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Chapter 1

A year like never before



Monjasa Thunder
Our 19,992-dwt Monjasa Thunder, passing under the Great Belt Bridge in Denmark.

The human factor connecting us

In an extraordinary year, we managed to deliver our best performance ever and gather everyone in the Monjasa Group under one roof for the first time.

Keeping it personal and living our values remain our true strength in a year of navigating historically strong, yet unpredictable, shipping markets.

All-time high volumes together with a significantly improved financial foundation leave Monjasa in a favourable industry position to keep advancing global trade.

With continued uncertainty surrounding global trade developments, we are thankful for having colleagues on board who are able to swiftly adapt and find new solutions no matter the waters we are in.

Connecting with each other in Cyprus

We are of the conviction that when you spend time with your colleagues, enjoy your role and what you do, collaboration and success will come naturally. And this was one of the reasons we brought everyone in Monjasa together for the first time for a long weekend of business seminars and teambuilding activities in Paphos, Cyprus.

Getting 300 colleagues together in the Mediterranean brought fresh perspectives from all corners of our business, while the value of simply spending some time together across our 15 offices and 54 nationalities was likewise rewarding for all of us.

Contributing to a value-based journey

Overall, we want to encourage a culture where we all can be our best selves, no matter where we are in life or business. And it was fantastic to see everyone in Cyprus contributing to ensure that Monjasa's culture remains fuelled by Respect, Ambition, Curiosity and Smile & Joy.

Following such a year, we are eager to continue our journey together as a team and with our trusting partners in every port. Thank you for your support and enjoy your Yearbook read!



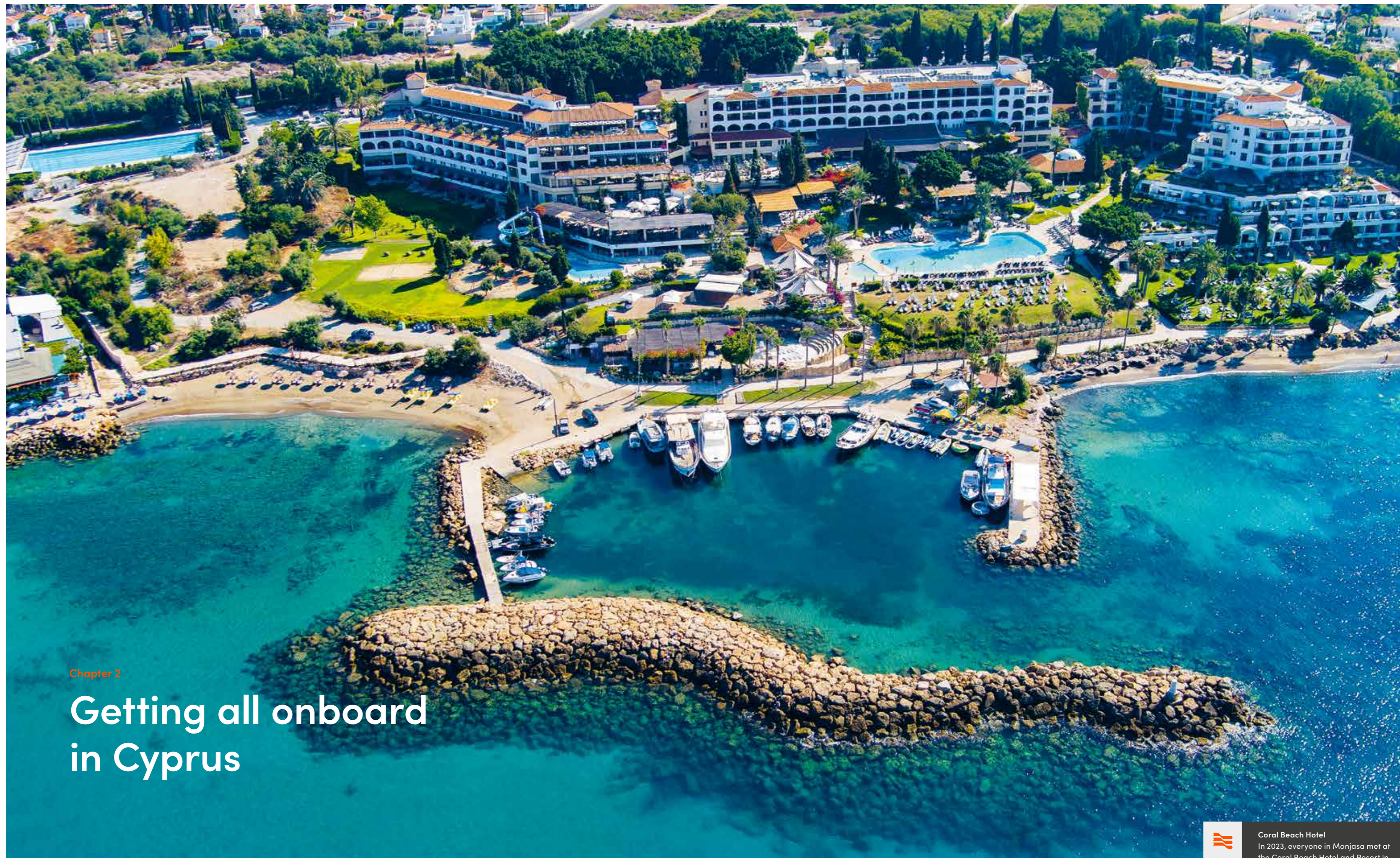
Anders Østergaard
Group CEO



Rasmus Ravnholdt Knudsen
Group CFO



Group CFO, Rasmus Ravnholdt Knudsen,
and Group CEO, Anders Østergaard.



Chapter 2

Getting all onboard in Cyprus



Coral Beach Hotel
In 2023, everyone in Monjasa met at
the Coral Beach Hotel and Resort in
Paphos, Cyprus.



All onboard in Cyprus

In 2023, we had the opportunity to bring everyone in the Monjasa Group together for the first time ever. That meant bringing 54 nationalities, representing 15 offices across 5 continents together for a long weekend, sharing business seminars, yoga classes, food and creative workshops, sports and nightlife in Paphos, Cyprus.

We are of the conviction that when you spend time with your colleagues, enjoy your role and what you do, success will come naturally. Having just exceeded 300 colleagues, we must now more than ever ensure that we are all onboard in Monjasa.







Chapter 3

Unlocking opportunities across the Americas

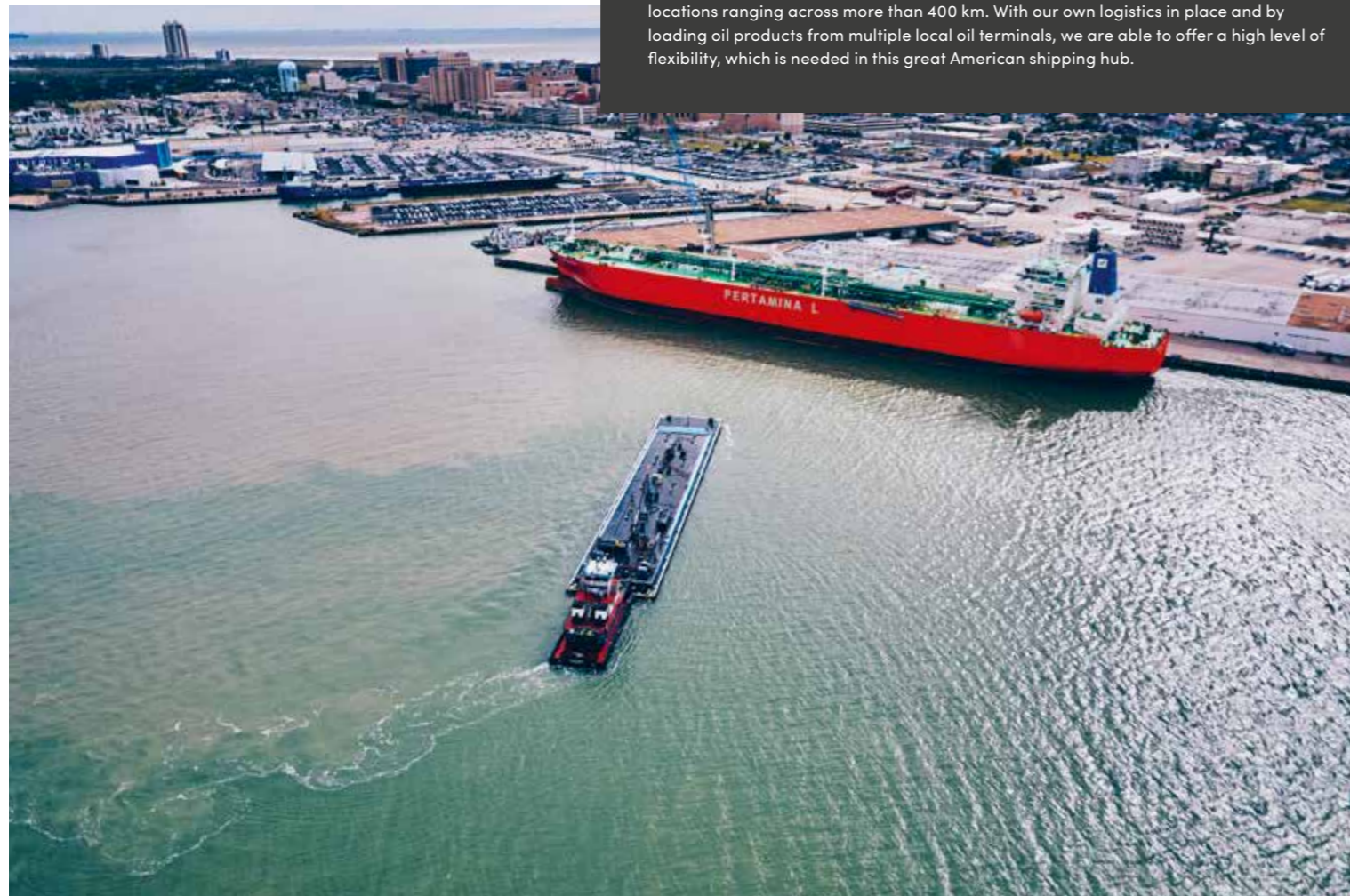


Houston operation
One of our barges on the way to supply a customer in the Port of Houston.



Local supplier in Houston

Our operation in Houston includes four dedicated Monjasa barges supplying all grades of marine fuels across the Houston Greater Area, which includes 12 different supply locations ranging across more than 400 km. With our own logistics in place and by loading oil products from multiple local oil terminals, we are able to offer a high level of flexibility, which is needed in this great American shipping hub.



Driven by Ambition and Curiosity

Meet global citizen and our General Manager in North America, Roger Dekkers.

Initially working as a Banker, Roger started his career in Monjasa five years ago in Trade Finance. He spent the first four years onboarding and strengthening relationships with banks, mainly establishing the solid funding framework Monjasa has today. In 2022, he was appointed General Manager in North America, at the same time making the move from Dubai to Houston, Texas.

Moving closer to the core business

"I was ready for a new challenge and was extremely excited about this opportunity as it meant moving closer to Monjasa's core business. At the same time, this move has shown me how our values of Respect, Ambition, Curiosity and Smile & Joy make up the Monjasa vibe anywhere," says Roger.

"I feel closest to our values of Ambition and Curiosity. They are my key drivers, and also very anchored into our culture here in the Americas. At the same time, they are also the key ingredients to build on our success and stay ahead of the competition in this mature, yet still changing market in the US," he continues.

Feeling like a global citizen

Roger was born and raised in Rotterdam, the Netherlands, but already at an early age had a taste of the world.

"When I was 15, I moved to Switzerland. I went to an international school where I met people from all over the world, and this really opened my eyes. Having lived in five countries on three different continents, today, I feel more like a global citizen and much at home in a global company like Monjasa."

I always enjoy learning from other people and cultures. Not telling others what is right or wrong, but rather just absorbing and understanding what motivates people and learning from that. I can highly recommend colleagues to take this leap when the opportunity arises," Roger concludes.



Roger Dekkers
General Manager in North America

Monjaza in New Orleans

During Maritime Week Americas 2023, we invited 200+ customers, suppliers and other partners to join us in New Orleans for a night of Smile and Joy, reaffirming the importance of the relations we have with each other.

Since expanding from Panama and deploying our own barge fleet in Houston in 2019, we have seen an almost 10-fold volume increase to around 400,000 tonnes across the US Gulf area and many new customers trusting us with their business.



The cocktail party was held on the rooftop of the Virgin Hotels overlooking the urban landscape of New Orleans.



Setting a nice New Orleans scene, we had a live jazz band playing during the cocktail party.



Our guests were surrounded by familiar Monjasa faces representing five different offices, with Group CEO, Anders Østergaard, joining from Dubai as well.



Jonas Bruslund, Trading Director, Americas, from our office in Panama, taking the opportunity to catch up with a customer.

Rethinking delivery locations in Panama

By challenging the status quo and moving bunker operations further offshore, Monjasa brings new opportunities to the Panama Canal.

The Panama Canal is a key global trade waterway and a massive five million tonnes bunkering location led by the Cristobal and Balboa supply areas. However, historic low water levels has meant transit restrictions affecting global maritime trade.

Bringing new opportunities to the Canal

By moving refuelling operations further offshore, Monjasa plays an important role in reducing overall waiting time and offering more flexibility for our customers.

"This Outer Anchorage marine fuels option has been developed in close collaboration with the Panama Canal Authority and we are pleased to play our part in ensuring the smoothest possible transits," says Kristian Smith Hansen, Trading Director, Monjasa Americas.

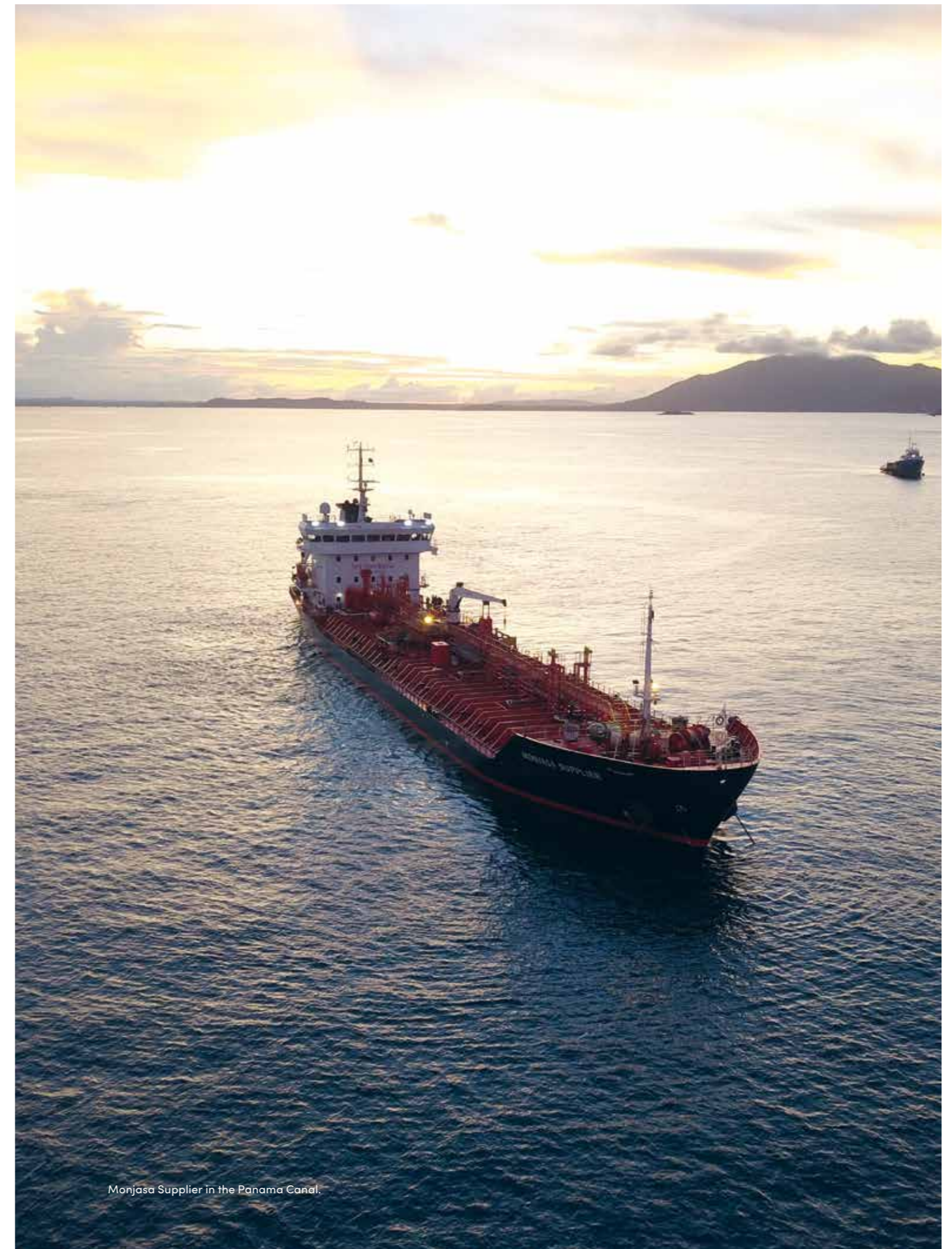
We first introduced this delivery location and method in 2021, and since the beginning, we have had a strong focus on measures ensuring the safety of both crews and vessels.

Eyeing reduced waiting times

Tanker operator, Hafnia, considers the Atlantic Outer Anchorage an increasingly viable refuelling option as overall operations costs are increasing.

"The option to bunker at Outer Anchorage at Cristobal solves potential challenges with bunkering at inner anchorage such as draft limitation, restricted anchorage space, and limited time for bunkering before transit. Furthermore, it also makes bunker-only calls at the Cristobal side more convenient," says Matias Engel, Hafnia Bunkers.

In total, our Panama Canal operations include around 158 monthly supplies in Balboa and Cristobal.



Monjasa Supplier in the Panama Canal.



Chapter 4

Sustainable partnerships in Europe



Northwest Europe
Our 4,280-dwt tanker, Monjasa
Provider, anchored at our oil
terminal in Portland Port, UK.

Presenting our sustainability team

To accelerate Monjasa's journey towards the green transition, we have established a team of dedicated experts.

The maritime industry is facing a genuine paradigm shift, and while the steps to drive decarbonisation are well underway, the industry is still grappling with how to decarbonise shipping. For industry players like ship owners, the green transition will inevitably lead to increased complexities in the buying process and in operations across the supply chain.

Forming a team of experts

To help ourselves and our customers navigate the challenges and opportunities this dynamic and ever-changing landscape poses, we have established a team of experts to form a new Sustainability department in Monjasa. In 2023, we therefore welcomed onboard Sustainability Senior Specialist, Lene Straarup Skygebjerg, and Sustainability Specialist, Almanda Terese Molter, who together with our Group Responsibility Director, Jesper Nielsen, is responsible for setting the course for Monjasa's decarbonisation journey.

Being a constructive challenger

"Monjasa is solution-agnostic. We do not extract fuel, nor do we design ship engines – we keep our ears close to the ground to assess what is going on. We talk with fuel providers and customers to aggregate enough demand in the places needed to join the dots and expedite the transition."

Monjasa is in essence taking on the position of being a conscious constructive challenger by using critical thinking to question, challenge and improve the status quo in the pursuit of accelerating the green transition. And that is what our new team will be focusing on, keeping Monjasa on the right track," says Jesper Nielsen.

Looking ahead, we remain ready to play our role in decarbonising the shipping industry by being an enabler in the logistics of low-carbon fuels.



Sustainability Specialist, Almanda Terese Molter, Group Responsibility Director, Jesper Nielsen and Sustainability Senior Specialist, Lene Straarup Skygebjerg.



Group Responsibility Director, Jesper Nielsen
together with David Dupont-Mouritzen,
Project Director at HØST PtX Esbjerg.

Partnering on green ammonia

Together with one of Europe's largest green ammonia facilities, we are accelerating the green shipping transition.

Monjasa has partnered with the Danish power-to-ammonia project, HØST PtX Esbjerg, managed by Copenhagen Infrastructure Partners (CIP) and signed a Commercial Collaboration Agreement (CCA) on logistics services and offtake of green ammonia for the maritime sector.

"We are excited to embark on this journey with HØST PtX Esbjerg and CIP because it shows shipowners around the world that green ammonia is becoming available as a long-term marine fuel option. At Monjasa, our strengths lie in maritime logistics, and we are determined to become an enabler of low-carbon fuels worldwide thanks to our unique industry position between fuel producers and end users," shares Group Responsibility Director, Jesper Nielsen.

Promoting green fuels availability in Northwest Europe

A volume of the planned production, which is expected to be available around 2030, will be reserved for Monjasa. With this offtake agreement, Monjasa will be the first bunkering company to offer green ammonia to shipowners in the North Sea.

Operating logistics solutions will also allow Monjasa to learn about green ammonia handling and be in a first-mover position as the market for low-carbon fuels expands in the future. With this agreement in place, we are already able to discuss green ammonia off-take agreements with our customers.



Fuelling the English Channel

From our oil terminal operations in Portland Port, UK, both 3,813-dwt Monjasa Promoter and 4,280-dwt Monjasa Provider seamlessly fuel global trade. With the fleet positioned strategically throughout the English Channel, we provide complete coverage across the UK and France.



Our 4,280-dwt tanker, Monjasa Provider, at our oil terminal in Portland Port, UK.

A night of responsible business in Cyprus

By promoting the ESG agenda in Cyprus, we wish to bring awareness of a new era of responsibility across industries.

There was something new about the 10th edition of the prestigious KEBE Business Leader Awards, which took place on 30 October 2023 in Nicosia, Cyprus. For the first time, Monjasa and our General Manager Mediterranean, Theodoros Mitsingas, formed an active part as sponsor of the new ESG Award:

"Acknowledging leadership remains relevant because we all need role models and inspiration to keep fuelling our ambitions and setting new targets for our businesses and organisations. And increasingly within the ESG framework, which we believe is becoming the new license to operate across industries," says Theodoros.

Already today, the EU is heavily promoting ESG and soon we will all have to accelerate and systemise our approach to this agenda.

Steep learning curve for everyone

Monjasa was also represented by Senior Trader, Rania Saman, and Office Manager, Andrea Germanou, for the Awards dinner together with several close partners representing the Cyprus shipping community.

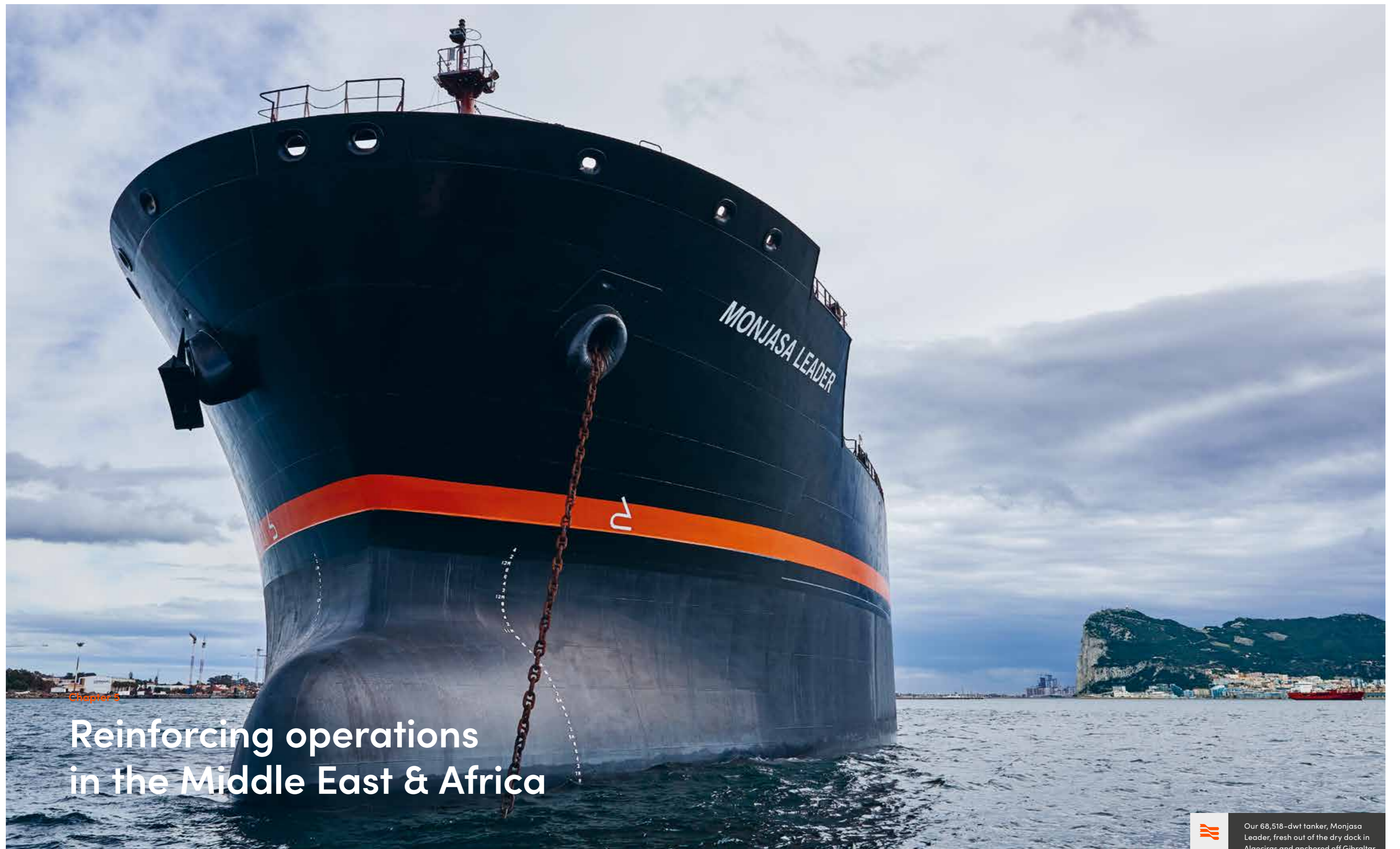
"As a global company, we must take active responsibility for the society and environment we operate in. This means that everyone in Monjasa is currently on a steep learning curve when it comes to the increasing ESG reporting requirements and the green transformation of the shipping industry and we need to keep inspiring each other throughout this journey," Theodoros concludes.

This year, the KEBE Business Leaders Awards Committee acknowledged shipowning company, Safe Bulkers represented by CEO, Polys Hajioannou, and General Manager, Nikos Kratimenos, for their frontrunner position towards being a more responsible and inclusive company.

Congratulations!



From left: Safe Bulkers CEO, Polys Hajioannou, General Manager Mediterranean, Theodoros Mitsingas, and Safe Bulkers General Manager, Nikos Kratimenos.



Chapter 5

Reinforcing operations in the Middle East & Africa



Our 68,518-dwt tanker, Monjasa Leader, fresh out of the dry dock in Algeiras and anchored off Gibraltar.

Welcoming our largest fleet member

Monjasa has taken ownership of the largest vessel in our fleet, the 68,518-dwt, Monjasa Leader.

The vessel will form part of our operations covering the West African continent, comprising around ten tankers and ranging from the Gulf of Guinea and down to Namibia.

Serving as floating storage

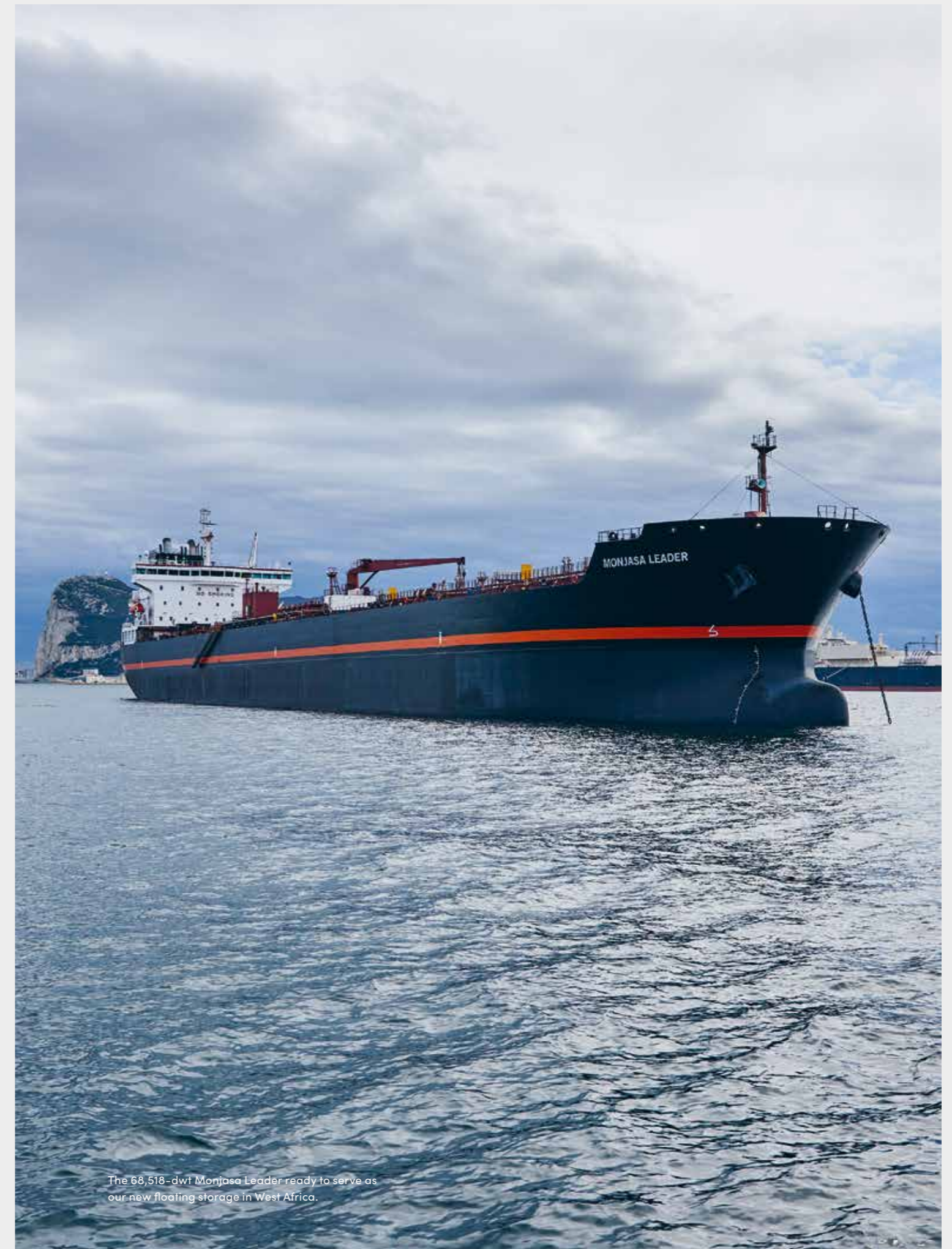
Monjasa Leader replaced the chartered product tanker, SKS Dokka, to become our new floating storage off Lomé in West Africa. The 2008-built vessel is oil major approved and equipped with six double-valve segregations.

The ability to load, discharge and blend multiple grades of cargo simultaneously, made this vessel an interesting option for Monjasa to add to our fleet.

Overall, the floating storage solution is the backbone of our logistics in West Africa and brings flexibility for our customers taking bunkers in the region.

Further vessel specifications

Flag: Liberia
IMO: 9346469
Type: Oil tanker
LOA: 228m
Beam: 32.55m



The 68,518-dwt Monjasa Leader ready to serve as our new floating storage in West Africa.

Quashing the misconception

Group Compliance Senior Manager, Pia Han Lindberg, shares what fuelled her interest in working with compliance and how she wishes to quash a common misconception.

Pia was raised in Sweden, on the outskirts of Gothenburg. With degrees in Political Science and Law and more than a decade of experience in compliance, she joined Monjasa in 2022 working from our office in Dubai.

“Compliance is a very dynamic field, it is in a constant state of flux – always evolving due to the highly dynamic and complex global trade environment. It is the perfect combination of political science and law which is what sparked my interest in this field of work,” says Pia.

As head of Monjasa’s Compliance department, it is her foremost duty to ensure that Monjasa is safely governed.

The great misconception of compliance

We are not only here to protect Monjasa through the high seas of sanctions compliance, but also very much committed to supporting business opportunities and relationships. I want to quash the misconception that compliance is foremost a reactive part of business. We emphasise the importance of explaining the reasons behind our decisions because we are all working towards the same goal: doing business while mitigating risks, ultimately keeping us safe.”

Supporting business developments

Claiming an industry-leading governance position demands from everyone in the Compliance team to be proactive.

“The great risk is if our approach becomes reactive instead of proactive – it could have detrimental consequences. No matter where we operate, we need to stay at the forefront of changes, regulations and sanctions to make sure we are always here to support any business developments,” Pia concludes.



Pia Han Lindberg
Group Compliance Senior Manager



Ken Hüdma
Operations Senior Manager in Dubai

Ramping up our fleet

During 2023, Monjasa acquired five vessels to join our fleet in West Africa and the Middle East.

All new vessels are fresh out of dry dock to ensure a high operational standard and further contribute to Monjasa's maritime logistics and fleet which today consists of 30 tankers and barges deployed worldwide.

Bolstering West Africa logistics

In addition to the new 68,518-dwt Monjasa Leader functioning as floating storage, Monjasa Thunder (19,992 dwt), Monjasa Reformer (13,702 dwt), and Monjasa Refiner (13,051 dwt) have also joined our fleet operating in West Africa in 2023.

The 7,991-dwt Monjasa Shipper has joined our operations in the Middle East and with her ability to carry and segregate several different fuel grades, she fits well with our emerging biofuel activities in the UAE.

High-quality tonnage

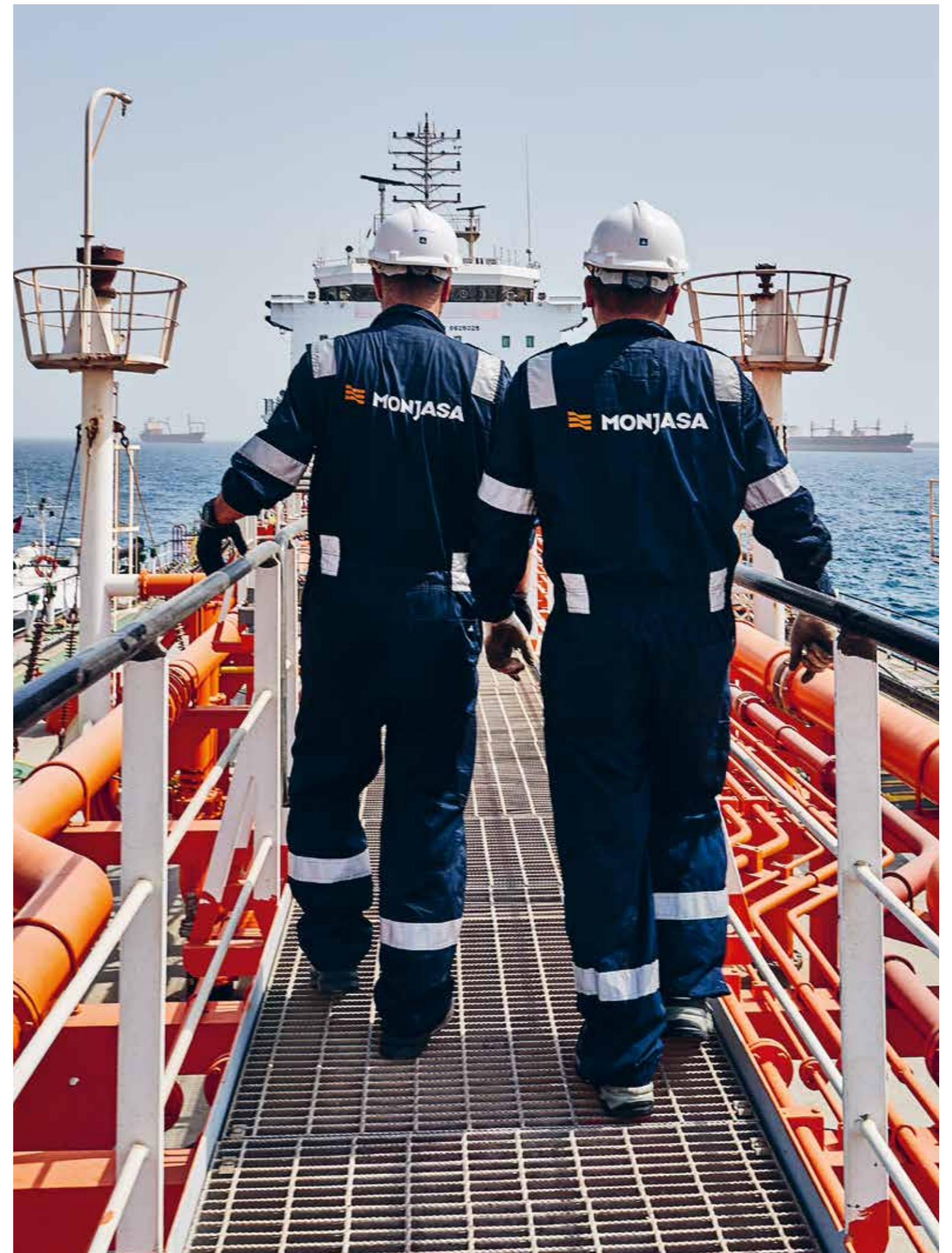
"We always welcome owned tonnage to our fleet. Combined with in-house technical management and our own experienced crew, we can ensure the highest standard of operational efficiency, safety and customer service. It has therefore been an exciting year adding five vessels to our fleet, which obviously also means more flexibility in meeting our customers' needs across West Africa and in the Arabian Gulf," says Ken Hüdma, Operations Senior Manager, working in our Dubai office.

Capacity-wise, all the new tankers match the demand for performing ship-to-ship refuelling operations and transporting oil cargoes and thereby further bolstering Monjasa's end-to-end logistics.

Overall, the Middle East & Africa account for 27% of Monjasa's total volume of 6.4m tonnes of bunkers supplied in 2022.



The 7,991-dwt Monjasa Shipper is part of our maritime operations in the UAE.





Chapter 6

Controlling tonnage in Asia



Singapore Anchorage
Morten Østergaard Jacobsen,
Managing Director of Asia, over-
looking Singapore Anchorage.

Expanding logistics in Singapore

Monjasa seizes further ownership across the industry value chain by offering end-to-end maritime logistics in the world's largest bunker hub.

Monjasa has secured a solid foothold in the Asian market, with three offices located in Singapore, Ho Chi Minh City in Vietnam, and most recently in Shanghai, China. Supplying 1m tonnes of marine fuel across the Asian region on a yearly basis, we have earned the trust of the local shipping community as a reliable trading partner in Asia.

Offering end-to-end logistics in Singapore

In 2023, we expanded our maritime logistics in Asia by commencing our first supply operations in the Port of Singapore.

"Coming from 15 years as a trading company in Singapore, Monjasa is all set to embrace this new opportunity of controlling tonnage as well. We are now taking further ownership across sourcing, shipping and supply of the fuel products to continually evolve our services across the great Singapore anchorage," says Managing Director Asia, Morten Østergaard Jacobsen.

Logistically ready for biofuels supply

"We continue to observe the demand carefully and with the new Singapore barge operation, it also opens up for the supply of biofuels. Already now, we have expanded our operations to include three vessels that are all SIRE vetted and bring experienced crews when it comes to handling ship-to-ship bunkering operations in the Port of Singapore," says Morten Østergaard Jacobsen.

As an International Sustainability & Carbon Certification (ISCC) holder, Monjasa meets all the biofuel supply requirements.



Stuart Huang, Trading Manager, on the left, has helped setup the new supply operation.

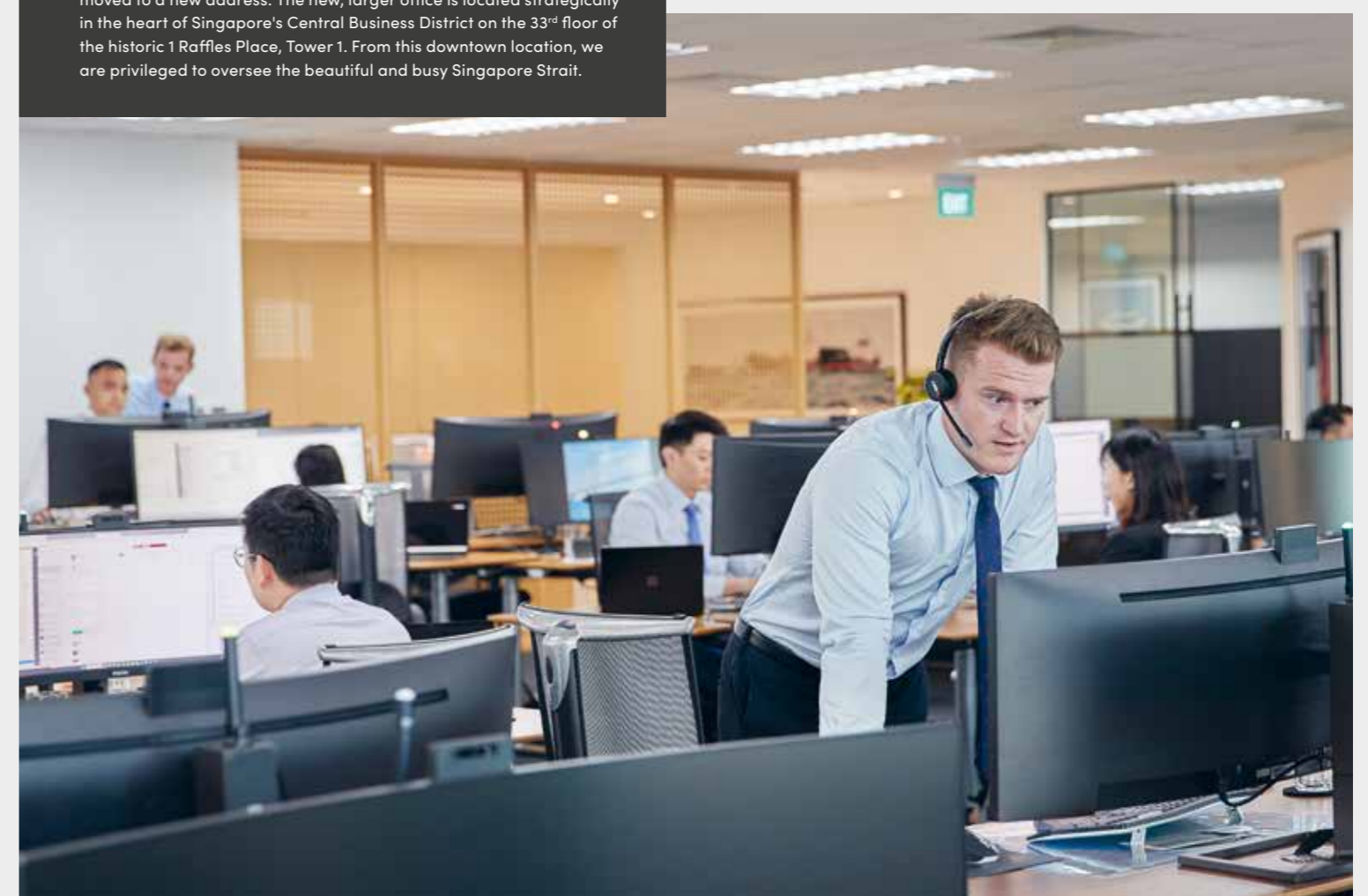


The 4,784-dwt vessel, MT Zmaga, bears a fitting Slovenian name meaning Victorious.



New office in Singapore

To accommodate increasing activity, our team in Singapore have moved to a new address. The new, larger office is located strategically in the heart of Singapore's Central Business District on the 33rd floor of the historic 1 Raffles Place, Tower 1. From this downtown location, we are privileged to oversee the beautiful and busy Singapore Strait.



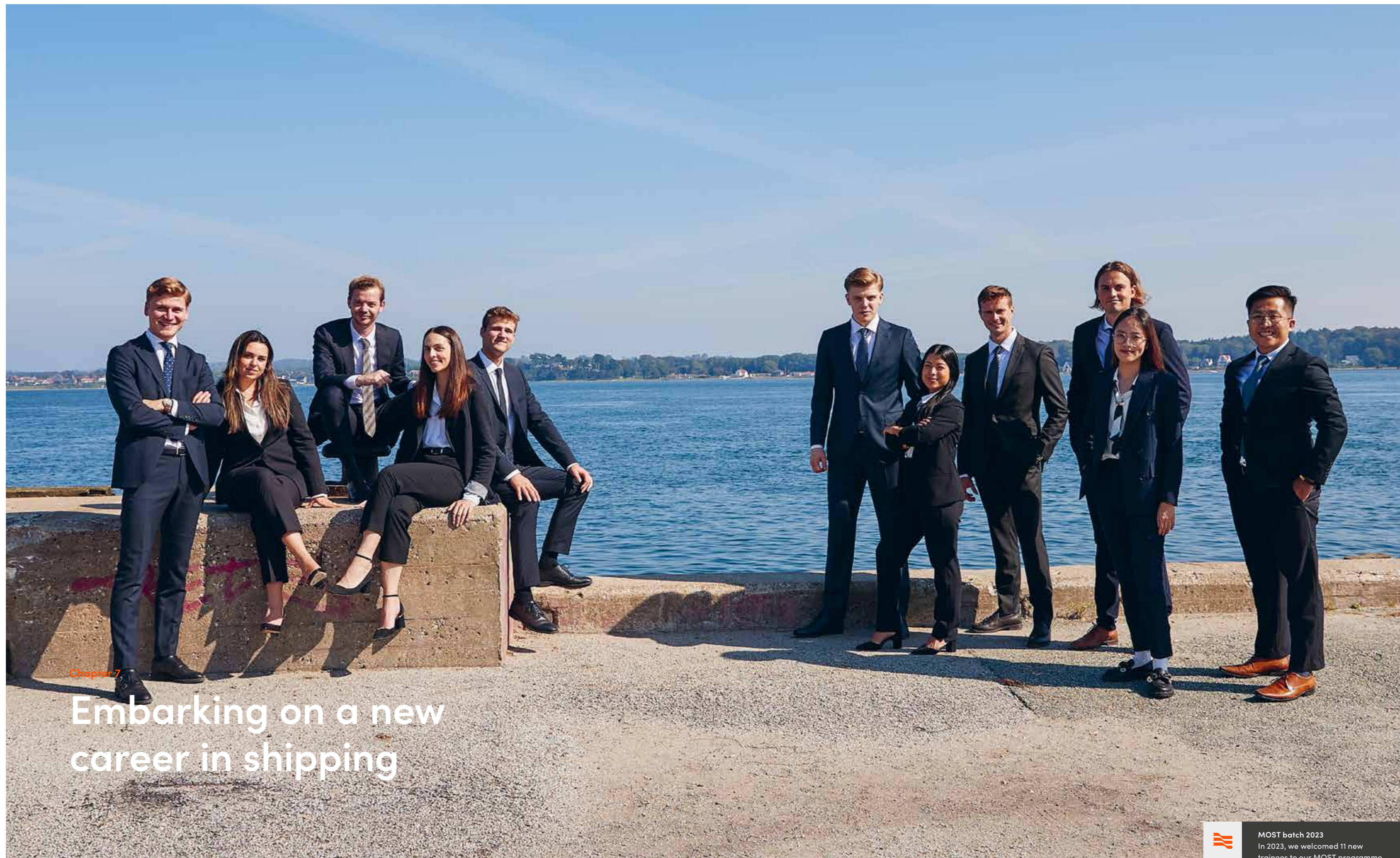
Celebrating our new office in Singapore

After moving to a new and larger office and successfully launching a new logistics setup in Singapore, we invited close customers and business partners in Asia, and colleagues from sister offices to take part in the celebration of these two significant milestones in Asia.



Monjasa colleagues from left: Chief Representative, Ho Chi Minh City, Jimmy Nguyen, Group CEO, Anders Østergaard, Senior Trader, Simone Piredda, Trading Manager, Stuart Huang and Trader, Evandro Cavalli and Group CFO, Rasmus Knudsen together with customers and friends of the house.





Chapter 7

Embarking on a new career in shipping



MOST batch 2023
In 2023, we welcomed 11 new trainees to our MOST programme.



Celebrating MOST graduates

In 2023, our fourth Monjasa Oil & Shipping Trainee (MOST) batch completed their two-year trainee programme with a graduation ceremony at Danish Shipping in Copenhagen, Denmark. All six graduates have successfully embarked on their careers across our offices in Panama, Vietnam, Dubai, and the US.



In 2023, we welcomed 11 new trainees to our MOST programme. From left to right: Nikola Palfi, Lasse Pedersen, Yeimy Rodriguez, Tomislav Pestic, Jean Gan, Mathias Daugard, Kristian Winterskov, Leonard Kang, Frederik André Bjerrø and Frederiki Papanouti, in our office in Fredericia, Denmark.



Karin Glavind, Senior HR Business Partner, Anne Panknin Kristensen, Head of Education at the Danish Shipping Academy and Mette Kragstsig Kristensen, HR Specialist, standing in front of Danish Shipping in Amaliegade, Copenhagen.

Part of the Danish Shipping Education

Following industry developments is key when it comes to developing our MOST programme and keep attracting new talents to join.

Since 2018, Monjasa has been investing heavily in building the bunker industry's most ambitious and comprehensive trainee programme – the Monjasa Oil & Shipping Trainee (MOST) programme. 40 young talents have already been enrolled and have now embarked on their new careers across our 15 global offices and in the shipping industry.

Following industry developments

As the industry changes, more so in recent years than ever before, it is important that our MOST programme keeps up.

"We want to make sure that our trainees get equipped with the latest know-how when they embark on their new careers. Therefore, we have ongoing internal reviews with both managers, traders and graduated trainees, to offer a trainee programme that keeps evolving. It is simply a necessity to remain attractive for new talents," says Senior HR Business Partner, Karin Glavind, who is responsible for Monjasa's MOST programme.

"From the first day our trainees join the programme, we also invest a lot of time in their well-being and have ongoing dialogues that focus on their continued development," adds HR Specialist, Mette Kragstsig.

Close cooperation with Danish Shipping

As part of this process lies a continuous close collaboration with Danish Shipping to help improve the overall education and not just our own MOST programme.

During the two years on the MOST programme, our trainees are enrolled in the Danish Shipping Education.

"We have helped develop a new Energy and Fuel course, with our own specialist colleagues as teachers, to provide even more specialist knowledge and teaching to the education," Karin concludes.



Chapter 8

A more mature Monjasa



Looking back to 2014
Juan Carlos Charris, Commercial
Director, Americas, in New York.



2022
Jimmy, Ho Chi Minh City



2016
Jonas, Panama City



2016
Juan, Stamford

Celebrating seniority

In today's fast-changing business landscape, keeping employees loyal and motivated has become a key challenge for many organisations.

In the Monjasa Group, it remains a top priority to be a globally attractive workplace, and today, we have 320 employees, representing 54 nationalities across our 15 offices. 24% has been with us between 5 to 10 years and a noteworthy 12% of our employees have already passed their 10-year mark.

Alone in 2023, 15 colleagues celebrated their 10-year anniversary.

Maroof Jhetam, Christian Thomsen, Theodoros Mitsingas, Anders Jensen, Kasper Madsen, Sajeer Ali, Harish Kumar, Linette Hanghøj Møller, Lirio Mirafuente, Roman Bondar, Juan Carlos Charris, Jonas Bruslund, Rasmus Ravnholdt Knudsen, Kathrine Hald and Jimmy Nguyen.

We are truly becoming more mature, more maritime and more Monjasa.

Monjasa means personal business

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