



Introduction to Fankam Group



www.fankamgroup.com



Fankam Group



KIA KAM Pharmed
Pharmaceutical Co.



In a world where change is the only constant, success belongs to those organizations that create the future- not those that wait for it. Fankam Group was founded with this very vision: a firm belief that innovation, expertise, and human-centered thinking can redefine the boundaries of growth.

Fankam Group is the result of years of effort by a team of managers, experts, and specialists who, through their experience, knowledge, and forward-thinking perspective, have established a dynamic and multifaceted organization. Our activities span from the production of specialized raw materials for the cosmetics and personal care industries to the development of innovative cosmetic, personal care, pharmaceutical, and fast-moving consumer goods (FMCG) products, as well as the creation of extensive and efficient distribution networks.

On our path of growth, we remain committed to the principles that shape Fankam's identity: innovation, quality, commitment, and human-centricity. These values are not only embedded in our organizational culture but are also reflected in every product and service we offer.

Fankam Group is a symbol of synergy, foresight, and responsibility, an organization that, relying on past experience and a clear vision of tomorrow, takes confident steps toward creating sustainable value





BRAND DNA
**Intelligent Support
for Growth**

Fankam Slogan
Growth Is Our Strategy





The Brand's Mission

The Brand's Mission represents a purpose - a driving force that fuels the continuous efforts of its members and partners. Fankam Group's mission centers on **“creating and developing inspiring and value-generating businesses.”** Our goal is to establish ventures that not only fulfill the needs of Fankam Group and its subsidiaries but also complete the value chain. The development of these businesses consistently generates value within the supply chain and meets our strategic objectives



The Brand's VISION

The vision that Fankam has defined for itself is to become a **“reference and trusted hub for human-centric and result-oriented businesses.”**

This means that Fankam considers it its mission to ensure that every individual or organization collaborating with it progresses on the right path toward success. Fankam believes that its overarching strategies can serve as a practical model for dedicated and expert individuals in business—one that guarantees both autonomy and success.

For this reason, Fankam Group devotes its utmost efforts to enabling this large family to think, create, and operate freely and creatively. The success of Fankam is inherently tied to the success of all those who work and strive within it.



Organizational Values

Organizational values are guiding principles that give purpose and direction to the organization and help manage interactions with customers and employees. These values ensure that every decision- from comprehensive meetings and events to feedback and periodic reviews- is made with our shared principles in mind. The following outlines Fankam's organizational values.

Organizational Values

Commitment to Action

At Fankam, commitment to action is the foundation of our organizational culture. We do not settle for words alone; rather, with determination, perseverance, and responsible execution of decisions, we stand by our promises. This approach creates an environment built on trust, seriousness, and collaboration, reflecting the true identity of Fankam and its path toward sustainable progress.

Professionalism

At Fankam, professionalism means entrusting tasks to experienced individuals while also harnessing the talent and energy of the younger generation. By combining specialized knowledge with youthful dynamism, we create a platform for achieving superior results and sustainable accomplishments. This belief has made professionalism one of the core pillars of success and progress within Fankam Group.

Integrity

At Fankam Group, integrity is the cornerstone of all relationships and activities. We believe that creative and sustainable collaboration can only flourish in an environment that is honest, transparent, and trustworthy. Integrity is the foundation from which respect, trust, and empathy grow—paving the way for personal development, constructive interaction, and collective progress on the path to organizational success.

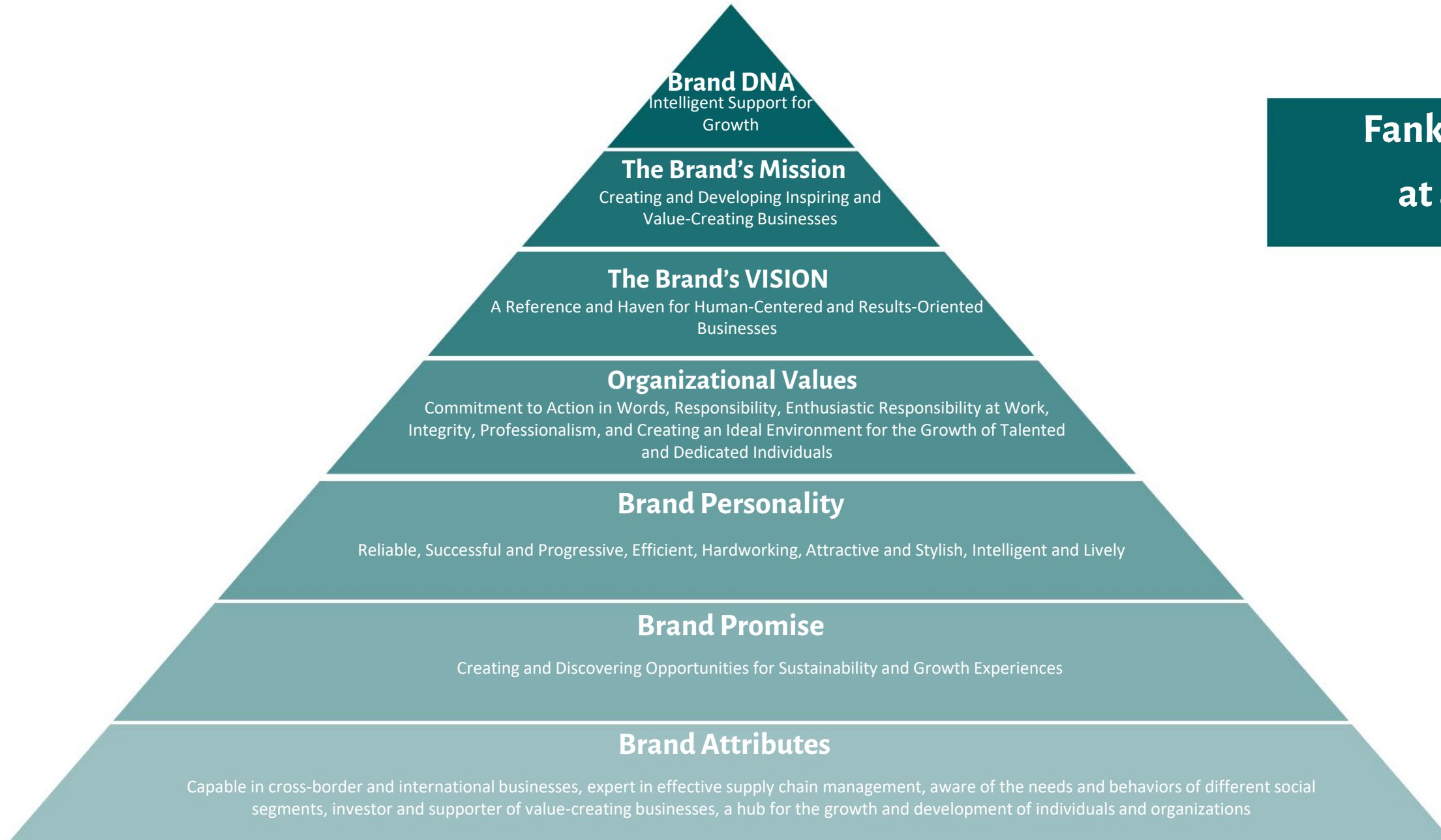
Creating an Ideal Platform for Talented and Committed Individuals

At Fankam, fostering the growth of talented and committed individuals is a core mission. We believe talent thrives in a dynamic, supportive, and inspiring environment where collaboration and creativity are encouraged. By nurturing human capital and offering growth opportunities, Fankam drives organizational progress and retains top talent.

Enthusiastic Accountability in Work

At Fankam, enthusiastic accountability means going beyond routine duties and acting with passion, interest, and inner commitment. We believe that this approach lays the foundation for a dynamic and creative culture that emphasizes quality, discipline, follow-through, and continuous improvement. Such a mindset fosters personal growth, ongoing innovation, and the creation of sustainable values along Fankam's development journey.

Fankam Group at a Glance



Fankam Group Subsidiaries of Fankam Group



DNA CHEMICAL

Active in the Production and Trade of Chemical Raw Materials for Cosmetics, Personal Care, Textiles, and Other Sectors



KIAKAM PHARMED

Active in the Production and Distribution of Cosmeceutical Products



DNA Beauty

Active in the Cosmetic Products Sector



Diyar Nami Atarsazan Kian

Active in the Fragrance and Perfume Sector



Fankam Fund

Active as an Official Crowdfunding Platform



Khanoumi

The Most Specialized Online Store for Cosmetics and Personal Care



ATCO

Active in Contract Manufacturing of Fast-Moving Consumer Goods (FMCG)



Nik-ava Setayesh

Active in Direct Distribution of Fast-Moving Consumer Goods (FMCG)



Kainet

Provider of Innovative Supply Chain Financing Solutions

Estimated total asset value of the holding company

Company Name	ownership percentage of Fankam group	Total Share Value (Billion IRR)	Fankam Share Value (Billion IRR)
Khanoumi	56%	27,000	15,120
KIAKAM PHARMED	100%	14,000	14,000
DNA CHEMICAL	97%	3,000	2,910
ATCO	95%	945	898
Nik-ava Setayesh	100%	1,600	1,600
Diyar Nami Atarsazan Kian	49%		
DNA Beauty	33%	2,000	660
Fankam Fund	Not considered a company. The license belongs to Fankam	400	400
Kainet	51%	500	255
Total		49,445	35,843

Khanoumi



Founded in 2014, Khanoumi launched as Iran's first specialized online store for cosmetics, personal care, and hygiene products. Focusing on providing a professional, transparent, and trustworthy shopping experience for women, it has established itself as a reputable reference for selecting and purchasing beauty and personal care products online.

With a wide range of products from well-known Iranian and international brands, offering over 40,000 active SKUs, Khanoumi holds a significant share of the country's digital beauty market. Its user base of over 3 million registered accounts and an active social media community of more than 1.4 million followers highlight its position as one of the most recognized platforms among users.

Khanoumi's mission goes beyond product sales: it aims to provide a complete experience- from awareness and selection to purchase and care- enhancing each individual's lifestyle. Believing in the importance of women's health and empowerment, Khanoumi creates a reliable platform for accessing specialized products and is expanding its self-care offerings under the motto **"For Yourself."**

Khanoumi and Fankam

In its development journey, Fankam Group places special emphasis on global markets and international trends. Recognizing the rapid growth of online cosmetic and personal care stores worldwide and Iran's high market potential, Fankam chose to partner with Khanoumi.

By leveraging its own resources and combining them with Khanoumi's experience, knowledge, and leading team, Fankam aims to accelerate the growth and development of the platform. Fankam provides strategic guidance, support, and leadership to help Khanoumi achieve its objectives more effectively.

Khanoumi Product Range

Khanoumi offers a wide variety of products, including cosmetics, hair care, perfumes, mother and child care products, personal hygiene, skincare, and men's grooming items.





KIA KAM Pharmed
Pharmaceutical Co.

KIAKAM PHARMED

Kiakam Pharmed is one of the leading companies in the production of therapeutic and cosmetic products, offering a diverse and innovative portfolio by utilizing high-quality raw materials and the latest global technologies. The company operates across various sectors, including **cosmeceuticals**, pharmaceutical products, nutritional supplements, and skin supplements.

Cosmeceuticals are products that combine cosmetic and therapeutic benefits, delivering positive and effective impacts on skin health and beauty. With a strong focus on quality and efficacy, Kiakam Pharmed plays a significant role in introducing innovative and effective products to the market.


Kiakam Pharmed and Fankam


One of Fankam Group's areas of expertise and interest is the cosmetic and personal care sector. Observing gaps and shortcomings in Iran's therapeutic and cosmetic market, Fankam decided to leverage its experienced management and expert teams to address these needs and drive transformation in the industry. This led to the establishment of Kiakam Pharmed, using Fankam Group's resources and capabilities to accelerate its growth.


Fankam supports Kiakam Pharmed across finance, human resources, systems and processes, planning, commerce, legal affairs, and research and development, ensuring a comprehensive backing for the company's development.

Kiakam Pharmed Brands

Currently, Kiakam Pharmed is recognized under several brands and aims to expand its brand portfolio and product range in the near future, in line with market needs.

 **Cyspersa®** **Cyspersa Brand:** Specialized Products for Dark Spot Treatment, Hair Loss Prevention, Sunscreen, and Cosmetic Cleansers

 **BRIGHT MAX** **Bright Max Brand:** A broad range of cosmetic and personal care products, including anti-acne, moisturizing, and brightening solutions.

 **CICALDERM** **Cicalderm Brand:** Skin repair and regenerative products.



Viva Up Brand: Nutritional supplements.



Elio: Herbal products for skin and hair health and beauty.



Cyspersa®

BRIGHT MAX



CICALDERM

Elio®

DNA CHEMICAL



DNA Chemical is a leading supplier and manufacturer of high-quality raw materials for various industries, including cosmetics and personal care, textiles, oil and gas, and more. DNA Chemical not only provides innovative formulations for these industries but also strives to offer world-class products that ensure customer satisfaction, enrich people's lives, and contribute to environmental sustainability.

DNA Chemical is fully prepared to address specialized challenges faced by industry leaders in its target sectors. To this end, it leverages the expertise of top domestic specialists and maintains partnerships with leading international suppliers, enabling access to the highest-quality and most cost-effective resources worldwide through representation or overseas offices.

DNA Chemical and Fankam

Given that over 80% of the raw materials needed by Iran's detergent and cosmetic-personal care industries are imported, Fankam Group, drawing on its rich and unique experience in this sector, conducted detailed market studies and data analyses and recognized the necessity of establishing domestic production infrastructure. This led to the founding of DNA Chemical.

Currently, several corporate functions—including new product development, research and development (R&D), commerce, planning, legal affairs, human resources, and systems and processes—are supported and managed by Fankam Group's expert team.

Products of DNA Chemical

The company produces and supplies raw materials across personal care, household care, cosmetics and perfumes, and has the capacity to manufacture and supply bulk quantities of all cosmetic, personal care, detergent, and household care products.



ATCO



Atco is a trading company in the FMCG industry, managing a diverse portfolio of brands based on a contract manufacturing strategy. This strategy involves designing and implementing a system that enables the production of various products by utilizing the capacities of other manufacturing units, without establishing a dedicated factory.

As an active player in the FMCG sector, Atco collaborates with existing manufacturers across the country, combining its marketing and sales expertise with the production capacities of partner factories to achieve impactful results nationwide. Atco produces a wide range of products in polymer, cosmetics and personal care, oral care, accessories, and other categories.

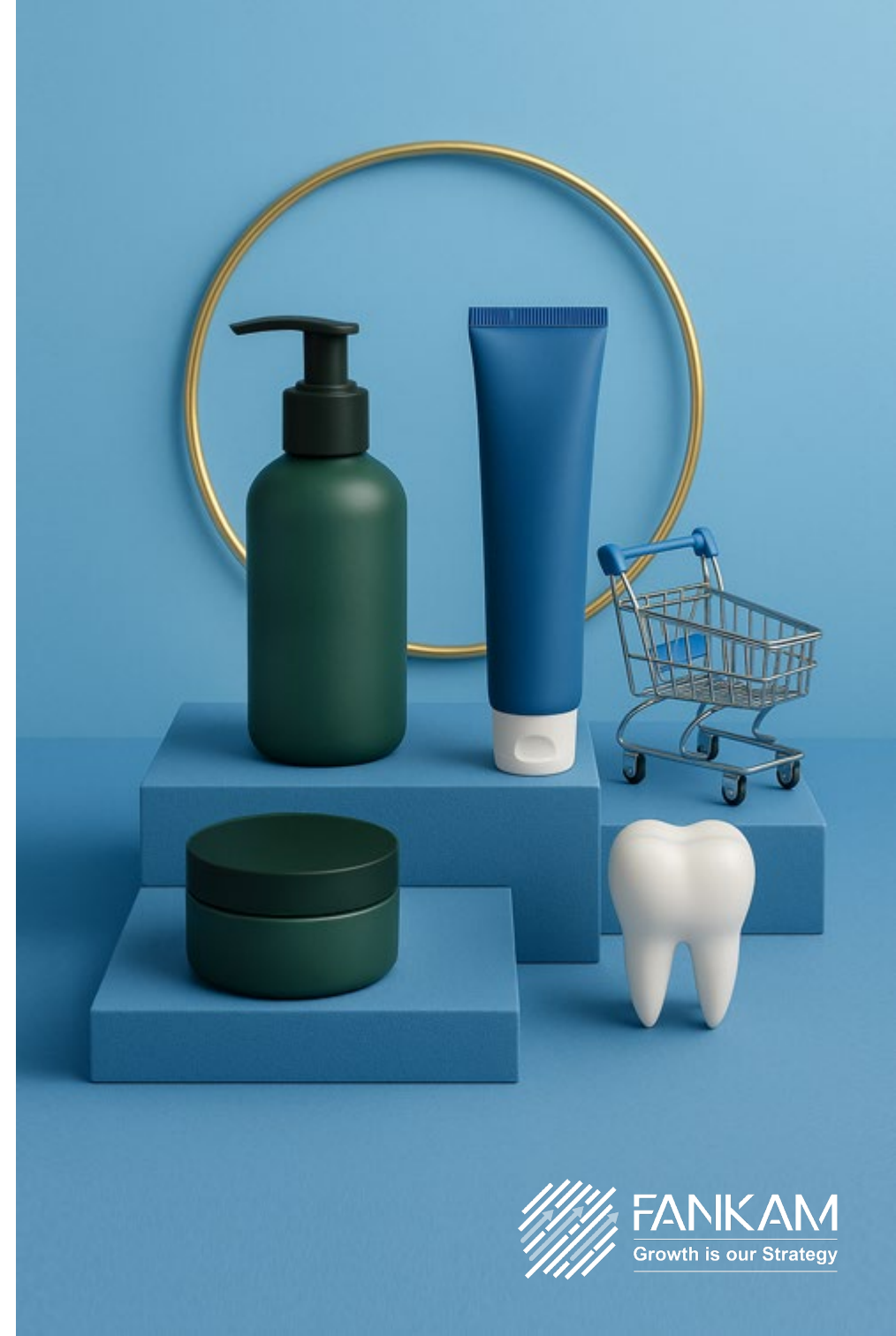
Atco and Fankam

One of the objectives behind the formation of FANKAM Group is to leverage domestic production capacity. To achieve this, the contract manufacturing model was explored and implemented within one of Fankam's specialized sectors (FMCG). Atco, as a trading company, utilizes the capacities of various factories to maximize the country's production potential. At the same time, Fankam's strong marketing and sales capabilities support this production model.

Fankam Group works alongside Atco in planning, finance, research and development, business development, human resources, systems and processes, legal affairs, new product development, and sales and marketing strategy, ensuring integrated support across all areas.

Atco Brands

Avian (Polymer), Monali Sky (Hair Care), Persica (Oral Care), Lucky Light (Accessories); also sales representative for Elio and Dabur.



Nik-ava Setayesh

Nik-ava Setayesh Distribution Company began operations in 2021 in Tehran and now has active sales and distribution branches, as well as official representatives, in most cities across Iran.

Tehran's direct distribution network covers over 13,000 retail units across the city and suburbs. Sales are managed in a specialized manner by FMCG direct sales units. In addition to direct distribution, the company also supplies products under contracts with chain stores, leveraging the expertise of its experienced management team.

Key differentiators include data-driven marketing programs, an independent transportation fleet, and continuous communication between specialists and customers, establishing Nikava Setayesh as a reliable and efficient FMCG distributor.

Nik-ava Setayesh and Fankam

With the expansion of Fankam Group's subsidiaries in the FMCG sector, the group sought to strengthen its supply and distribution network by entering specialized distribution. Recognizing the need for a capable and expert distribution company, Fankam conducted extensive studies and decided to establish Nik-ava Setayesh Distribution Company. This initiative aimed to create an efficient infrastructure for timely, widespread, and organized product distribution.

Fankam Group, leveraging its expertise, knowledge, and specialized team, works alongside Nik-ava Setayesh, providing managerial, strategic, and operational support to facilitate the company's growth and development.

Nik-ava Setayesh Products

The company distributes brands including Vivian, Vatika, Refah Lahijan, Samira, Glan, Pakarin, Salehi, Beauty, Homeland, Rousal, and Sinoderm.



Diyar Nami Atarsazan Kian



Diyar Nami Atarsazan Kian produces and supplies a variety of fragrance products, including personal and ambient fragrances, with its retail stores focused on “scented products.” The company entered the retail market aiming to provide the middle class with access to high-quality fragrances and pleasant aromatic experiences.

Diyar Nami emphasizes product quality, honest customer interaction, and creating an enjoyable purchase experience, striving to enhance customers’ sense of value and belonging. This approach forms the foundation for the company’s growth and differentiation in the market.

Diyar Nami Atarsazan Kian and Fankam

For Fankam Group, the cosmetics and personal care sector has been a strategic and attractive area from the very beginning, due to its large market potential and opportunities for high-quality domestic products. Consequently, Fankam established a special collaboration with Diyar Nami.

This partnership covers finance, human resources, systems and processes, planning, commerce, legal affairs, research and development, and new product design and development, ensuring that growth and innovation in this industry are pursued systematically and sustainably.

Diyar Nami Products

Diyar Nami’s main products include perfumes, ambient air fresheners, and scented candles.



DNA Beauty



DNA Beauty Company was founded in 2022 with the investment and collaboration of several leading figures and pioneers in the cosmetics and personal care industry, who have each contributed over three decades of remarkable experience and distinguished achievements in this field.

In recent years, due to import restrictions on reputable international cosmetic brands and the prevalence of product smuggling, the Iranian market has faced a noticeable absence of high-quality and trustworthy domestic cosmetic products.

Recognizing this need, DNA Beauty was established with a focus on designing and creating contemporary, innovative, and high-quality cosmetic products tailored to the modern consumer.

The company's first cosmetic brand, Belladonna, was launched in 2024. Every Belladonna product is developed based on the latest global knowledge and trends, using eco-friendly packaging that complies with European standards and premium raw materials sourced from the most reputable suppliers in Italy. These practices underline the company's deep commitment to the health, safety, and preferences of Belladonna consumers.

Grounded in its core values, DNA Beauty Company is dedicated to producing quality-driven products that genuinely meet consumer needs. Through continuous innovation, transparency, and ethical practices, the company strives to earn - and maintain - the trust of discerning Iranian consumers, proving itself worthy of their choice.

DNA Beauty and FANKAM

The FANKAM Group, leveraging its extensive expertise and industry resources, established (DNA Beauty) to harness the potential of experienced professionals in the cosmetics and personal care sector. By creating a collaborative environment and engaging with other leading experts in the field, the group aims to develop and deliver high-quality, trustworthy cosmetic products.

DNA Beauty Brands

Belladonna: Authentic and high-quality cosmetics made from premium raw materials, formulations, and packaging, competitive with reputable global products.



Fankam Fund



Fankam Fund is the official crowdfunding platform of the Fankam Group, operating under the supervision of Shahr Bank Brokerage as a licensed financial institution. The platform has been established with the purpose of facilitating businesses' access to sustainable financial resources and providing transparent, easy, and reliable investment opportunities for the general public.

Fankam Fund enables both individual and institutional investors to participate in a diverse range of projects, creating new opportunities to engage in profitable ventures. The expected returns of the projects are predetermined and defined at rates higher than bank interest, and investments made through these projects are exempt from taxation- a feature that significantly increases the appeal for investors.

- The platform, through offering specialized services such as:
- Investment advisory by experienced experts
- Zero-commission investment
- Ability to start investing with minimum capital

has made the participation process simple, fast, and transparent for its users. All steps- from registration and identity verification to capital allocation and regulatory follow-up of project approvals- are conducted fully online and within the legal framework.

Fankam Fund and Fankam

Fankam Fund is a part of the Fankam Holding Group and serves as the official and strategic financing arm of the holding. Leveraging the legal, financial, and technological infrastructure of the Fankam Group, this platform plays a key role in completing the value chain and expanding the financial ecosystem of the group.

In addition to financing innovative and developmental projects within the Fankam Group, Fankam Fund also provides a secure investment environment for selected external projects. By conducting rigorous technical, economic, and credit evaluations prior to publication, Fankam Fund ensures both security and appropriate returns for investors.

With the launch of the Fankam Fund platform, the Fankam Group has taken a significant step toward creating equal investment opportunities and supporting national innovation. This platform not only contributes to the growth and dynamism of the group's subsidiaries but also enables public participation in the development of the country's productive industries.



Kainet



Kainet is a financial technology company specializing in innovative Supply Chain Finance (SCF) solutions. The company leverages an advanced digital platform to provide secure, real-time, and integrated access to supply chain business data through API-based connectivity and a B2B digital marketplace. This digital infrastructure enables financing institutions and capital providers to authenticate, validate, and process trade transaction data, including electronic sales invoices and receivables, in a transparent and efficient manner.

By integrating financial innovation with information technology, Kainet seeks to play a strategic role in shaping Iran's Supply Chain Finance ecosystem, establishing a platform that delivers measurable competitive advantages for both financial institutions and corporate enterprises.

Kainet and Fankam Group

With the rapid expansion of Fankam Group and the growing scale of its subsidiary network, the need for optimized working capital and liquidity management has become increasingly critical. In this environment, working capital optimization serves as a strategic imperative and a prerequisite for sustainable business continuity.

Through the establishment of Kainet, Fankam Group has institutionalized a framework to enhance working capital efficiency by implementing structured Supply Chain Finance (SCF) mechanisms. This approach contributes significantly to enterprise value creation, achieved through the intelligent design of financial processes, data flows, and production and materials management across the supply chain.

Kainet's SCF Offerings

Kainet's flagship initiative in the SCF domain is a Distributor Chain Finance (DCF) program- a structured financing model that enables accelerated settlement cycles within the supply chain using liquidity provided by financing partners.

This program drives substantial improvements in cash flow, reduces Days Sales Outstanding (DSO) for manufacturers, and ultimately enhances their financial efficiency, liquidity resilience, and operational sustainability.





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