



## Projecting Financing



### Benefits

- Informal and yet professional counseling. 'We listen to you', and we take the time to understand your needs and requirements.
- Gain a better understanding of the many different financial structures available and which structures best suits your requirements.
- 'Right Bank—Right Client', we endeavor to understand our clients, we understand our banks, we know how to develop the 'right fit', and when it fits right, strong client-bank relationships will develop on a long term basis.
- Clients can retain us as their financial and corporate advisors on a long term basis.
- As financial intermediaries, we have a fiduciary responsibility to our clients.

HWH Global is a wholly-owned subsidiary of WS Bio-engineering Pte Ltd ("WSB"). Its single purpose is to be an integral part of the value-chain offering by the WSB Group to its clients in the palm oil processing and refining industry throughout the world.

When called upon, HWH Global steps in to explore, discuss, structure, negotiate and deliver project financing solutions to WSB clients from our network of banks. We act as financial intermediaries, between the client and the bank. As former bankers, we fully understand what the bank requires and we are also familiar with the palm oil processing and refining industry. Therefore, we are in the best position to align needs and requirements from both ends and strike a matching deal.

More importantly, we are a synergistic participant in the overall solution that WSB as a Group delivers to its clients.

We maintain strong working relationships with our banks including; Pictet & Cie, BNP Paribas, Rabobank, ABN Amro, Credit Suisse, UBS, UOB, Goldman Sachs and Kenanga Investment Bank.

The process begins with us listening to the client and understanding their needs and requirements. We will work with the client to construct a financial model to ascertain whether or not the project is viable and sustainable. After which, we will present it to the client, and if the client is agreeable, the client would commission us to bring forth a financing offer from a Bank.

As a financial intermediary, we are commissioned by our clients to work with the banks to find the most appropriate financial structure that best fits the financial model and business model

We will then deliver the financing offer to our clients.