin Cosmetics manages over 60 brands and collaborates with 1500+ business partners. Our distribution channels span Mongolia's major chain stores, department stores, and our flagship concept store, ensuring the widespread availability of our products. Our shop-in-shops, including multi-branded and mono-branded stores in Ulaanbaatar, showcase our expertise in creating captivating retail experiences.

A testament to our commitment to excellence is the K-Glow concept store, dedicated to Korean skincare, makeup, and health products. Additionally, we manage shop-in-shops for renowned brands like NYX, Flormar, Eveline, Loreal, and Maybelline, diversifying our portfolio.

Embracing the digital era, we've witnessed a 300% growth in online shopping over the past two years. Our products are available on major online platforms and social media, capitalizing on this growing trend.

Also for the past five years, we have become one of the top 5 cosmetics and household goods importers in Mongolia and we continue to expand its reach. Setting us apart is our range of private-label brands, including Queenly, Enjoy, and Foxy, distributed nationwide. We are proud of our contributions to Mongolia's beauty industry and remain dedicated to delivering excellence in beauty and personal care.

**+60**
brands

**+1,5k**
business partners

**5**
one of the top importers






NOMIN FASHION



**ARIUNTSETSEG M.**
Executive director
of Nomin Fashion LLC

Nomin Fashion is the first company in Mongolia to introduce the operation of franchise stores in compliance with global standards. Also, we have been leading the ready-to-wear clothing market in Mongolia since our establishment. Our authorized brands not only define the fashion trends of today's youth but are also produced with environmentally friendly materials and use technologies that reduce the need for water and energy.

Also, regardless of border restrictions, we deliver our new collections to our customers from Spain, Italy, Germany, France, and Poland without delay, even during the pandemic. The latest trends, in-store convenience, staff service, and color options help you define your own unique style at an affordable price with the quality of every detail in every stitch. We are working on expanding our market and providing our customers with the best brands that define global fashion trends, following the needs of our customers.

In 2008, The North Face, Tom Tailor, and Triumph made their formal debuts in Mongolia. S. Oliver, a ready-to-wear business casual brand, was publicly introduced later in 2010. We acquired the franchise rights to Mango in 2013, as part of our objective to introduce international fashion brands and trends to Mongolia. Along with the British brand Next, the Italian labels Terranova and Calliope were introduced in the Nomin Department store in 2014.
Later in 2016, Terranova and Calliope opened locations in well-known locations such as the State Department store, Darkhan city, Allmart, and Naadam center. In 2018, we launched Mango Man. Since 2003, we have been providing our devoted consumers with high-quality, ecologically friendly products. As of now, we have 15 branches and more than 240 staff.

**+20**
foreign and domestic partners

**18**
stores

**20**
Years of experience




TAIFUN MANGO TOM TAILOR GERRY WEBER s.Oliver STEVE MADDEN bugatti
LA MARTINA ENVIE de FRAISE BRICS comma, COCCODRILLO



HECHTER PARIS CERRUTI 1881 CALLIOPE TERRANOVA next gisela
rieker GIUDI THE NORTH FACE Triumph SWEDTEAM

NOMIN MISHEEL



**ELBEGSAIKHAN G.**
Director of Nomin Misheel LLC

We are the official representative of well-known international brands, importing high-quality products. Products are supplied with flexible payment conditions. Anything from plumbing to smart switches is supplied to rural and urban consumers through Nomin's 66 chain stores. Our mainly supplied brands are Philips, Apple, Eglo, Tomsk, Enjoy, and Legrand. All products are also supplied to large chain stores such as Minii Delguur and Gs25.

We also cooperate with various home improvement retailers. We have a high capacity of distribution channels and want to increase market share, and increase quality products at three different price levels by cooperating with foreign franchises and having contract distributors in cities and rural areas. By choosing us, we guarantee long-term partnership, as well as flexible payment conditions.

Nomin Misheel is the first and largest retailer of building supplies in Mongolia, and our hypermarket is organized under one roof to simplify the process for our customers. We promptly give our clients the information and guidance they require, as well as installation and delivery services. Nomin standard was founded in 2002, and over the past 20 years, we have delivered high-quality products to our customers in order to preserve our position as a market leader.

Nomin Misheel was created in 2018 after Nomin Standard and MMM Trade LLC merged to represent the construction sector. Late in 2018, we expanded and successfully established our second location, which has a 1,200 square meter footprint in the Shur Shopping Center in “100 Ail”, the city's primary source for building supplies.
We import goods from China, South Korea, Italy, Russia, the United States, and Germany. We offer a variety of goods and services, such as delivery services, construction materials, farming equipment, and interior design services.

**+20k**
categories of products

**+200**
partners

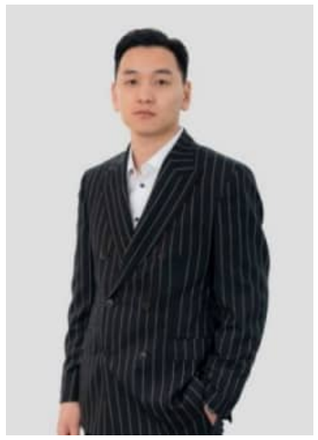
**+4,5k m²**
area of service



AS CREATION · KERAMA MARAZZI · KRONOswiss WOOD SOLUTIONS · Heracles · radiatory KORAD · VERSACE · GROHE · DENSA FLOORING



Zambaiti Parati · PORTA · BELWOODDOORS · Gyproc SAINT-GOBAIN · SWISS KRONO · INGCO · KROMET · OPPEIN · LG Hausys



**ODBAYAR B.**
Director of Nomin Motors

Nomin Motors is the only company that provides the best technology in the automotive industry at the most affordable prices and offers an extended warranty of 6 years.
We operate in the market of passenger vehicles and trucks in the fields of sales, maintenance, and spare parts supply under the brands Isuzu from Japan, Changan Auto from China, and Chevrolet from the United States.
The automotive market continues to expand as the cost of technology is decreasing and capabilities are increasing. We are working with the goal of "advanced technology at the best price for everyone."
We have been operating steadily in the automotive industry for the last 15 years. We believe it is essential in the import industry to have a wide variety of brands and products, as well as reliable operations. With our 15 years of continuous operation, our client organizations and individuals will prove that we have been able to set these up successfully.

Nomin Motors was established as a subsidiary of Nomin Trading and has been operating in the field of car sales, maintenance, equipment, and spare parts sales since 2006. Since 2007, our company has been the official representative of General Motors / GM, one of the largest manufacturers of automobiles in the United States. We have also opened a car repair center with GM's officially qualified engineers.

In 2018, we began importing light and heavy-duty trucks from Japan's Isuzu corporation and started to sign long-term cooperation agreements with the best public and private companies in construction, transportation, distribution, and landscaping. In 2019, we became the official dealer of Cadillac. In 2021, we became an official distributor of Changan, one of China's largest automobile manufacturers, and introduced CS75 plus, a smart tech-based car to the Mongolian market. We aspire to be a reputable business with expertised in the automobile sector.

**+2500m²**
exhibition hall

**+600m²**
open customs warehouse

**+750m²**
vehicle repair center







**BATTULGA E.**
Director of Nomin Gas LLC

Founded in 2019, Nomin Gas LLC introduced Wonderer household gas to the Mongolian market. In 2024, by cooperating with major domestic can manufacturers, we started producing Mongolian gas brands that could compete in the global market. Currently, Wonderer gas alone covers 15% of the Mongolian market and is sold through more than 1,000 channels, including Nomin chain stores, other large chain stores, and wholesale centers.

**3 years**
storage warranty

**+1k**
channel sales

**+10**
more packaging

**90-120 minutes**
continuous ignition capability








**MUNKHSUKH E.**
Director of Nomin Oil LLC

In order to import, wholesale, and retail petroleum products, Nomin Oil was founded in 2017. Our business imports gasoline and diesel fuels with 92 and 95 octane ratings from Russia. There are 4 Eco Oil gas stations in Ulaanbaatar. A variety of businesses, including self-service, charging for electric vehicles, tire inflation, steam cleaning, etc., are being planned and developed. in an effort to innovate and become closer to our customers.
We are also investigating further the possibility of opening other gas stations in Ulaanbaatar and else where.

**5**
gas stations

**3-5%**
bonus on card

**Self-service**
electric vehicle charger



NOMIN LIFT



**JAVHLAN O.**
Director of Nomin Lift

Nomin Lift branch was established in 2004 and operates in the field of installation and technical maintenance of equipment such as elevators, escalators, moving floors, cranes, platform hangers, car parking.

Delivering quality products certified by international standards and meeting labor safety and hygiene standards to consumers, we are assembling the products in accordance with the rules of construction and lifting structures of Mongolia and the instructions of the service company.

**+100**
Objects

**+300**
performance of service

**70**
Employee

## COMPLETED PROJECTS

## ACTIVITIES



Elevator and escalator services and supply



Elevator installation and installation services



24 hour call maintenance




Post car stacker



Forklift Service and Supply




Crane installation and maintenance




Construction hoist and assembly

## OUR KEY PARTNERS

SHANGHAI MITSUBISHI ELEVATOR

DELFAR

xilin

DAHAN

LG lift



NOMIN LOGISTIC



**PUREVSUREN B.**
Director of Nomin Logistic

Nomin Logistics, which began as a freight forwarding business in 1996, has grown to become a large-scale national freight forwarding business. We now operate with all modes of transportation from all over the world.
We collaborate both directly and through an agency network with railway and shipping firms in China, Russia, and Mongolia. We regularly work with the National center for Roads and Transportation, the State Specialized Inspection Agency, the Railway Agency, Ulaanbaatar Railway, and the General Customs Administration.
Compared to competing logistics companies, we have the advantage of having our own customs inspection site, refrigerated and insured customs warehouse, as well as a one-stop service center and professional laboratory services. Our department's primary service is providing international freight transport services in a comprehensive and reliable manner, and most of our revenue comes from providing these services.
We are further working on expanding our company to become the official partner of a large foreign logistics company.

**+3k**
tons capacity custom warehouse

**+8k m²**
customs control area

**+50**
agents



# SALES & SERVICE BUSINESS



**ODONTUYA B.**
Director of Sales & Service Business

NOMIN
FIVE TRADE

We have 32 years of business experience, 61 branch stores serving every corner of Mongolia and more than 100,000 trusted and reliable suppliers partners, guaranteed low prices every time, Nomin Bonus Card with up to 10% bonus. With over 10,000 contract partners, the company sells to individuals through its 61 branch stores.
Today, we have branches in 12 provinces and will open all branches in 21 provinces in the future to deliver products to customers in every corner of the country.With The widest range of sales, many years of experience, and more than 6500 employees, Nomin is constantly improving operations by introducing new technologies and standards.
Nomin launched the first self-service supermarket chain in Mongolia. Nomin Tav Trade LLC was established following the 2008 reorganization, and our sales and service operations have grown. As of the first quarter of 2024, Ulaanbaatar and rural regions 61 branches in the retail and wholesale sectors, including 3 department store, 20 wholesale stores, 13 hypermarkets, 23 supermarkets, and 2 convenience stores.
In addition to constantly working to provide our clients with the greatest products, we also try to improve the surroundings of our stores and expand the availability of our services in remote and sparsely populated areas. Our complete system aspires to be productive in all facets of our business operations and to give our suppliers and customers the same advantages. We conduct real-time food hygiene, quality, and safety testing at our own Eco Standard Laboratory to assure the safety and wellbeing of our clients.

It serves more than
**+50K**
customers per day and more than 1.5 million customers per month.

**22**
Operates in an area of about 130,000 m2.

**100%**
domestically owned





STATE DEPARTMENT STORE

The State Department Store has endured for a century and is a significant element of Mongolian culture. It was commissioned as the Central Department Store when it was first built, and today it is one of Mongolia's most priceless cultural heritage sites. The State Department Store is a 5-story commercial complex with a total square footage of 9458m2, it is situated in one of the busiest parts of Bayangol neighborhood. It sells goods in the categories of technology, home goods, cosmetics, clothes, and footwear from prestigious brands. Also provides banking, insurance, gift shops, a cinema, etc. It is a top-notch retail center with a colorful past and contemporary design that houses a wide range of goods and services in one location. In order to satisfy our clients' needs for convenience, value, and satisfaction, we strive to lower operating costs. Additionally, we give each employee the chance to advance, prosper, and enhance their abilities.

**+8k**
partners

**+20k**
customers

**+240k**
types
of products



NOMIN DEPARTMENT STORE

Nomin Department Store is a 5-storey shopping center with an area of 9458m2 and is located in one of the busier areas of Bayangol district. By visiting our store, you can buy all kinds of consumer goods in one place.

Our goal is to reduce operating costs to be more useful, valuable, and satisfying to our customers, and to be reliable and responsible by making daily updates based on our customers' needs. We also aim to give every employee the opportunity to develop their skills to grow and succeed.

**+9,500m²**
area of service

**+7k**
customers

**100**
parking stalls





NOMIN UNITED

The Khan-Uul area is home to the five-story shopping and service complex known as Nomin United Department Store. It offers a variety of goods and services in a suitable setting to satisfy the needs of our consumers. Our store provides daily necessities including food, home appliances, electronics, pharmacies, banking, insurance services, and hair salons. Our aim is to advance, get better, and pursue excellence.

**+30k**
customers
/monthly/

**+7,500m²**
area of service

**175**
parking stalls



With 37 outlets in Ulaanbaatar and more than 800 employees, the Nomin Hypermarket network has transformed the appearance of chain stores in the capital city. We are currently collaborating with KFC, Pizza Hut, and Gute in our effort to promote foreign franchising services at our retail locations. Nomin Hypermarket provides food and household goods to more than 25,000 clients daily. Our branches' interior layout and furnishings have undergone significant alterations in an effort to increase customer comfort and satisfaction.

**+37k**
area of service

**13**
branches

**5,700m²**
largest area of service
/Cedar/





Nomin Supermarket has established a total of 23 branches over the past 27 years since its founding in 1997, including 3 branches in rural areas and 19 branches in Ulaanbaatar.  It operates in the retail and wholesale sector with 33,000 square meters of space and +1000 employees,. By providing high-quality meals, household items, and electronics to more than 20,000 consumers, we continue to support the growth of the national capital and the surrounding towns.

Our aim is to quickly and affordably deliver high-quality food and household goods, and we strive to fully base our operations on the requirements and interests of our clients and consumers.

**23**
branches

**+4,600**
partners

**+20k**
customers



For customers who seek a wide selection of goods at the lowest rates, Nomin Wholesale outlets have emerged as a popular destination. Because they were more efficient and offered greater savings to clients, our wholesale stores quickly outgrew their first few locations in the city and moved into rural areas. Most of our wholesale stores provide a wide variety of eateries, making them a great place for locals and visitors to meet and spend time together. We take great pride in contributing authentically and sustainably to the growth of dynamic cities around the nation, generating employment, and providing high-quality goods and services.

"The First Price is at Wholesale." Nomin wholesale employs over 1,000 people, and runs its business from a 50,000 square meter retail facility.

**+1k**
capacity to serve people

**20**
wholesale shopping center

**50k m²**
shopping area





For the youth of a developing modern metropolis, Nomin Holding has opened EcoExpress convenience stores. We place a lot of emphasis on how our supply and distribution activities affect the environment. We also collaborate with our suppliers in order to ensure that the products arrive at our stores and warehouses safely and sustainably. Our EcoExpress stores offer standard conveniences like ATMs, bus card recharge stations, copying, and printing services. Additionally, we provide freshly packaged ready-to-eat meals, salads, snacks, and beverages in our stores that have been examined by our Eco Standard Laboratory. To achieve the most savings, you can use both our Nomin bonus cards and the U-Point bonus card system at the convenience stores.

**100%**
with national investment

**+3k**
types of products

**2**
locations



In Ulaanbaatar, there are two locations of the Save & Sale outlet shop. Our stores offer a wide range of goods in one location, including apparel, electronics, home goods, office supplies, catering supplies, and furnishings.

Our goal is to provide clients with high-quality goods quickly and affordably. The demands and interests of our customers and clients come first in how we conduct business.

With exclusively clothing, the Save & Sale Outlet store opened its doors in 2017 on the first floor of the Nomin Wholesale branch in Chuluun-Ovoo with 18 employees.

**+10k**
types
of products

**+500**
capacity to
serve people

**Outlet**
the largest
in ulaanbaatar






Eco Standard Laboratory is a part of Nomin Tav Trade LLC. In order to guarantee product quality, safety, and customer delivery of the approved products, Nomin chain stores have accredited laboratories do product analysis on the goods supplied in its branches. It is the only privately accredited lab to perform thorough bacteriological and chemical examinations on all varieties of imported foods, cosmetics, home goods, plastics, and children's toys.
Eco Standard Laboratory examines the following primary areas in the goods produced by local and international firms, corporations, organizations, importers, and manufacturers:

- Chemical lab: Various domestic items, kids' toys, cosmetics, household goods, and food items.
- Bacteriology Lab: Various food items, cosmetics, home décor, plastic products, and kids' toys

**+50**
types of tests

**3-5**
days for results

**2**
every year participates
in professional
skills program



# FINANCE BUSINESS



**ARIUNJARGAL B.**
Director of Financial Business

NOMIN INSURANCE



**GANBAATAR S.**
Director of NOMIN Insurance LLC

Nomin Insurance was founded in 2001 and has 23 years of experience in the insurance industry. As of 2024, it has 4 branches in Ulaanbaatar, 28 branches in each of Mongolia's 21 aimags, 9 insurance service centers, over 250 representatives, and over 35 insurance representatives. In addition to actively seeking out new technology and practical solutions, we are continously enhancing our goods and services to satisfy customers and business partners.

One of Mongolia's oldest and nationally invested companies, since its establishment, has cooperated with the world's leading insurance companies and is characterized by providing products and services that meet international standards, with flexible conditions and the widest network of Nomin loyalty card discounts and incentives. Nomin Insurance mainly provides citizen insurance services. We deliver products and services that meet the needs of citizens through branches, professional insurance participants, and intermediary organizations located in all provinces of Mongolia. In recent years, electronic sales channels such as insurance kiosks and chatbots have been introduced. We are working to provide online services to customers in a shorter period of time. A professional team with many years of experience provides comprehensive risk management services. The result of our activity is that in 2022, we were selected as the "Best Insurance Company" at the 12th award ceremony of the International Global Banking and Finance magazine.

**110k**
costumers

**5,122**
insurance case

**6.5 billion**
compensation





**NORSMAA A.**
Director of NOMIN Union LLC

Since its founding in 2000, Nomin union SCC has been offering customers a full range of financial services. We have maintained the status of the largest savings and credit cooperative in Mongolia during this time due to our effectiveness and dependability. Nomin Union accounted for 40.5% of the assets of 249 cooperatives in the Mongolian Savings and Credit Cooperative System as of the fourth quarter of 2024.

Nomin Union, with the vision to lead the development of the industry, has been creating stable growth in the banking and financial system of Mongolia, expanding its operations since its establishment in 2000. Currently, it has more than 40 professional and qualified personnel and alone accounts for 38% of the total assets of the savings and credit cooperative system. It has become the most significant savings and loan cooperative in assets and members, with more than 6,000 members. In the historical timeline of the company's development, Nomin Union has been providing financial products for business turnover and investment as well as daily use to Mongolia's top companies, enterprises, and citizens with the main focus on increasing the availability of products and services and the diversification of credit services. We will continue to introduce future technology based on professional skills in a short time, accelerate sustainable development and create high returns. By valuing customer-centered services, emphasizing stable, transparent operations, and providing high-level comprehensive financial services to entrepreneurs, investors, domestic, foreign customers, and partners, we have been receiving the trust of our customers for the 24nd year.








**KHURELBAATAR O.**
Director of Arig bank

Arig Bank was founded in 1992, and Nomin Holding has gradually increased its share capital by five times while also enhancing management and governance. By updating its goals and objectives and offering fintech-based concessional merchant loans and individual loan services, Arig Bank aspires to establish itself as an online bank in the commercial sector.

Today, the bank has 3 branches in Ulaanbaatar, employing over 120 people. NOMIN owns 78.8% shares of the Arig Bank. Under the influence of technological innovation, the banking sector continues to be reformed. In accordance with another diversification in the banking and financial sector, which is defined as fintech or financial technology, Mongolia is also experiencing a fintech boom.

Mongolian companies commenced offering electronic money to consumers by using applications, for instance, the Lendmn NBFI offers its services through the Super App, the Ard Credit NBFI via the Back Wallet application, and the Mobifinance NBFI through the Monpay application. As of October 2020, electronic money equivalent to MNT 6.8 billion was put into circulation throughout Mongolia. Besides all that, a variety of startup companies with BNPL services have been successfully operating in the market.



A 40-ton, 75-horsepower steamboat powered by the Russian Empire's traders started moving goods across Lake Khuvsgul in 1910. This marked the start of Mongolian water transportation. With Nomin Holding's investment, Khuvsgul Usan Zam, the only company in Mongolia that manages waterways, has been enhancing tourism since 2006. On board Sukhbaatar, the largest ship in Mongolia, Khuvsgul Usam Zam will take you on a tour of Lake Khuvsgul, one of Mongolia's most stunning natural attractions. The ship features four storeys, plush accommodations, and the ability to transport 140 passengers despite heavy winds and storms. The Urgats, Khuvsgul, and Dolgion trailers are among the three that make up the 1984-built Sukhbaatar.

Khuvsgul Usan Zam JSC, founded in 2009, is the largest waterway operator in Mongolia and the only company with a large ship, Sukhbaatar. Teams with many years of experience offer customers many services such as lunch and beverages, fun competitions, souvenir sales, and photography.

By combining waterway passenger transport services and tourism, we will keep the satisfaction of our customers high and become a reference company in the field of tourism, where you can go on horseback, on foot, or by car in all four seasons of the year.

Khuvsgul Usan Zam JSC includes a 4-story structure, a space for 140 people, and a wind- and wave-balanced ship Sukhbaatar, 300 - We will make sure you travel comfortably on the largest ship in Mongolia with a capacity of 500 tons.

**+50**
years of experience

**+64.2%**
family travelers

**+86k**
travelers on the Sukhbaatar ship



# CONSTRUCTION & PROPERTY MANAGEMENT BUSINESS



**GALBUYAN I.**
Director of Construction & Property Management Business

CENTURY 21



**SHINEKHUU Ts.**
Director of Golden Properties LLC

In 2016, Nomin Holding obtained the Mongolian market franchise rights for CENTURY 21® real estate brokerage, a significant achievement given CENTURY 21® 's standing as the largest real estate brokerage franchise worldwide. With a global presence encompassing 14,350 offices and 155,000 agents across 86 countries, the addition of Mongolia through the establishment of the first CENTURY 21® franchise office on October 22, 2017, under the name CENTURY 21® Top Realty, marked a notable expansion. Operating through 24 independent locations, CENTURY 21® Mongolia delivers real estate brokerage services in adherence to internationally

**+200** agents

**No.1** real estate franchise

**24** offices

**114%** Growth of total sales

**121%** Growth of Capital



NOMIN REALTOR



**BAYANMUNKH D.**
Executive Director
of NOMIN Realtor LLC

In 2012, Nomin Holding created Nomin Realtor as a subsidiary. In five departments—real estate development, rentals, architectural design, financing, and administration—we currently employ more than 50 individuals. We are a locally owned property management firm that offers real estate services to Nomin Holding and its affiliates, controls and finances housing and land transactions, and looks after land and real estate in Ulaanbaatar and rural areas.

**+50**
partners

**+240k m²**
site real estate management

**21**
province built on





NOMIN DESIGN



**ORGIL B.**
Director of Nomin Design

One of Mongolia's first publishing houses, Nomin Design has a 13-year history and began offering picture printing services and a variety of printing press equipment in 2009. To keep up with market expectations, we have been updating our equipment frequently. By offering printing, address advertising, metal construction, carpentry, forklift rental, maintenance, LED screen rental, and maintenance services to our clients beginning in 2021, we have expanded our activities to create great value.

**+13**
years of experience

**+1,8k m²**
factory

**5**
types of operations



The nomenclature of the initiative draws inspiration from the historical labyrinth of trade thoroughfares that facilitated the interconnection between the Eastern and Western hemispheres until the 18th century, commonly identified as the "Silk Road" or "Silk Routes." Initially denoted as the Azure Road during the fifth century BC, this pathway held significant importance for the Khotans, who engaged in the extraction of azurite minerals and their subsequent transportation to the Khan dynasty for ornamental purposes. The Silk Road was most valuable for its cultural exchange. Together these trade routes, every aspect of civilization—including art, religion, philosophy, technology, language, science, and architecture—was shared along with the goods that merchants transported from one nation to the next. High-end, opulent homes can be found in the Khan-Uul district, some of which are close to the Stadium and Zaisan neighborhoods. Our project spans a total of 6.99 hectares and we are conveniently located in the Central Business District being 3 kilometers from the National Amusement Park, 6 kilometers from Sukhbaatar Khan Square, 1.9 kilometers from Orchlon International School, and Tuul River is nearby.









**ENKHSAIKHAN G.**
Director of Smart Energy LLC

In order to run, maintain, and provide electricity, Smart Energy was established in 2014. It is authorized to offer installation and testing services for voltages/watts ranging from 6 to 36 kV/W by the Ministry of Energy. Our business consistently delivers electricity to about 300 enterprises and around 4000 household in the Khan uul, Bayangol, Bayanzurkh, and Songino khairkhan districts as a license holder with the Energy Regulatory Commission. The consistent and dependable supply of energy to customers and contractors is also the responsibility of our unified call center, 24-hour dispatcher, emergency service, and maintenance teams.

**+300**
partners

**+4k**
household

**24**
hours service



# INFORMATION TECHNOLOGY BUSINESS



**BYANBAJARGAL D.**
Director of Digital Transformation
and Operational Improvement

NOMIN CARD

Mongolia's first loyalty program, the Nomin Bonus Card, was introduced in 1999 with the goal of rewarding devoted clients and offering them the best savings opportunities. By introducing this loyalty program to the marketplace, it quickly emerged as the only one with the largest incentive. Users of Nomin Bonus Cards surpassed 600,000, and Loyalty 2.0 was successfully updated and launched.

Through the Bonus Prime program, members are now eligible for more services under this system. Users of bonus cards can accrue up to 3–10% points on purchases made at any Nomin branch store, which they can then apply to future purchases.

We provide a number of services through bonus.nomin.mn, including tracking purchase transactions and transferring bonus points. Additionally, in order to increase customer satisfaction, we are creating procedures that will let consumers to access their bonus card information and shop on the eNomin app through their smartphones.

We offer the most integrated loyalty program with the largest number of users in Mongolia, with up to 10% earning points and other benefits. Our branch provides services to users with bonus cards that allow collecting and spending points in all branches of Nomin and more than 70 organizations that have joined the U-Point program. Our mission is to provide customers with savings, innovative services, and satisfaction with every purchase.

**10%**
The highest of bonus card

**+800**
Costumer service

eNOMIN
Smart application



Nomin Holding has been integrating cutting-edge procedures in its business. The world's top platform for managing corporate processes, procedures, monitoring, and reporting, SAP S4/HANA, was acquired by Nomin in 2019 under a broad license. Chinese QZing Technology and Tencent Cloud Computing were chosen to collaborate in 2020 through a tender release. Nomin Holding and Tencent Cloud Computing struck an agreement in May 2021 to launch SAP.

The implementation of the system will facilitate the company's transition to the digital age, increase operational efficiency, establish a distinct competitive advantage, boost sales, foster fruitful relationships with partners and customers, make manual and time-consuming tasks easier, and guarantee the company's long-term viability. Our key objectives are to maintain growth, raise profitability, and build valuable, contented, and dependable long-term solid relationships with our clients.







**JARGALSAIKHAN D.**
Director of Nomin Eshop

The traditional company paradigm has been completely transformed by e-commerce and technical advancement, ushering in a new era of online commerce. Nomin Holding has improved its online platform, increased its operations, and gotten closer to its consumers. As a result, we currently have a database of more than 200,000 goods and access from more than 10,000 users. Nomin.mn now offers the option to order any of our items, pay with a variety of options, and have them delivered right to your door. Our Eshop has a range of advantages that include ,fast delivery, satisfaction guarantee, various payment methods and a wide selection of products.

