

# AW HOLDING INTERNATIONAL & League International for Creditors

17<sup>th</sup> November 2021, VIRTUAL Meeting

REDEFINING  
CORPORATE  
EXCELLENCE





Operating in 150+ Countries



HOLDING

# **AW HOLDING IS GLAD TO BE ASSOCIATED WITH LIC FOR LIC DIGITAL MEETING OF 2021**



REDEFINING  
CORPORATE  
EXCELLENCE

Our association goes way back...

# LIC & AW HOLDING

- Our association goes way back...to **November 2019**
- Post our **Lisbon Conference** in **2019** we have been in touch with LIC through **Mr. Rune Ohlgren & Mr. Bill Mann**
- **LIC** as a group has been connecting the **GLOBAL entities** in the Debt Collection domain together.
- This has led to **AW Holding** being able to work closely with LIC for their **cross-border cases** and files.
- The aim is to **add value** to the association and ensure mutual exchange through the network from **GCC-MENA** to GLOBAL regions.

## LIC & AW HOLDING

- **AW HOLDING** is proud to Associate with our **LIC Partners**.
- **AW HOLDING** received **22 cases** from **LIC Partners** for a value of **USD 1.8 Million**.
- **AW HOLDING** has **3%** cases coming from **EUROPE** through our **LIC Partners**.
  - Germany
  - Denmark
  - France
  - Norway
  - Netherlands
  - UK
- Most cases are in **collectible** stages with **positive collection** in process with **AW HOLDING**.

## LIC & AW HOLDING – THE WAY FORWARD



Operating in 150+ Countries

- **League of International Creditors** has paved the foundation to identifying, understanding and predicting the range of social, economic and environmental issues which **influence sustainability** in **Debt Management Industry**.
- Since **EUROPE** is the Biggest Trading partner of **ARAB** Nations, we propose to conduct frequent **exchange of experiences** through joint-marketing across the Middle-East region.
- Our **AW Holding entities** would like to conduct joint campaigns with LIC for promotion of LIC across **United Arab Emirates, Kingdom of Saudi Arabia, Sultanate of Oman, Egypt**.
- We suggest completion of projects that were underway, in development, or under consideration before the pandemic, involving all members in LIC from all regions.
- **AW Holding** is ready to support LIC in its initiatives that deals with the future performance of the Association and its member businesses.

Opportunity doesn't come itself it needs to be created

# GCC-MENA REGION

## What is GCC and MENA



Operating in 150+ Countries





# EUROPE TRADE – GCC-MENA



Operating in 150+ Countries

## EUROPE

TOTAL TRADE AS OF 2020



MENA region  
share of EU total  
trade was 6.1%  
during 2020

The region witnessed  
approx.. USD 40.2  
Billions of FDI during  
2020 (World Bank group report  
on MENA)

**Egypt** had a total  
trade with EU of  
24 Billion Euro  
amounting to  
0.7% of total EU  
trade with the  
world



0.1% was Oman  
share of EU  
total trade  
amounting to  
3.3 billion Euro

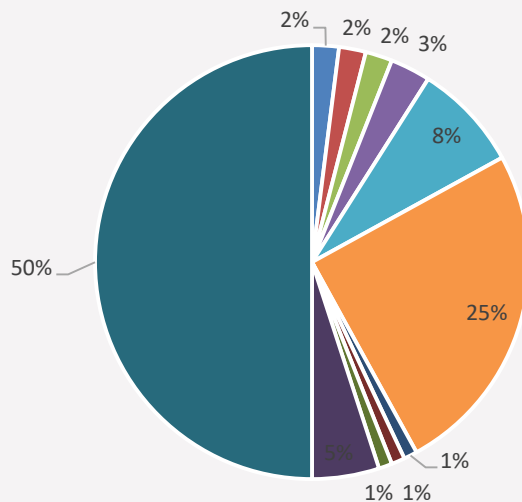
**Saudi Arabia** trade  
with EU was 40.3  
Billion euro  
amounting to 1.1%  
of EU total trade

**UAE** trade share of  
EU total trade was  
0.9% and was  
approx. 34.6  
Billion euro

## MENA Sectors of trades



Operating in 150+ Countries



■ Automotives

■ Electrics

■ Aluminium

■ Other

■ Machinery and Components

■ Precious Metals

■ Pharmaceuticals

■ Oil & Gas

■ Plastic and related products

■ Commodities

■ Aerospace

Created for market needs

# OUR COVERAGE

## AW HOLDING IN BRIEF

### AW HOLDING COMPANIES INCLUDES:

- **AW Debt Management**
- **AW Legal Debt Collection**
- **AW Business Advisory & Risk Management**
- **AW Cross Border Center**
- **AW CRA - Credit Risk Advisory**
- **AW Corporate Translation Services**

### (ISO 9001:2018 Certified)

**25+ years of accumulation experience with 12+ years one stop corporate solution holding company in Domestic & Cross Border market experience.**  
**#Redefining Corporate Excellence.**

### Members of the top global credit associations and collection groups:

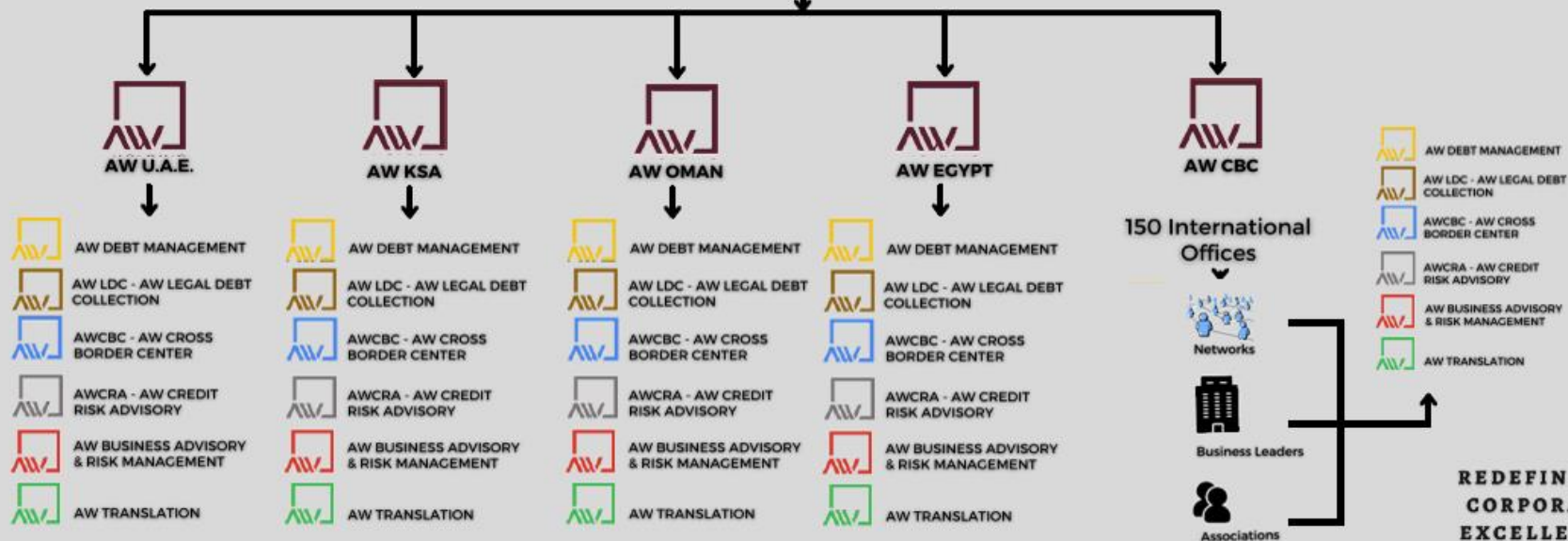
- Preferred Partner of **EOS** for the **MENA** Region
- Members of **FENCA**
- Members of **IACC**
- Members of **ICE**
- Associated with **ALQ, GCS, LIC, ACA International, & many more.**

### Clients' portfolio of top 10 in most of the industries:

1. Government & Semi-Government
2. Global Credit Insurance Companies
3. Developer and Real Estate
4. Construction
5. Power and Technology
6. Medical Technology
7. Hospitality



# Get to know your **PARTNER IN SUCCESS:**



**REDEFINING  
CORPORATE  
EXCELLENCE**

# AW MARKETPLACE



Operating in 150+ Countries





AW UAE



AW KSA



AW OMAN



AW EGYPT

## AWH SERVICES



Operating in 150+ Countries



HOLDING

### AW Corporate Holistic Solutions in the region for Connecting Minds & Creating the Future.

- AW Debt Management
  - AW LDC (Legal Debt Collection)
  - AW CBC (Cross Border Center)
  - AW Business Advisory & Risk Management
  - AW CRA (Credit Risk Advisory)
  - AW CTS (Corporate Translation Services)
- ✓ Associations – FENCA, IACC
  - ✓ Domain Networks – ICE, LIC,
  - ✓ Business Leaders – EOS, ACA

REDEFINING  
CORPORATE  
EXCELLENCE

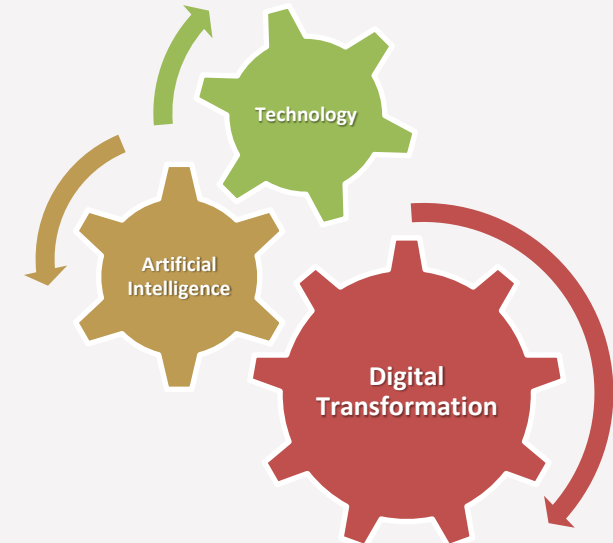
## AW HOLDING – INSIGHTS



Operating in 150+ Countries



- ❑ We at **AW HOLDING** are committed to developing our **Corporate Holistic Solutions** for the Market.
- ❑ AW Holding has embarked on a **Digital Transformational Journey** during Pandemic years of **2020-2021**.
- ❑ We are using **Artificial Intelligence heavily** to enhance our Service Delivery.
- ❑ We are transforming the **Credit Management** industry in GCC and MENA regions using innovative and specially created tools.
- ❑ Our advanced Credit Risk Analysis Division (**AW CRA**) was created to Transform and reshape the market thinking methods about credit and its contemporary issues
- ❑ With **Corporate Translation Services (CTS)** we have sworn legal translators from Government or Ministry.
- ❑ Our presence have upgraded to cover major parts of the region through our own subsidiaries **AW KSA, AW OMAN and AW Egypt**.





Market Updates from the AWH Entities

# UAE, KSA, OMAN & EGYPT

### AW UAE Debt Management

- **Quick recovery from COVID-19** challenges and Lockdown.
- New way of conducting business, **applying virtual reality, advanced technology**
- **59% Increase** in collections claims for **UAE**.

### AW UAE Cross Border

- **UAE imposed its place as an international Hub for Business from USA, UK, CHINA, EUROPE, SOUTH EAST ASIA.**
- New sectors have been penetrated such as credit insurance

### AW UAE LDC

- **New Regulation** changes in UAE for bonused cheques and financial transactions
- **Bankruptcy/Insolvency Laws** amended in UAE
- **Legal Debt Collection (LDC)** is in High Demand in mitigating risk & Enhanced Success Rate



### AW KSA Debt Management

- Constant **follow up** and reliance on **personal relationships** is still the trend for managing credit and managing cash flow.
- **27% increase** in collection claims for **SAUDI ARABIA**

### AW KSA Cross Border

- More MEGA deals Inflow seen from **USA, CHINA, EUROPE.**
- New sector based opportunities in Oil & Gas have been achieved.

### AW KSA LDC

- Never experienced **considerable collections in Ramadan** however, this Ramadan we **break the record** even with Pandemic.
- **Maturity in the market** has been experienced and it has been **reflected in success rates** positively.



### AW OMAN Debt Management

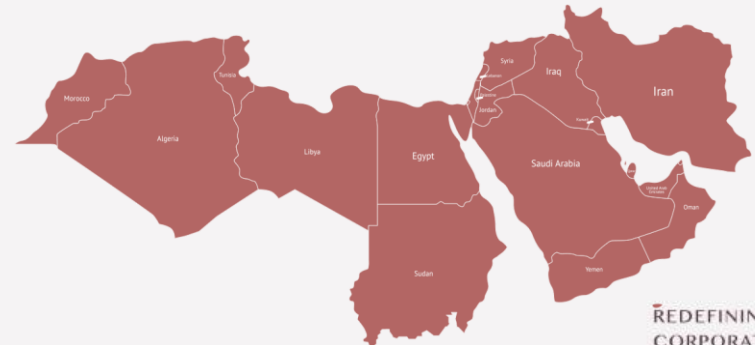
- OMAN is still a green field for credit management
- We started handling both B2B debt recovery cases and Business to Consumer debt collections cases.
- **40% Increase** in collection claims for **OMAN**

### AW OMAN Cross Border

- More Business Inflow seen from **USA, UK, SOUTH EAST ASIA.**
- Government and Logistics sectors opportunities are acquired.

### AW OMAN LDC

- Considerable delay in process during **On-Off** lockdown.
- **Legal system was affected**, however post-unlock there is **serious speeding of the process.**



## GCC COVID-19 UPDATE



Operating in 150+ Countries

### AW UAE

- ❑ **TOTAL CASES : 740,572**
- ❑ **RECOVERED : 740,510**
  
- ❑ **CASES INCREASED : 62 (NOV 2021)**
  
- ❑ **VACCINATIONS :**
  - ❑ **COMPLETED 21, 404, 200** doses
  - ❑ **109 %** of population has been fully vaccinated.
  
- ❑ **RELIEF MEASURES :**
  - ❑ **2% of Peak & Falling**
  - ❑ **Country Un-locked**
  - ❑ **26 days** to complete another **10% population** being vaccinated.

### AW KSA

- ❑ **TOTAL CASES : 540,060**
- ❑ **RECOVERED : 540,016**
  
- ❑ **CASES INCREASED : 44 (NOV 2021)**
  
- ❑ **VACCINATIONS :**
  - ❑ **COMPLETED 46,545,444** doses
  - ❑ **67 %** of population has been fully vaccinated.
  
- ❑ **RELIEF MEASURES :**
  - ❑ **2% of Peak & Falling**
  - ❑ **Country Un-locked**
  - ❑ **85 days** to complete another **10% population** being vaccinated.

### AW OMAN

- ❑ **TOTAL CASES : 303,403**
- ❑ **RECOVERED : 303,385**
  
- ❑ **CASES INCREASED : 102 (NOV 2021)**
  
- ❑ **VACCINATIONS :**
  - ❑ **COMPLETED 5,822,656** doses
  - ❑ **58 %** of population has been fully vaccinated.
  
- ❑ **RELIEF MEASURES :**
  - ❑ **1% of Peak & Falling**
  - ❑ **Country Un-Locked**
  - ❑ **70 days** to complete another **10% population** being vaccinated.

## GCC MARKET UPDATE



Operating in 150+ Countries



### AW UAE

- ❑ **Bank of Luxembourg** investing **2 Billion USD** in **United Arab Emirates**.
- ❑ **UAE number 1** in the world in 20 development indicators.
- ❑ **UAE, Celebrating its 50<sup>TH</sup> UAE National Jubilee of Formation**.
- ❑ **EXPO 2020** : UAE made history as the first Arab country to successfully conduct EXPO.
- ❑ **UAE records 44.2% increase** in FDI inflows in 2021, post the Pandemic Year.

### AW KSA

- ❑ **Vision 2030** : Economic Diversification Under Saudi Vision 2030
- ❑ **SAUDI ARABIA** services sector is expected to grow about 15 percent annually on average by 2030.
- ❑ **SAUDI ARABIA** relative GDP share will climb to almost 40 percent in 2030.
- ❑ **NEOM** is a new planned cross-border city in SAUDI ARABIA as part of vision 2030.

### AW OMAN

- ❑ **Vision 2040** : OMAN to contribute towards efforts aimed at achieving the objectives of the Oman Vision 2040.
- ❑ **OMAN** to record 7.9% GDP growth by 2025 compared to **Kuwait, Bahrain & Qatar**.
- ❑ **OMAN tourism** sector to target 28% increase in FDI.
- ❑ **OMAN** records 14.6% growth in Exports

The Boutique Credit Risk Advisory

**AW CRA**

- ❑ Today the net worth of the management advisory industry is equivalent to USD 250+ billion.
- ❑ This industry market is distributed between conglomerates (known as “The big four”).
- ❑ Major general consulting firms (big ten), and specialized niche consulting firms (boutique consultants).
- ❑ Latest business trends are more focused on specialization and efficiency in delivering quality , cutting edge solutions.
- ❑ The agility provided by Boutique consultancy firms make it more convenient to modern businesses to face contemporary challenges and market trends.



- ❑ The credit industry have been leap jumping throughout the previous decade, with more demands on specialized services by our clients. And AW CRA is our response to the increasing demands of the credit market in the region.
- ❑ We noticed that clients are asking existential questions about what could they do in order to survive and avoid defaulting . We also perceived that clients awareness of the credit industry increased rapidly making them in need of advanced credit management services
- ❑ AW Credit Risk Advisory in a nutshell is a boutique economics consulting firms, with more than 15 years of unconventional experience in the GCC and MENA regions. that provide “End-to-end solution for managing Corporate Credit Risks”
- ❑ As a boutique advisory firm, we at AW business advisory, are highly reliant on “**hands-on**” experience. That is why most of our experts are proudly “**skin in the game**”. In core AWCRA complete and complement AW Holding Vision of “Redefining Corporate excellence”

## AW CRA – Our Products



Operating in 150+ Countries

- ❑ In AW CRA we shift our scope from Advising Clients on Managing their Receivables only to advise them on managing their **Cashflow** and **Reputation risks**
- ❑ Our products include
  - ❑ **Credit function setup** : setup their credit management function, creating relevant policies, procedures, frameworks as well as hire and train specialized staff
  - ❑ **Credit risk modelling** : our models covers ,credit risks, credit status, credit efficiency, exposure at default (EAD) and expected credit recovery
  - ❑ **Stress testing**: evaluate the impact of changes in credit risk factors on financial outlook
  - ❑ **AW Probability of Default tool (AWPOD ®)**: AWPOD® is an internally developed tool that would grant our clients an insight on their Debtors creditworthiness in compliance with international regulations
  - ❑ **Loan Review** : We in AW credit advisory help our clients in managing their own credit by providing them with consultancy on managing bank loans, and other credit facilities to achieve balanced credit status.

The end.... Its just a new beginning

# AW PRESENCE AND CONTACT

# AW GLOBAL SYNERGIES INCLUDES



Operating in 150+ Countries

Preferred  
Partner of

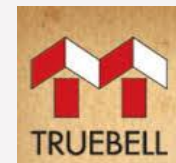


REDEFINING  
CORPORATE  
EXCELLENCE

# AW CLIENTS INCLUDES



Operating in 150+ Countries



REDEFINING  
CORPORATE  
EXCELLENCE

# CODE OF CONDUCT



Operating in 150+ Countries



## OUR PURPOSE & VALUES

- ✓ Our Business practices have been governed by integrity, honesty, fair dealing and full compliance with all applicable laws.
- ✓ We will not provide any false information or mislead the client in any manner.
- ✓ We compete and do business based only on quality and competence.
- ✓ We adhere to the Local Laws, Customs, and Traditions.
- ✓ We condemn any form of bribery and corruption.
- ✓ We maintain Data Protection and Confidentiality and conduct Conflict Checks to adhere to our Code of Conduct.
- ✓ We take responsibility for ensuring that we act with integrity in all situations.
- ✓ We maintain clear and effective policies and procedures and monitors compliance through conflict checks.
- ✓ **AW HOLDING** conducts itself with Professional approach & International standards.

# CONTACT US



## AW HOLDING INTERNATIONAL

PO Box 215222

T. +971 4 452 4440 F. +971 4 452 4441



Website: [www.alwadiholding.com](http://www.alwadiholding.com)



E-mail: [debt.international2@alwadiholding.com](mailto:debt.international2@alwadiholding.com)

**As always it is; AW HOLDING pleasure to be at your service**

*“If you do not ask, you do not get it”*

*– Mahatma Gandhi*

THANK YOU



REDEFINING  
CORPORATE  
EXCELLENCE

