

About Biwater:

Biwater provides water and wastewater treatment solutions for clients across the world. Since its inception in 1968, Biwater has gained recognition for innovative approaches aimed at overcoming the world's most pressing water-related challenges. Throughout its history, the company has grown to meet the demands of many water-stressed countries and their burgeoning populations. It has a successful record of accomplishment, having completed over 25,000 projects in over 90 countries – financing, consulting, process engineering, designing, constructing, operating, maintaining and owning water and wastewater facilities – in both rural and urban environments.

Offices:



Americas

United States	+1 909 599 4129	biwater.inc@biwater.com
Panama	+507 282 7317	panama@biwater.com
Nicaragua	+505 2252 0707	nicaragua@biwater.com

Europe & Middle East

France	+33 478 438 696	france@biwater.com
Turkey	+90 212 352 6520	turkey@biwater.com
United Arab Emirates	+44 1306 740 740	uae@biwater.com
United Kingdom	+44 1306 740 740	uk@biwater.com

Africa

Ghana	+233 302782 399	ghana@biwater.com
Morocco	+212 537 570 486	morocco@biwater.com
Nigeria	+234 703 1667849	nigeria@biwater.com
Sudan	+249 155 205607	sudan@biwater.com
Cameroon	+44 1306 740 740	cameroon@biwater.com

Asia Pacific

Malaysia	+60 3 2011 9700	malaysia@biwater.com
----------	-----------------	----------------------



Tamale, Ghana



Burt Point, Virgin Islands



Biwater Financial Services



biwater.com

Introduction:

Bewater's international presence and 40 years of experience in financing water and wastewater infrastructure projects globally facilitates access to a wide range of financiers including commercial banks, donor agencies, export credit agencies, development banks, bilateral and multi-lateral Institutions, which enable us to provide the optimal finance package, turning aspiration into reality.

As specialists in financing projects, we pride ourselves in arranging long-term, low-cost financial solutions for water infrastructure projects of any size or scope, with the expertise to fund all phases of a project:

- Development and design phase
- Construction phase
- Operation and maintenance phase

Bewater has put together over 40 financing packages for projects across the world. Increasingly, such transactions demand evidence of sustainable economic benefit and compliance with exacting environmental and social standards.

Governments and commercial lenders alike are acutely sensitive to compliance and risk mitigation requirements for large-scale infrastructure projects; Bewater's reputation and proven due diligence provide the reassurance these lenders seek.

Bewater's undisputed technical quality and compliance with the highest ethical and environmental standards are invaluable in gaining the endorsement of commercial lenders and non-governmental organisations (NGOs) such as the World Bank's International Finance Corporation (IFC), as well as overseas government aid organisations and export credit agencies such as the British Government's UK Export Finance (UKEF) department.

The funding packages we arrange include:

- Export Credit finance with long-term repayment periods up to 18 years (include buyer credit, supplier credit and line of credit)
- Direct Lending Export Credit with long-term fixed rates of interest
- Downpayment financing
- Capital markets and infrastructure bonds
- Project Finance
- Public-Private Partnerships (PPP)
- Grant funding and concessional finance
- Equity investment

The contracts that can result from such finance arrangements include:

- Design, Finance, Build, Operate (DFBO)
- Engineering, Procurement and Construction (EPC)
- Build, Own, Operate, Transfer (BOOT)
- Build, Own, Operate (BOO)
- Design, Bid, Build (DBB)
- Design, Build, Operate (DBO)
- Public-Private Partnerships (PPP)
- Operation and maintenance (O&M)
- Concession
- Water company ownership

Our in-house project finance experts facilitate funding arrangements to deliver appropriate financial solutions that support water infrastructure projects of any size or scope.

Financial Services:

Bewater arranges project and export finance packages according to client requirements to fund vital short and long-term water and wastewater infrastructure works.

Such funding typically requires insurance or other guarantees with the backing of an export credit agency. Water and sanitation projects that successfully qualify for project finance packages benefit from being able to eliminate major risks (i.e. political, performance, commercial, technical, etc.), while also being able to gain access to attractive capital at low interest rates. In most cases, Bewater is able to arrange 100% finance packages, relieving the Client of the need to provide upfront funding from their own budgets.

Bewater's competitive export finance for the public and private sector includes:

- Flexible finance for smaller contracts
- Equipment supply, infrastructure and funding
- Complete Bewater treatment works including construction

1. Flexible finance for smaller contracts

- Minimum contract value \$250,000 (equivalent) can comprise a number of small package plants of lesser individual
- Finance available for up to 85% of the contract value
- Finance can be in domestic currency or a number of international currencies depending upon the buyer's and suppliers' preferences and availability
- Finance term between 2 and 5 years
- Interest rates are available at fixed or floating rates
- Simple loan documentation

2. Equipment supply, infrastructure and funding

- Bewater's international operations enable it to arrange finance for both small package plants and equipment for major infrastructure in the water and wastewater sector
- Currently Bewater can supply equipment and arrange finance from the United Kingdom, United States, China, The Netherlands, Turkey, South Africa and Malaysia
- Selection is based on customer preference and the most competitive cost of finance
- Finance terms for major infrastructure can extend up to 18 years following commissioning of the facilities, e.g. 21 years inclusive of a typical three construction period

3. A complete Bewater package includes:

- Bewater has financed individual contracts in excess of \$1 billion, so no project is too large
- Plant and equipment to the specification of the purchaser or Bewater standard
- Detailed specifications and drawings for the civil works for the plant
- Operator training and operations for the plant, and/or Bewater will undertake a routine maintenance contract
- Arrange the funding for a complete water supply scheme including dams, reservoirs, distribution and billing systems, and for wastewater, a complete sewerage system, pumping stations, treatment plant, biogas, and sludge drying units

Financed projects spanning the globe:

Bewater has arranged or funded Export finance loans totalling over \$2 billion in the following countries:

- Malaysian Rural Water Supply Scheme, Malaysia
- Kwara State Rural Water Supply Scheme, Nigeria
- Niger State Rural Water Supply Scheme Phase I & II, Nigeria
- Urban Water Supply Schemes, Dominican Republic
- Omdurman Water Supply and Optimisation Scheme, Sudan
- Tamale Water Supply and Optimisation Project, Ghana
- Puerto Vallarta Planta Norte Wastewater Treatment Plant, Mexico
- Antofagasta Water Supply and Sewage Treatment Concession, Chile
- Water and Sewage Improvement Scheme, British Virgin Islands
- Laguna Alta Water Treatment Plant, Panama
- Erbil and Sulaimani Water and Wastewater Project, Kurdistan, Iraq

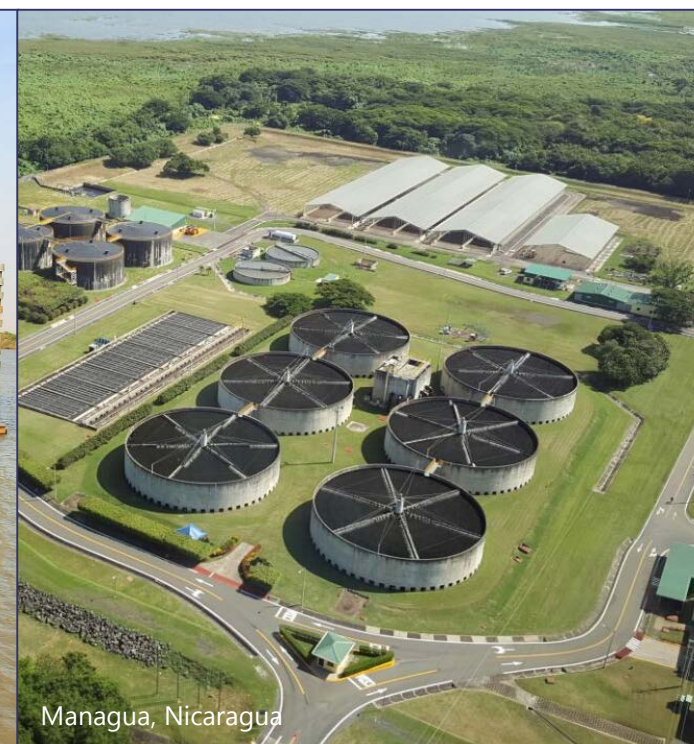
International recognition:

Bewater's financing initiatives have over many years been internationally acclaimed, with a number of awards from "Trade Finance Deal of the Year in 2008 for its innovative funding structure", and a highly commended award at the 2010 Global Water Intelligence Water Awards.

The Group's success in delivering bespoke financial, engineering, technical and operational solutions across the globe was recognised at the 2016 Global Water Awards, noting that Bewater's "export finance connections and in-house negotiating skills have enabled it to carve out a unique role as a deal broker".



Omdurman, Sudan



Managua, Nicaragua



Laguna Alta, Panama