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THE GREAT SILK ROAD WORLD MAGAZINE

The Great Volga Road

TATARSTAN
2002



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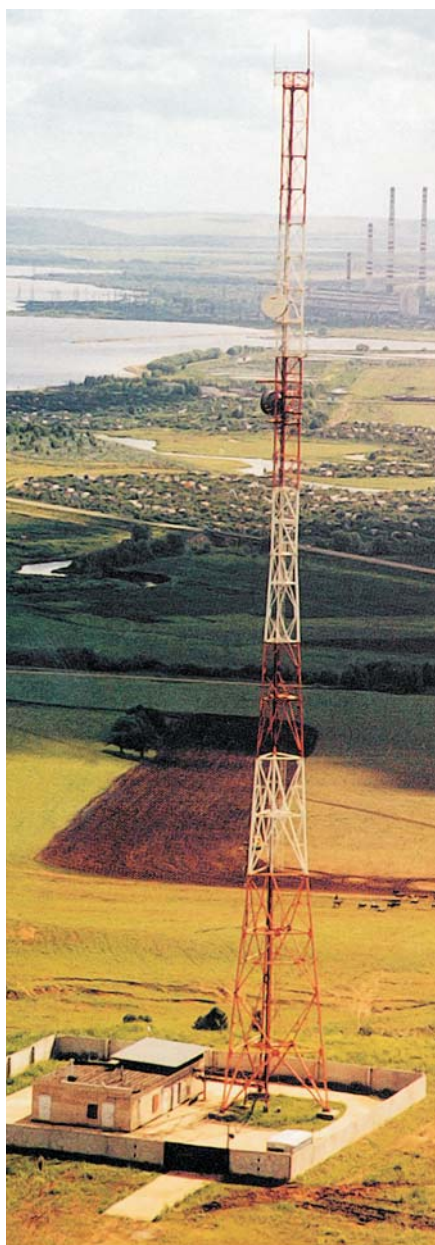
TATARSTAN

MAGAZINE

Самый старый журнал в Татарстане

TAIF Group of Companies

Established in 1995, Public Stock Corporation «TAIF» represents the diversified holding structure that unites more than 20 subsidiary and associated companies.



Public Stock Corporation «TAIF» established in August 1995 has its own corporate history, closely interrelated with the modern history of the Republic of Tatarstan. This company not only grew and developed in line with the market but influenced, as well, its development and formation.

Today, «TAIF» represents the large holding structure that unites more than 20 subsidiary and associated companies, closely connected with each other financially, technically, technologically, and in terms of management. The range of their activities is wide: investments & finance, refinery & telecommunications, building & construction, trade & services, custom clearance services etc.

One of the basic characteristics of «TAIF» Group is the selection and realization of high-technological and profitable projects. Through the history of its development, TAIF tried to follow the most prospective directions. This policy is steadily realized by the company supporting the most effective and social important business-projects.

The special attention of PSC «TAIF» is given to the development of the investment projects, funding of the programs that have the priority social and economic meaning for Kazan and Tatarstan. Besides, «TAIF» organizes the structures that help to realize these programs in different sectors. For example, «TAIF-Invest» investment company, established in January 1997, «Avers» commercial bank, that entered «TAIF» Group in March 2000.

Today, «TAIF-Invest» company is among the largest and dynamically developing companies of the re-

gion. «Avers» Bank maintains wide range of operations on securities market, acts as an investor and issuer, finances the investment programs (focusing, first of all, on the development of real sector of the economy of Tatarstan). Its current issued share capital was increased up to RUR 600 mln followed by the second place taken by «Avers» among the commercial banks of the Republic of Tatarstan in terms of issued share capital size.

The crude oil processing is another important business direction of TAIF. The specialists of TAIF started putting into practice the idea of construction of oil processing facility in Tatarstan. They developed the project of reconstruction and modernization of crude oil distillation unit ELOU-AVT-7 and construction of the first line of Nizhnekamsk Refinery on the basis of the unit. Nowadays, TAIF is realizing its next step in the development of oil processing branch in Tatarstan by entering the construction of the catalytic cracking complex in Nizhnekamsk based on the removed units for dehydration of isopentanes. As a result, the Republic would receive the facility with processing capacity of 850 th tons of vacuum gasoil and production capacity of up to 530 th tons of auto-petrols meeting the world standards of quality. The launch of this facility will cover all republican needs for the petrol of high quality.

As is known, the attraction of any region in terms of investments is seen not only from its economic situation and political stability, but from so-called goodwill of the largest regional companies as well.



In this content, «TAIF» with its extensive experience of cooperation with foreign companies is one of the guarantors of the investment flow to Tatarstan. The accumulated potential, high-professional experts as well as developed know-how allow the company to solve

the raised tasks and problems. TAIF is seen in the future as pure financial company – the instrument for investors and the state to be used to support such business directions that quickly and positively influence the development of the republican economy.



OJSC «TAIF- Telcom»

«TAIF» Group of Companies is actively involved in the sphere of information technologies, communications and telecommunications, realizing a number of high-technological projects.

«TAIF» Group of Companies is actively involved in the sphere of information technologies, communications and telecommunications, realizing a number of high-technological projects. Open Joint Stock Company «TAIF – TELCOM» was the first to establish the cellular network under GSM – 900/1800 standard, operating under «Santel» trademark on the territory of Tatarstan. «Santel» network is considered to be the largest cellular network in Tatarstan. By September 2001, the number of its subscribers exceeded 80,000 with 122 base stations GSM-900 and 26 base stations GSM-1800 put into operation.

Today, OJSC «TAIF-TELCOM» is among the ten largest cellular operators of Russia, and, from the

end of 2000 this company has taken the leading position in Russia in terms of growth rate of subscriber base. It is estimated that by the end of 2001 the number of «Santel» subscribers exceeded 120,000. More than 200 base stations represented in GSM-900 and GSM-1800 standards will provide the quality mobile connection covering almost all territory of Tatarstan.

«Santel» provides its subscribers with such services as voice-mail, sms service, conference talk, call redirection, Call Barring, «mobile office», including the fax transfer service, as well as mobile Internet. The clients of «Santel» cellular network use the national and international roaming in more than 220 Russian cities and 73 world countries.

The range of services provided by the company is steadily improved, i.e. the implementation of plastic cards servicing, sms-paging, and a brand new product – «Santel-K Package» that simplifies the process of sale and connection. One more new service introduced for the convenience of consumers is the «declared payment» service, as well as the payment with so-called express-cards. The range of services provided by paid help desk (0088) is increased.

The dealing network of the company has more than 70 substations operating almost in all cities and district centers of the Republic. In such sales points a client can not only purchase the telephone set, but also connect to the network and become a subscriber of «Santel» cellular network.

TAIF-ST

In 1999, one more subsidiary was established by TAIF GROUP to further develop the building industry – «TAIF-ST». This company raises 10-storeyed bricked apartment house for 130 apartments.

«TAIF-ST» acts as a primary contractor for many perspective projects. The special attention here is given to the construction of the

second line of «Santel» cellular network, the largest cellular network operator in Tatarstan.

Another objects built by «TAIF-ST» are a spacious four-storey clinic for children that was opened during the first summer days, on the Children's day, and one of the best supermarkets of Kazan – «Meridian» – opened recently.

The complex of buildings of custom terminal «Karsar» with a hotel, the storehouses, an automobile trading showroom, a gas station, and a car wash is ready for commissioning. The construction of the first four-star hotel in Tatarstan is coming to the completion. The cultural & entertainment complex «Pyramid» representing

the unique architectural object which is going to play the role of a special feature of Kazan will be commissioned very soon.

The reconstruction works are carried out on the old residence Kekin House to become the large Business center. «TAIF-ST» carries the renovation of the apartment houses and business centers, supplies the Republic with different construction materials.

As it is shown by experience, the establishment of own company's building & construction departments significantly increases the efficiency of company's activity. Sure, «TAIF-ST» solves any task in complex –from the development of project till the turnkey commissioning of the object. As a result, the terms and costs of the object are decreased, the supply of construction materials is real-

ized directly without any dealers, the most up-to-date methods of designing and technologies are applied.

The construction companies of «TAIF» GROUP set to the objects of any complexity but all the buildings raised are known for good quality and unique architectural concept. It can be said without exaggeration that the buildings raised by TAIF are the beauties of Kazan.

«Kazan Wholesale Provisions Market» (LLC)

Kazan Wholesale Provisions Market is the largest market center of the capital of the Republic of Tatarstan, being the heart of small and medium business of the Republic and of the whole region.

In March 2001, during the session of the State Council, President of Tatarstan Mintimer Shaimiev specified the priority development directions of the economy of the Republic for the years to come. It was said that the development of small and medium businesses would become of top priority. Since that year, this branch has been developed under the direct control of the President.

«Kazan Wholesale Provisions Market» is the largest market center of the capital of the Republic of Tatarstan, being the heart of small and medium business of the Republic and of the whole region. The traders from the Uljanovsk, Kirov regions, the Republic of Udmurtia, Chuvashia, Mordovia, and Mariy-El are coming here. More than 250 enterprises are represented on this market with half of them being the private traders.

This market was established at the end of 1994 on the initiative of Kamil Iskhakov, the Major of

Kazan. Today, the total square of the market is 10.67 ha., the area of storage facilities is 40 thousand sq. km. Nearly all producers of Tatarstan are represented on the market as the conditions for their successful work are provided.

«Kazan Wholesale Provisions Market» is situated in the industrial area with comfortable access way for auto-transport, own railroad ways. Such facilities as a bar, freezing equipment, parking lots are situated here.

The demonstration hall is situated on the territory of the market. Any buyer can become acquainted with the examples of the goods that had attracted his interest and receive a price-list with the detailed information concerning the competitive offers and prices. The affiliated branch of «Avers» bank operates on the territory of the market for convenience of buyers. The plastic cards will be introduced in a short time.

For the sale of goods «Kazan Wholesale Provisions Market» opened «Meridian» trading complex in Kazan (in Ershova str.) with the total area 3,240 sq.m. «Meridian» is situated on the central city highway. Such factors as original and attractive face of the complex, as well as, clock round operation work helps to establish the stable circle of clients. Several hotels are situated not far from «Meridian» trade complex, including the hotels of world class.

Kazan is the intersection of the most important transportation routes – auto, railroad, air, water. From long ago, Kazan has been called «the port of five seas». Throughout several ages, the trade fair situated in Kazan gathered the merchants from all over the world who had offered plenty of goods to the market. Today, «Kazan Wholesale Provisions Market» can really be considered as the key economic structure of the Great Volga route.