



# REDEFINING CORPORATE EXCELLENCE



# HOW DEBTS AFFECT YOUR BUSINESS ?

- Late Payments
- Strained Relationships
- Hidden Costs
- Reduced Profitability



# HOW CAN YOU BENEFIT FROM B2B DEBT COLLECTION SERVICES?



Enhancing Business Relationships



Improving Cash Flow



Boosting Business Profitability



Credit Risk Management

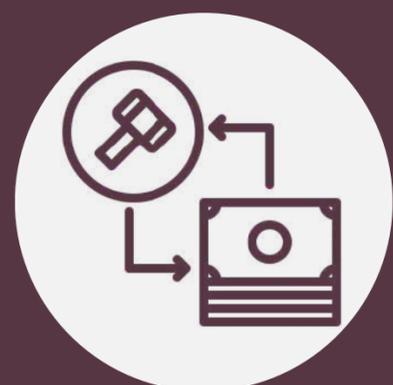


Reducing the Risk of Bad Debts

# AW Holding INT'L Core Business



**Debt  
Management**



**Legal Debt  
Settlement**



**Cross Border  
Debt  
Management**

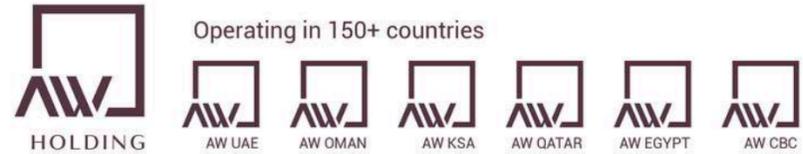


**Litigation  
Funding**



**Debt  
Purchasing**

# AW HOLDING INT'L MARKETPLACE & SOLUTIONS



AW Holding has over 27+ years of expertise in the GCC-MENA market and an additional 14+ years of cross-border experience in over 150+ countries.

## AW Receivable Management Service

AW RMS is the 1st activity provided by AW Holding supply chain at the journey of your corporate early collections to maintain continuous of the cash flow.

With AW RMS we aim to:

- Speed up collection activities.
- Streamlining your invoices process.
- Managing your corporate credit risk.

This service will help your corporate to:

- Save customer relationships.
- Reducing administrative costs.
- Increasing collection rates.
- Deceasing cash flow issues.

In essence, AW RMS acts as an extension of your team, a dedicated partner working effectively to secure early collections and safeguard your corporate financial well-being. By implementing AW RMS, you're not just expediting cash flow, you're gaining a strategic advantage.

## AW Business Advisory & Risk Management

AW BARM will be deep-diving into your portfolio and do scientific analytic review of your portfolio using own created platform, A.I., and tools.

- Collectible / Not Collectible.
- Collectible short / Medium / Long term.
- Collectible Amicable / Legal.
- Collectible Domestic / CrossBorder.

From the outcome received with AW BARM we can suggest the next process within the total supply chain solutions of DS, LDS, CBC, CRA, and PTS.

## AW Debt Management

AW DS helps clients in ensuring timely cash -flow& risk mitigation.

- No Collection-No Fee.
- Compliance Check.
- Skip-Tracing.
- Field Visits.
- Communicate.
- Analyse Reason for Default.
- Come up with practical set of solution suing,creditor, market condition,debtor.
- Will create case documentation for making a definite case debt trail.

In-house collection lawyer for pre-legal debt settlement within the required time-frame will do the necessary steps to take the LDS route if the DS amicable collection is not viable.

## AW Legal Debt Settlement

AW LDS is not a classic litigation. It is a combination of Business Advisory & Risk Management, Credit Evaluation, Debt Review in the best practice legal framework. LDS experiencing fast recovery enhancing liquidity for the company reducing the risk of write-off and enhancing the possibility of securing the debt, through registered Law Firms

- LDS offers free Business Legal.
- Case Review & Consultation.
- Advising on Practical Litigation suing Creditor / Debt or / Market Condition.

Expert lawyers in commercial debts and financial related debts within the legal frame work.

## AW Cross Border Services

AW CBC follows the philosophy that Credit has No Borders. Post the domestic DS & LDS solutions in the supply chain, your debt still can be traced, collected using DS & LDS through cross-border.

- AW Marketplace across GCC-MENA region
- CBC is available across 150+ countries world wide.

- Coverage across.
- Global Credit Associations.
- Domain Networks.
- Business Leaders.
- In compliance with all international regulations.
- Cross Border Flips Write-off to Net-Profit.

CBC boosting all other AWH Marketplace & Total Supply Chain across 150+ Countries

## AW Credit Risk Advisory

AW CRA provides 360 Risk Control. After total supply chain solution, implementations, DS, LDS, CBC successful results, AW CRA would be in position to analyse the reason behind your past defaults and credit corner of improvement through the solution below which has been created carefully for the requirements of the industry,

- Credit Risk Modelling.
- Credit Function Set up.
- Credit Stress Testing.
- Probability of Default.
- Loan Review.

As such, you would have less defaults. avoiding credit risk future such defaults. and managing

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# WHY CHOOSE AW HOLDING INT'L?

**Debtors Location  
Identification**



**Covering 150+  
countries**



**Domestic &  
International  
Collection**



**Regional  
Marketplaces**

(AW UAE, AW Oman, AW KSA,  
AW Qatar, AW Egypt & AW  
Cross Border Center)



**27+ years of  
experience**



# FACTS & FIGURES



### Total Portfolio

- 925 Million USD
- 50% Domestic Cases & 50% Cross Border



### Success Rate

- 45-60% in Debt Settlement & Cross Border Cases
- 93% in Legal Debt Settlement Cases



### Monthly Inflow Cases

- 500+ Cases
- Inflow in 2024 of 5576+ cases with 202 Million USD



HOLDING

**AW Holding Global Reach**

# EXISTING ASSOCIATION MEMBERSHIP

Preferred partner of

The logo for EOS, featuring the lowercase letters 'e', 'O', and 's' in a bold, red, sans-serif font. The 'e' is lowercase, the 'O' is uppercase, and the 's' is lowercase. The letters are closely spaced and centered horizontally.

# EXISTING ASSOCIATION MEMBERSHIP



# AWH CLIENTS



الإمارات العربية المتحدة  
وزارة شؤون مجلس الوزراء



وكالة ضمان ائتمان الصادرات العمانية (ش.م.ع.م)  
Export Credit Guarantee Agency of Oman (S.A.O.C)



THOMSON  
REUTERS®



// howden

postpay



ADNEC  
مجموعة أدنيك GROUP

# AWH CLIENTS

**DAMAC**



**fetchr?**



المصرية لضمان الصادرات  
EXPORT CREDIT GUARANTEE OF EGYPT  
INSURING DEVELOPMENT



**DUBAI HOLDING**

**DB SCHENKER**

Lowell

ضمان  
Daman



JORDAN  
LOAN GUARANTEE CORP.  
The Small Business Company Of Jordan



# CODE OF CONDUCT

## 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.



Redefining Corporate Excellence



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

AW Holding Group Executive Chairman Mr. Ayman

Al Wadi LinkedIn Account Check Here:

<https://www.linkedin.com/in/ayman-al-wadi/>