



# HWH INTERNATIONAL INC

Presentation Deck for Valuation  
24 July 2022

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## Our Purpose

Creating a purpose-driven business model enabling home-based people in the new GIG economy to create lasting wealth.

Developing new pathways to help people in their pursuit of Health, Wealth and Happiness.

HWH INTERNATIONAL

# HWH BUSINESSES



Enables home-based people in the new GIG economy to create lasting wealth while in pursuit of their Health, Wealth and Happiness.



Unique lifestyle café outlet that offers a combination of services. Members can meetup and hold events while enjoying their benefits when visiting.



Platform for people to dream big, travel the world, and make enough memories to last a lifetime.



Program for young people that are interested to learn and participate in a micro wealth building program. Members will be able to access exclusive deals offerings and growing their personal wealth.



HWH INTERNATIONAL

# OUR AFFILIATED COMPANIES



## Sharing Services Global Corp

A publicly traded company dedicated to the acquisition and development of innovative companies supporting the network marketing industry.

[VISIT WEBSITE](#)



## The Happy Co

The Happy Co having over **80,000** members globally since its launch in 2017.

[VISIT WEBSITE](#)



## RBC Life

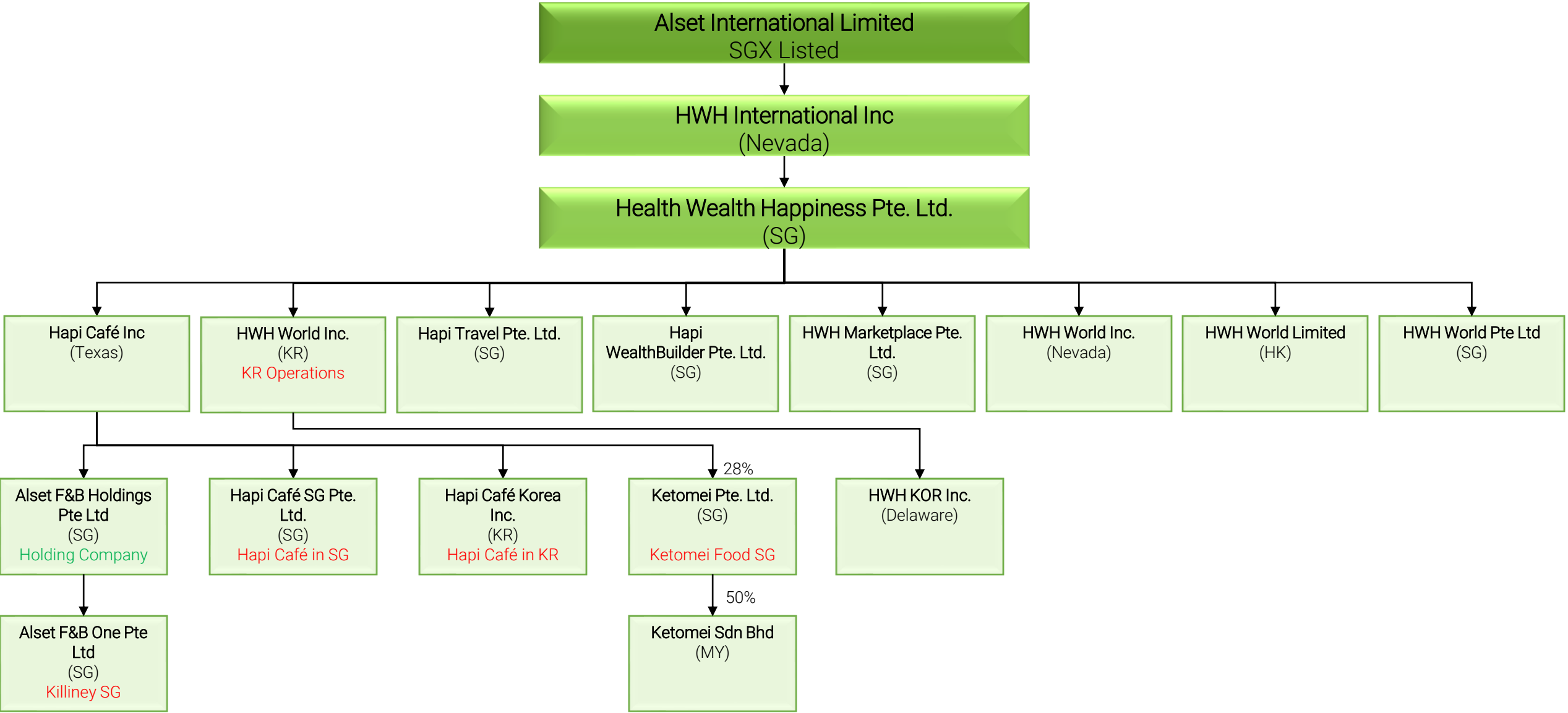
A global wellness company with decades of history in R&D and sales of consumer nutrition products.

[VISIT WEBSITE](#)

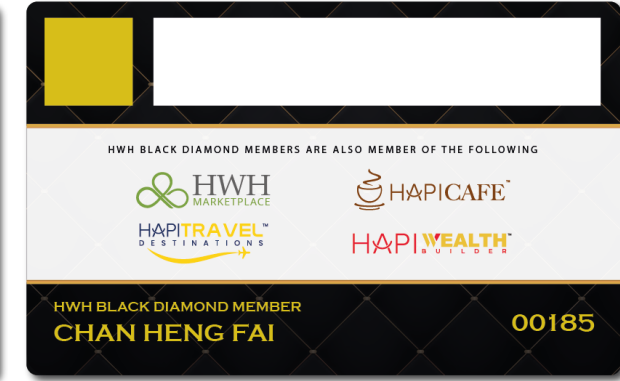
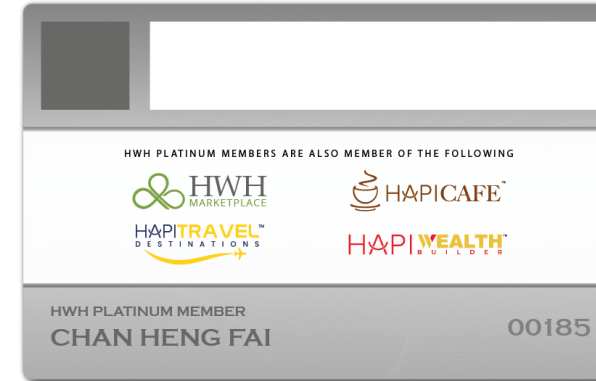


HWH INTERNATIONAL

ORGANIZATION CHART



# HWH INTERNATIONAL MEMBERSHIP TIER



CLASSIC  
**\$ 58**









ELITE  
**\$ 200**

PLATINUM  
**\$ 850**

BLACK DIAMOND  
**\$ 1,200**

HWH INTERNATIONAL

# MEMBERSHIP TIERS

				
	<b>Classic</b>	<b>Elite</b>	<b>Platinum</b>	<b>Black Diamond</b>
Membership Price	58	200	850	1,200
	<b><i>HWH MarketPlace</i></b>			
Product Bundle	Enrollment Pack	Happy Pack	Happier Pack	Happiest Pack
Product Discount Rate	10%	15%	35%	45%
	<b><i>Hapi Café</i></b>			
Benefits	✓	✓	✓	✓
	<b><i>Hapi Travel</i></b>			
Platform Access (Explorer)			✓	✓
	<b><i>Hapi Wealth Builder</i></b>			
Benefits			✓	✓
Referral Commission	10%	10%	20%	25%

HWH INTERNATIONAL

# MEMBERSHIP SIGN UP PACK

Members sign up comes along with HWH Marketplace products.



**ELITE**  
Hapi Pack

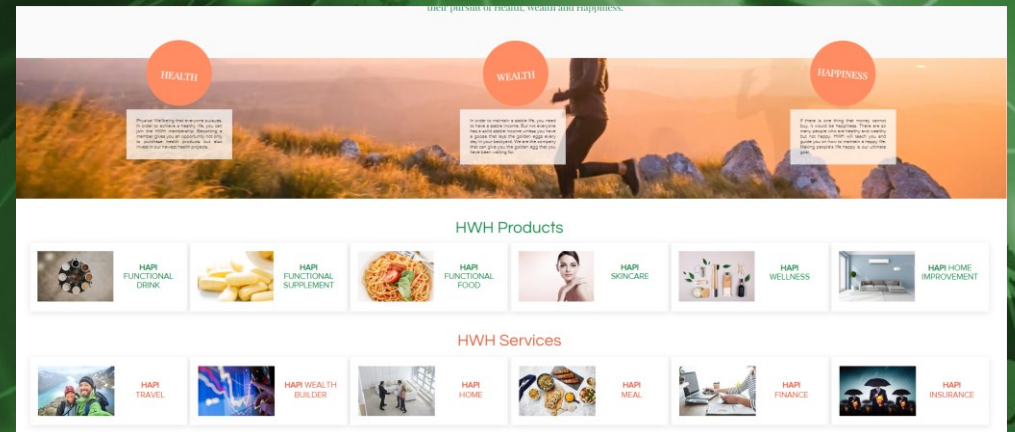


**PLATINUM**  
Happier Pack



**BLACK DIAMOND**  
Happiest Pack





**VISIT WEBSITE**

HWH MARKETPLACE

# MEMBERS BENEFITS



## Exclusive Members Discount

Discount on HWH Marketplace products, depending on your membership tier.



## Invites to Private Events

Priority invites to our Product Launch events and many other parties.



## Earn Referral Fee

Earn passive income when member's referral signs up for membership, or purchase HWH Marketplace products via them.



We're driven by a passion for helping people from all walks of life achieve a balanced and fulfilling life of **Health**, **Wealth** and **Happiness**.

We provides **the highest-quality products** available

We teach people the fundamental skills of **building wealth**

We champion **happiness** as a mindset and personal philosophy



HAPI Functional Drink



HAPI Functional Supplement



HAPI Functional Food



HAPI Finance



HAPI Home



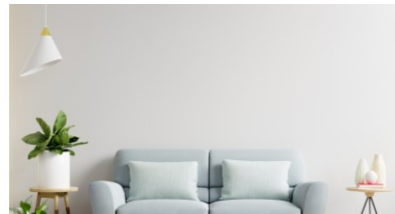
HAPI Wealth Builder



HAPI Skincare



HAPI Wellness



HAPI Home Improvement

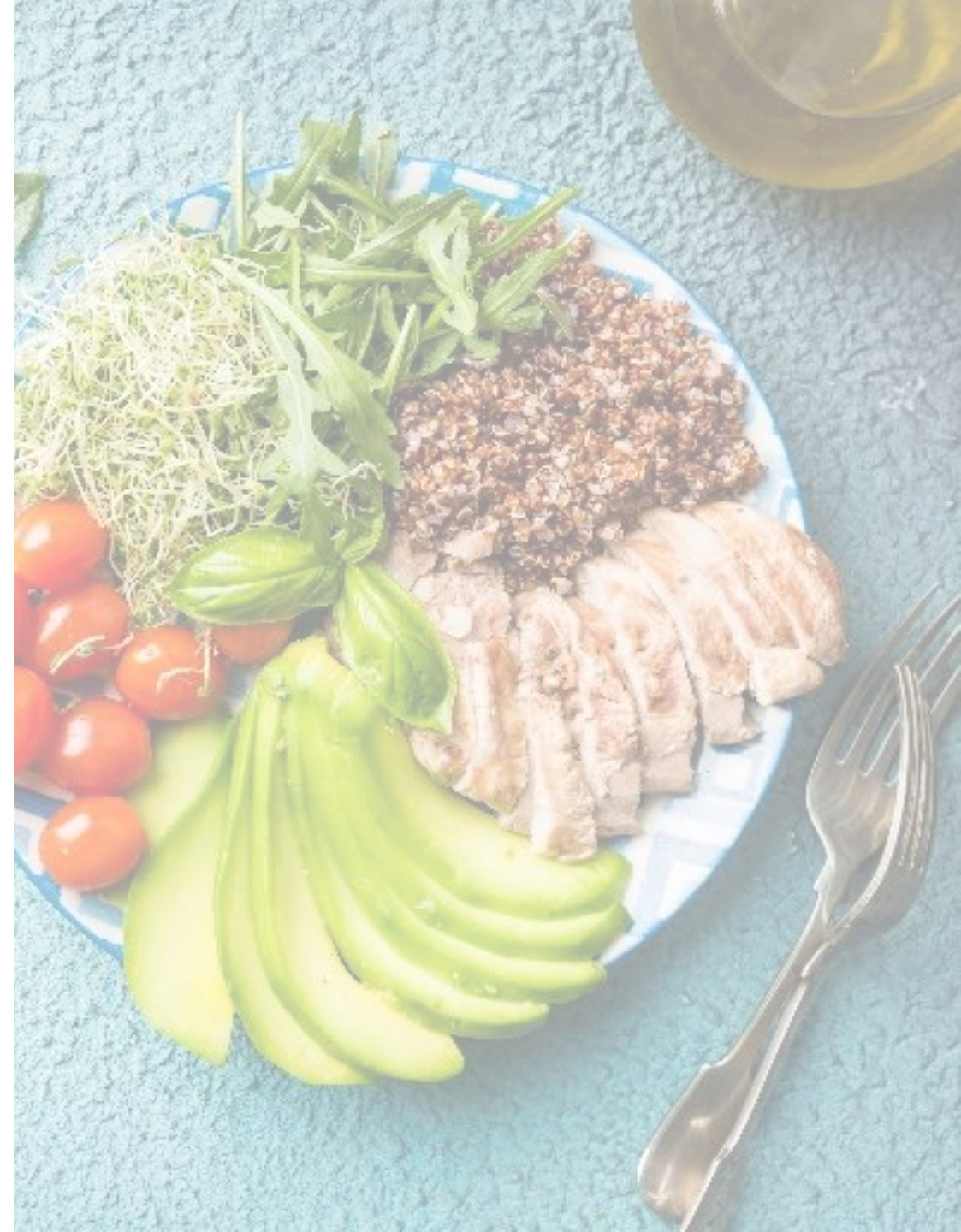


HAPI Travel



HAPI Insurance





# Hapi Cafe Introduction Vid







A place for our members.

## Unique Business Format

(4-in-1 Concept)



### Healthy Food

Functional Coffee, Tea and Beverages to boost your mind. Healthy meals all prepared using low-GI ingredients.



### Co-Workspace

Modern-day office that inspires productivity, innovation and networking. Meeting rooms available for rent.



### Hapi Fit

Find your Fitness Workout Routine with Hapi Fit Course or be connected to Metaverse for Gaming/Workout.



### Hapi Trip

Plan your next trip with our Travel Ambassador or take a Virtual Reality trip to preview your next destination.

## Global Expansion

We plan to franchise Hapi Cafés in cities where we have a concentration of members.



HAPI CAFÉ (SG)

# MEMBERS BENEFITS (SINGAPORE)

## CLASSIC

Spend \$1 = Earn 1 Point  
20 Points = Redeem \$1  
5% cashback



## ELITE

Spend \$1 = Earn 1.5 Point  
20 Points = Redeem \$1  
7.5% cashback



## PLATINUM

Spend \$1 = Earn 2 Point  
20 Points = Redeem \$1  
10% cashback



## BLACK DIAMOND

Spend \$1 = Earn 3 Point  
20 Points = Redeem \$1  
15% cashback



HAPI CAFÉ (SG)

# MEMBERS BENEFITS (SINGAPORE)



*Classic*



*Elite*



*Platinum*



*Black Diamond*

Bring 3 friends along to get free VR session.	✓	✓	✓	✓
Referral Fee 40 points (\$2 worth)	✓	✓	✓	✓
Exclusive Discount Keto Meal / FitFresh subscription meal to 1 location	✓	✓	✓	✓
Dines for FREE* on your birthday month with 3 paying adults. Minimum spending of \$15 per pax		✓	✓	✓
Free 1 Slice of “Cake of the Day” for Birthday Month		✓	✓	✓
FREE Coffee (Freshly brew) a day with minimum spending of \$5			✓	✓
FREE Bottled Wine – Worth: \$15-30			✓ (worth \$15)	✓ (worth \$30)

This table is just for illustration purposes, membership benefits is subject to changes and may vary.

HAPI CAFÉ

@ SINGAPORE



[Watch Video: Hapi Café Singapore](#)



## Opening

1<sup>st</sup> July 2022

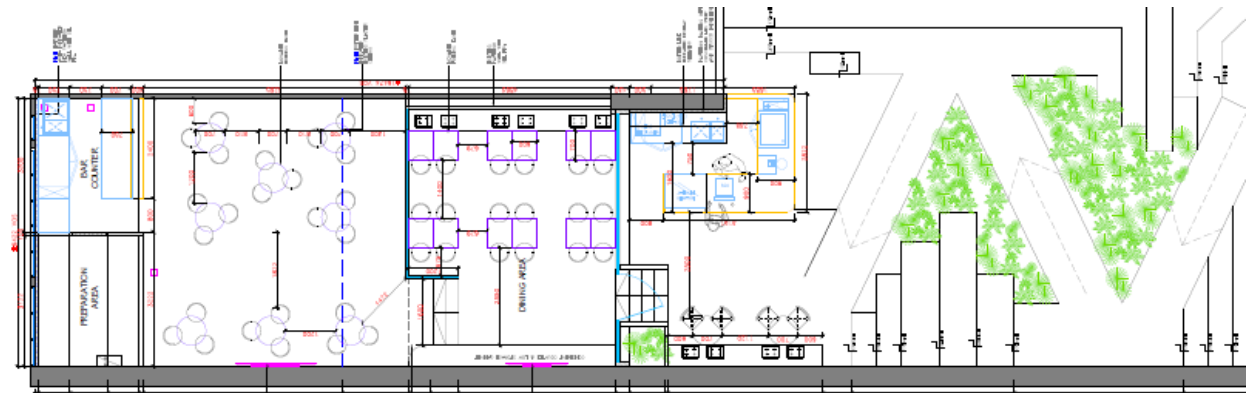
## Address

138 Cecil Street #01-02 S069538

## Floor Plan

Area: 114.2 sqm

Seating capacity: 56





# HAPI CAFÉ

## @ KOREA



Opening  
16<sup>th</sup> May 2022

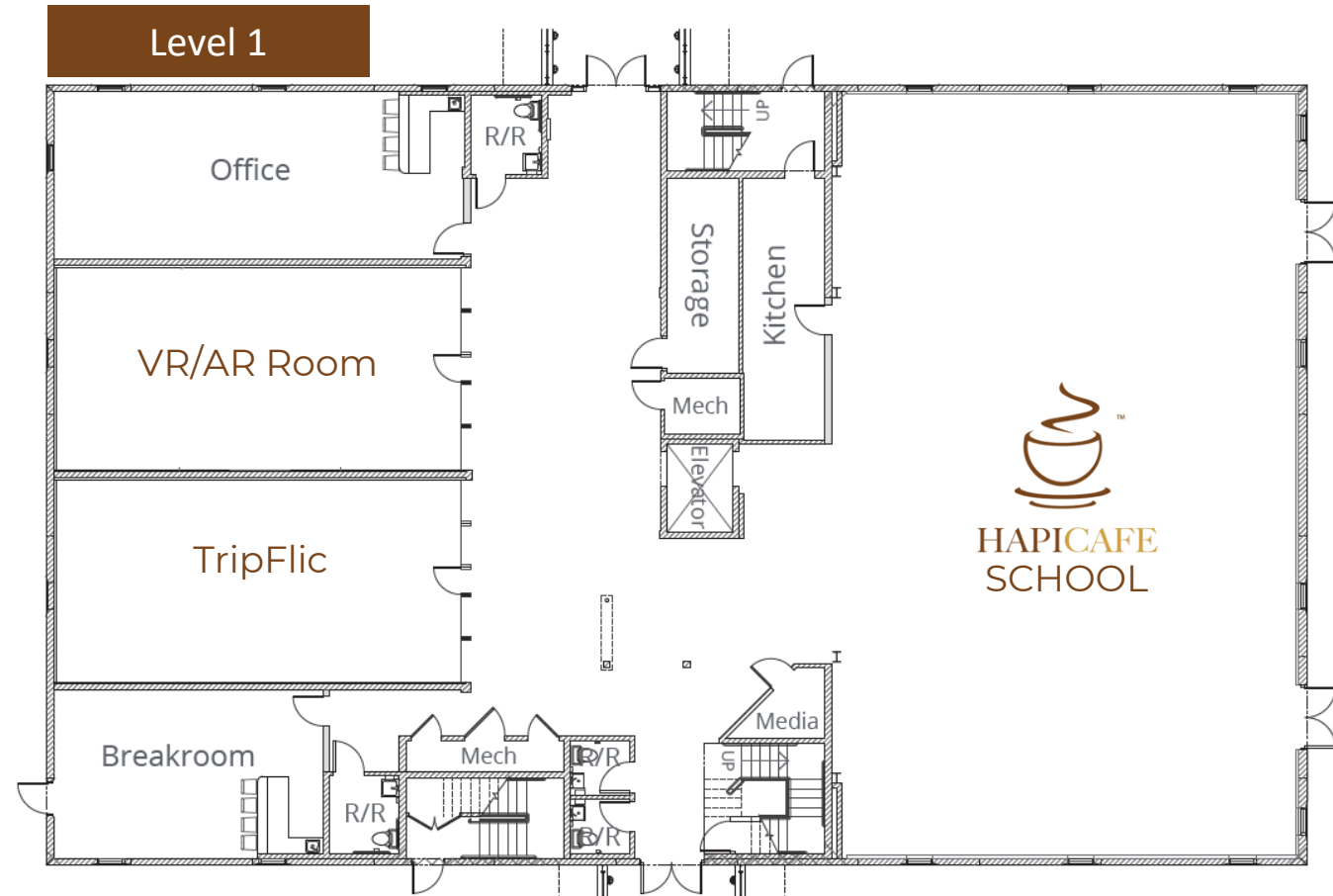
Address  
30, Teheran-ro 27-gil, Gangnam-gu,  
Seoul, Republic of Korea

Target  
50 Hapi Cafés in 24 months



HAPI CAFÉ SCHOOL

@ USA, UTAH



### Address

644 North 2000 West Lindon, Utah, US

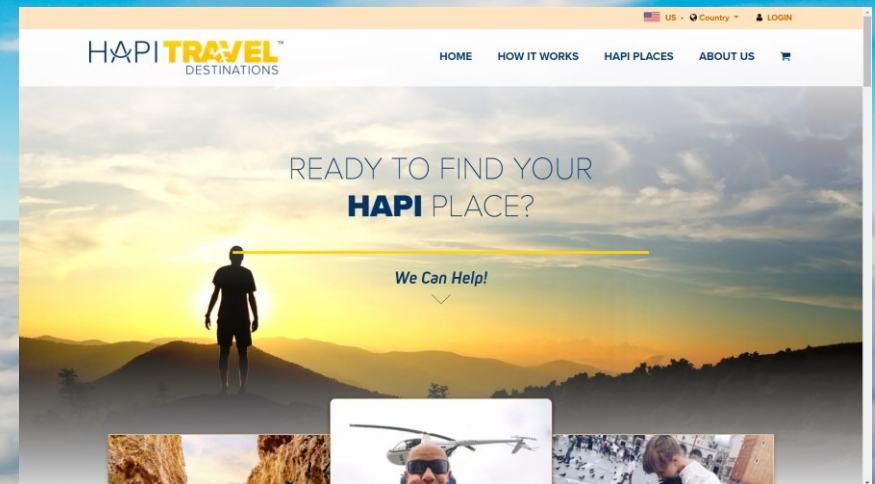
### Floor Plan

Area: 2.32 acres



# HAPI TRAVEL™

DESTINATIONS



**VISIT WEBSITE**



HAPI TRAVEL PORTAL

# MEMBER BENEFITS

Hapi Travel platform offers exclusive access to unpublished rates that even your travel agent might not have access to.



## **AIRTRAVEL**

Best prices at the time of booking!



## **CRUISE**

Get cruise discounts up to 35% off the best online prices.



## **CAR RENTAL**

Save up to 25% off on car rentals!



## **HOTEL**

Unpublished Rates at over 800,000 hotels up to 65% off.



## **RESORT**

Access to unlimited resort vacation getaways as low as \$199 for 8-Days / 7-Nights



HAPI TRAVEL PORTAL

# MEMBERS BENEFITS

The image shows two computer monitors side-by-side. The left monitor displays the HAPI TRAVEL website for 'The Venetian Resort Las Vegas' and 'Wynn Las Vegas'. For The Venetian, it shows a public price of \$214.99, a savings of \$141.94, and a final price of \$73.05. For Wynn, it shows a public price of \$226.49, a savings of \$65.59, and a final price of \$160.90. The right monitor displays the Expedia website for the same hotels. For The Venetian, it shows a price of \$214. For Wynn, it shows a price of \$260. A blue box between the monitors states 'SAVINGS \$141.94'. Red circles highlight the savings amounts on both sites.

**SAVINGS \$141.94**



Book with confidence!  
**100% Low Price Guarantee\***

Compare our prices to major travel websites like Expedia®, Orbitz®, Booking.com®, Hotwire®, and even the hotel's direct website, and we will save you money every time you book, **GUARANTEED!**



# HAPIWEALTH<sup>TM</sup>

B U I L D E R

growth  
money  
ideas  
education  
vision  
strategy  
success  
10000 \$  
a+b=?  
research  
vision  
strategy  
€  
\$

Home About Membership REITS Mutual Funds ETFs SPAC Raps Mining Pre-IPO Investment Crypto Fund Research Loans Finance News Cryptofires Contact

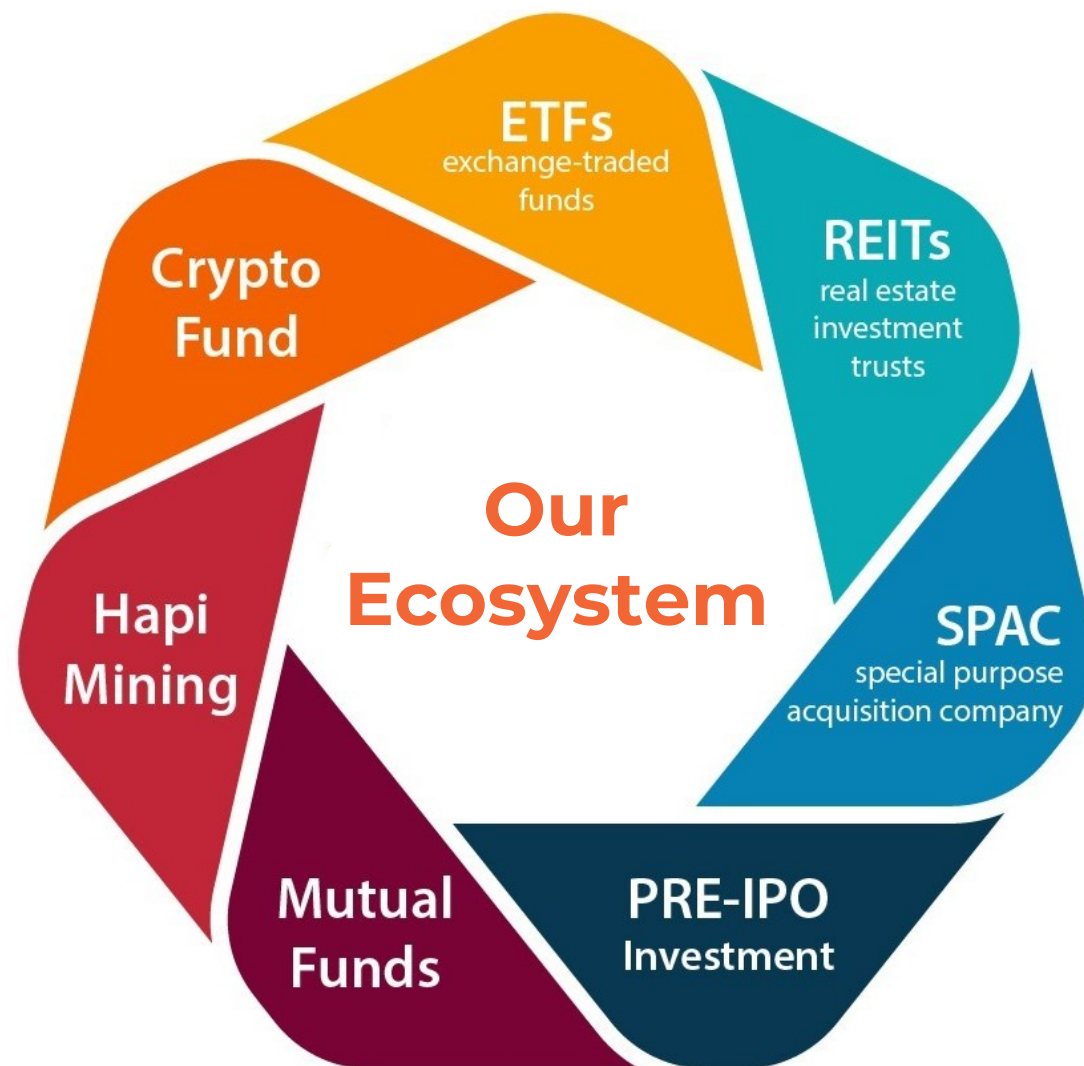
Wisdom Wealth Builder Deck  
Download Now

**VISIT WEBSITE**



Hapi Wealth Builder program provides educational materials to share to the members on the various types of investing opportunities. Additionally, the platform also provides institutional research and trade notifications.

Our goal is to mentor and empower the masses to grow their wealth like an affluent investor, leading them to financial independence and creating Millionaires along the way. We aim to help people in their pursuit of Health, Wealth and Happiness.







The Group's Portfolio

### CRYPTO POOL MINING



### CRYPTO FUNDS



### ART of ETF



### SPAC



### REITs



Target 5% yield



Target 8% yield

### EXPONENTIAL GROWTH MUTUAL FUNDS



### PRE-IPO



## Digitalized HWH Operational Backbone

Providing an **Ultimate Gig Economy** platform for everyday people all over the world. The Ultimate Gig App is a state-of-the-art **all-in-one app** combining the technology of **e-commerce**, **social media** and high-tech **rewards system** that is simple to use and user friendly.

[VISIT WEBSITE](#)



# THE ULTIMATE GIG

## Hapi GIG

### Wealth Building

- Wealth Building Education
- First Time Home Ownership
- Exclusive Offerings
- Residual Income through Platform

### Travel Platform

- Travel Benefit Engine
- Unique and Proprietary Offers
- Over 1 Million Properties Globally

### E-Commerce/Market Place

- Discount Shopping
- Reward Point Program
- Share with others and Earn
- Impact Products
- Household Goods
- Products individually coded for compensation

### Personal Development

- Personal Development Courses
- Leadership Courses
- Business Development Training

### Communication

- Call
- Text Message
- Video Call

### Social Media

- Create Content
- Share to other Social Platforms
- Attract Customers
- Connect with other Influencers
- Multi-Lingual

### Back-End

- Tracking System
- Influence Reach
- Customer/Sales Volume
- Influencer Organization Chart
- Track Earnings/Compensation

### Branded Channels

- Brand Specific Channels
- Product Testimonials
- Legacy Products
- Impact Products

### Broadcast/Webinar

- Group Calls
- Group Messaging
- Webinar Broadcasting





# OUR PRESENCE in MAJOR CITIES

# OUR PRESENCE



**SOUTH KOREA**





# OUR PRESENCE



**UNITED STATES**





# OUR EVENTS



**UNITED STATES**



**SOUTH KOREA**



# FINANCIAL PROJECTION

# MEMBERS PROJECTION

HWH INTERNATIONAL MEMBERS PROJECTION						
	Year 1	Year 2	Year 3	Year 4	Year 5	Avg.Y-o-Y Growth
Classic	500	1,500	3,000	5,500	8,000	107%
Elite	500	1,500	3,000	5,500	8,000	107%
Platinum	4,500	10,500	17,000	27,000	41,000	76%
Black Diamond	4,500	10,500	17,000	27,000	41,000	76%
<b>Total Membership</b>	<b>10,000</b>	<b>24,000</b>	<b>40,000</b>	<b>65,000</b>	<b>98,000</b>	<b>80%</b>

SORTED BY COUNTRY						
Target Countries	10,000	24,000	40,000	65,000	98,000	Avg.Y-o-Y Growth
South Korea Members	10,000	16,000	23,000	35,000	48,000	48%
South Korea %	100%	67%	58%	54%	49%	
Malaysia Members		5,000	9,000	15,000	25,000	71%
Malaysia %		21%	23%	23%	26%	
Taiwan Members		3,000	6,500	12,000	18,000	84%
Taiwan %		13%	16%	18%	18%	
Singapore Members			1,500	3,000	7,000	117%
Singapore %			4%	5%	7%	



# FINANCIAL PROJECTIONS

	Year 1	Year 2	Year 3	Year 4	Year 5
<i>Members</i>	<i>10,000</i>	<i>24,000</i>	<i>40,000</i>	<i>65,000</i>	<i>98,000</i>
<b>Revenue</b>	<b>14,771,500</b>	<b>34,624,500</b>	<b>56,329,000</b>	<b>89,811,500</b>	<b>136,214,000</b>
Membership	9,354,000	21,912,000	35,624,000	56,769,000	86,114,000
Product Sales	5,417,500	12,712,500	20,705,000	33,042,500	50,100,000
<b>Expenses</b>	<b>11,737,038</b>	<b>27,483,338</b>	<b>41,846,525</b>	<b>60,371,720</b>	<b>87,506,825</b>
Membership COG	3,637,913	8,518,463	13,843,225	22,052,475	33,455,425
Membership Referral Fees	2,125,000	4,965,000	8,050,000	12,800,000	19,430,000
Prodcut COG	2,281,250	5,343,750	8,687,500	13,843,750	21,000,000
<i>Operational Expenses (% of Revenue)</i>	<i>25%</i>	<i>25%</i>	<i>20%</i>	<i>13%</i>	<i>10%</i>
Operational Expenses	3,692,875	8,656,125	11,265,800	11,675,495	13,621,400
<b>Profit</b>	<b>3,034,463</b>	<b>7,141,163</b>	<b>14,482,475</b>	<b>29,439,780</b>	<b>48,707,175</b>
EV/EBITDA Ratio @ 10	30 M	71 M	145 M	294 M	487 M
<b>5 Years EV/EBITDA Ratio Average</b>	<b>206 M</b>				

INDUSTRY AVERAGE PE RATIO: 11.11

## PEER VALUATION

Company	Ticker	Exchange	Share Price		Market Cap		P/E
Herbalife Nutrition Ltd.	HLF	NYSE	USD	22.84	USD	2,502 M	<b>6.19</b>
NU SKIN ENTERPRISES, INC.	NUS	NYSE	USD	41.66	USD	2,084 M	<b>15.41</b>
MEDIFAST, INC.	MED	NYSE	USD	171.83	USD	1,978 M	<b>12.11</b>
EXP WORLD HOLDINGS, INC.	EXPI	NASDAQ	USD	13.50	USD	2,020 M	<b>24.92</b>
USANA HEALTH SCIENCES, INC.	USNA	NYSE	USD	66.94	USD	1,270 M	<b>12.23</b>
TUPPERWARE BRANDS CORPORATION	TUP	NYSE	USD	6.67	USD	313 M	<b>3.03</b>
NATURE'S SUNSHINE PRODUCTS, INC.	NATR	NASDAQ	USD	10.94	USD	211 M	<b>10.20</b>
MANNATECH, INCORPORATED	MTEX	NASDAQ	USD	18.49	USD	36 M	<b>4.81</b>

INDUSTRY AVERAGE PE RATIO: 11.11

# CHAIRMAN'S TRACK RECORD

Personal Website  
[www.fai185.com](http://www.fai185.com)

Unicorn Maker  
[www.hfunicorn.com](http://www.hfunicorn.com)

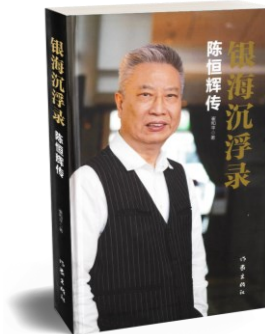


Years of  
experience  
**>45** years  
Excellent Track  
Record

Average  
Compound  
Annual Growth  
Rate of  
**69%**

Average  
Investment  
multiple  
**48 X**  
For each  
Investment

**>7**  
Companies  
restructured  
over 7  
industries



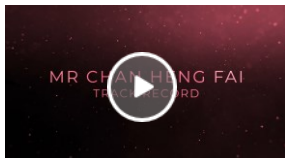
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Chinese eBook



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GIG Economy  
Korean eBook

**Mr. Chan Heng Fai, HWH Chairman**

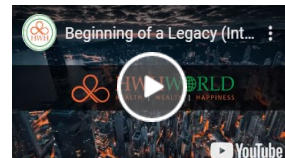
Chairman's Track  
Record



How To Become A  
Teenage Millionaire



Beginning Of A  
New Legacy



Happiness  
Convention



CNA Money Mind  
Part 1



CNA Money Mind  
Part 2





# CHAIRMAN'S TRACK RECORD

From just **5 out of 35** previously restructured companies:

2020/2021 Financial Update  
of 5 companies  
**USD 18.1 Billion**

2020/2021 Revenue  
approximately  
**USD 10.3 Billion**

2020/2021 Profits  
approximately  
**USD 1.4 Billion**

**ZH International Limited**  
Formerly Known as Heng Fai Enterprises



Hong Kong Stock Exchange Listed  
Restructured from the verge of Bankruptcy

**Global Medical REIT**



New York Stock Exchange Listed  
Founded and Funded from Ground Zero

**SingHaly Ltd**  
Formerly Known as SingXpress Land



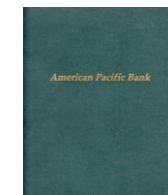
Singapore Exchange Listed  
Restructured from the verge of Bankruptcy

**China Gas Holdings Ltd**



Hong Kong Stock Exchange Listed  
Restructured from the verge of Bankruptcy

**American Pacific Bank**



NASDAQ Listed  
Recapitalized from the verge of Bankruptcy



[www.fai185.com](http://www.fai185.com)



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



[www.fai185.com](http://www.fai185.com)



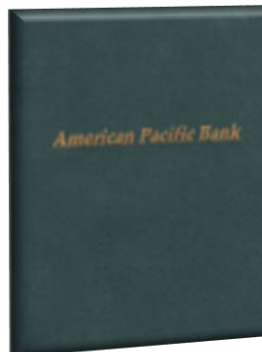
Watch Video



观看视频

# CHAIRMAN'S BANKING TRACK RECORD

- ✓ In 1987, Mr. Chan Heng Fai acquired American Pacific Bank (APB), a full-service U.S. commercial bank, out of bankruptcy.
- ✓ American Pacific Bank became a US NASDAQ high asset quality bank, with **zero loan losses for over 5 consecutive years**
- ✓ In June 2004, APB was **ranked #13 by the Seattle Times** "Annual Northwest's Top 100 Public Companies"
- ✓ Ranked #6 in the Oregon state for the year 2003, **ahead of Nike, Microsoft, Costco, AT&T Wireless and Amazon.com.**
- ✓ In 1997, Mr Chan Heng Fai acquired and ran a regional investment banking and securities broking-dealing business headquartered in Denver, with 12 offices throughout U.S.A.
- ✓ In 1997, BankINVESTOR magazine ranked APB as the **top 21 best performance bank** among **ALL** publicly traded banks.



## **Former APB Investment Track Record**

Purchase Price: USD 0.25

**Sold at:** USD 16.00

Return Multiple: **63X**

# CHAIRMAN'S WEALTH MANAGEMENT TRACK RECORD

KOR (Key Objective Result):  
Earn \$1 Million USD Per Month

Trading during lockdown from  
May 2020 to Dec 2020

Total 8 months Profit: **US\$ 21.73 Million**  
Monthly Average Profit: **US\$ 2.72 Million**

## PORTFOLIO #1

(Directional Trading)

**200.48%**

Returns

[VIEW PORTFOLIO](#)



## PORTFOLIO #2

(Fully Hedged)

**73.3%**

Annualised Returns

[VIEW PORTFOLIO](#)





# CHAIRMAN'S TRAVEL TRACK RECORD NUMBER OF AIRLINES

## An Airline without Aircraft



InterAsia was a global charter airline founded by Mr Chan in **1969** with **£100 capital** when he was in college studying in London.



Mr Chan raised fund by **playing poker** at London Casino. Here is the picture of Mr Chan's 65<sup>th</sup> Birthday Cake baked by his daughter, MaryAnn. The cake is a reminder of how he started his first business.



### FIRST POT OF GOLD

Sold Inter Asia to a Malaysian buyer in 1972 for **GBP500,000**.  
Approximately US\$100 million today.

## INTERNATIONAL CHARTER AIRLINE WITH REGULAR DEPARTURE FOR ENGLAND, EUROPE, ASIA AND US



Australia



Malaysia



12  
International  
Offices with  
>300 staffs



Singapore | Hong Kong | Thailand



Europe & America



# CHAIRMAN'S TRAVEL TRACK RECORD



## AUSTRALIAN COMMERCIAL AIRLINES

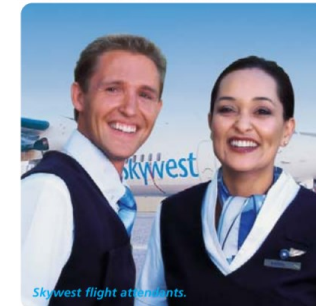
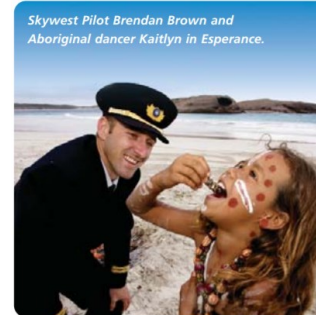


In 2004, Mr Chan is a major shareholder of Skywest, a commercial airline base in Perth. Mr Chan had occupied 2 board seats in Skywest.



Skywest Airlines is one of Australia's largest, oldest and most successful regional airlines. Skywest provides scheduled passenger services within regional Western Australia and Darwin, in the Northern Territory. It also provides regular and ad hoc charters

[View Skywest Profile](#)





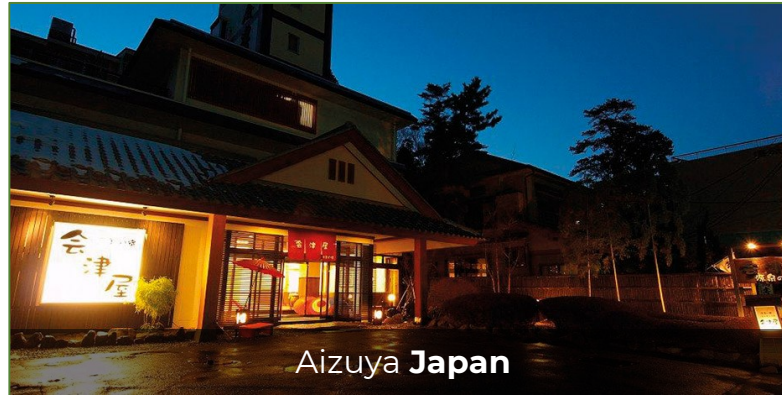
## Hotel Owner and Operator in Japan



Hotel Plaza Miyazaki **Japan**

Hotel Plaza Miyazaki is conveniently situated in the southern part of Kyushu Island in Japan. It is one of the well-known hotels situated at the center of Miyazaki City, the second largest city in Kyushu. The hotel is a 10-minute drive from the Miyazaki Station along Oyodogawa riverside. It has 164 rooms and provides full service amenities including 15 banquet rooms of different sizes, 4 meeting rooms, a river view sky restaurant / lounge, 2 Japanese restaurants, a karaoke room, a bar and a lobby lounge. In addition, the hotel has a natural hot spring spa facility with indoor and outdoor hot spring baths, sauna and massage services, open to residing guests and daily visitors.

The hotel is a fine retreat for those seeking for a relieving and pleasurable experience in the city.



Aizuya **Japan**

Aizuya is an authentic and traditional Japanese hot spring inn located at Nasu, Tochigi prefecture, a famous mountain resort area which is approximately 2-hour drive from the Tokyo downtown. Aizuya has a total of 22 rooms including 2 rooms with enchanting hot spring open baths. It can accommodate over 60 guests at one time. The facilities include 2 large hot spring baths, 2 private hot spring open baths exclusive for the use of residing guests on a charter basis and 2 massage rooms only for female. Satisfying gastronomic needs of its guests is a restaurant serving savory dinner and breakfast all prepared in the traditional and meticulous Japanese way. There is also a souvenir shop where guests can find of Aizuya private-label items such as Sake and Soba (Japanese noodles).



The Hamilton at Sapporo **Japan**

The Hamilton Sapporo is situated at Chuo Ward, Sapporo City, Japan. It is an 8-storey hotel erected over a one-level basement. Providing utmost convenience and care for its guests are the 103 rooms of various types including a Japanese Hall, meeting room, hairdresser, Japanese restaurant and a beauty salon; all cater to meet the guests' diverse needs from business to relaxation to aesthetics.



# CHAIRMAN'S TRAVEL TRACK RECORD



## TRAVEL AGENCY



Member of IATA

### Established in 1964

We are one of the most significant and prominent travel agency operating in London, Paris, Amsterdam, Hong Kong, Macau, China, Japan, Singapore, Malaysia, Thailand, Sydney, Melbourne and Perth.

[View Xpress Group's Profile](#)

### 旅遊集團 Global Travel Group

日本  
Japan



日本交通觀光株式會社 (東京)  
Nikko Travel Service Co., Ltd. (Tokyo)



日本交通觀光株式會社 (大阪)  
Nikko Travel Service Co., Ltd. (Osaka)



日本特選旅遊集團有限公司  
Japan Xpress Travel Holdings Ltd.



牧野航空旅行株式會社  
Makino Air Travel Service

香港  
Hong Kong



特選旅遊有限公司  
Xpress Travel Service Limited

澳門  
Macau



澳門特選旅遊有限公司  
Macau Xpress Travel Limited

新加坡  
Singapore



英法旅遊有限公司  
Anglo-French Travel Pte Ltd.



新加坡特選旅遊有限公司  
SingXpress Travel Pte Ltd.

### 世界分社 World Travel Stores

日本  
Japan



澳門  
Macau



新加坡  
Singapore



香港  
Hong Kong



## Xpress Groups & Strategic Partners



# CHAIRMAN'S TRAVEL TRACK RECORD



## HOTEL MANAGEMENT



### Cloud-based Hotel Management System Software

Over 800 Managed Rooms across North America at that time under Mr Chan's ownership.

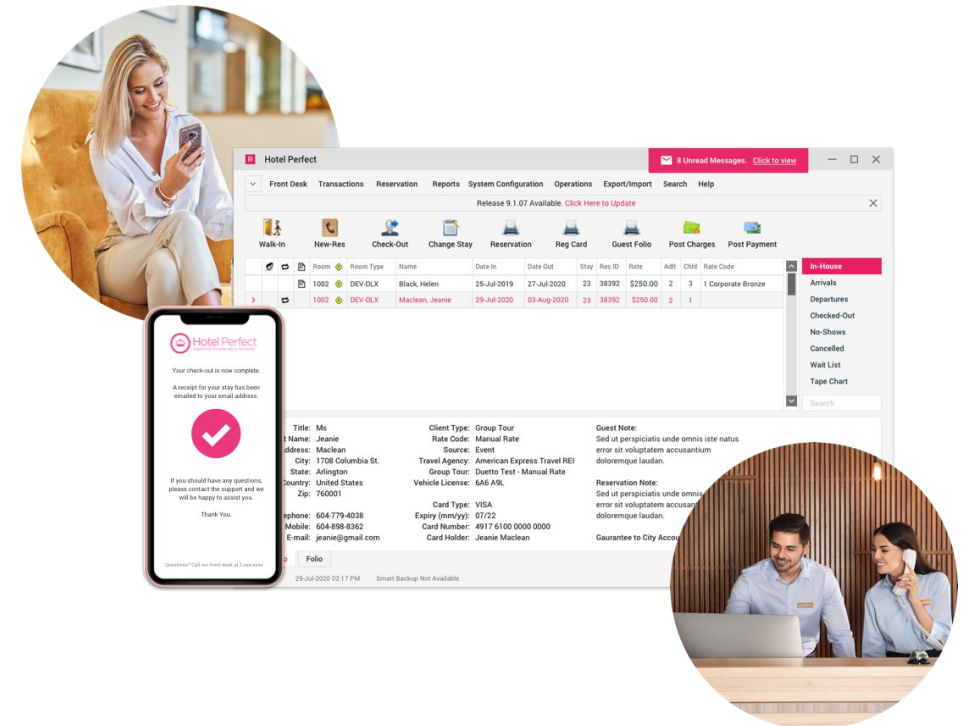
Company was sold and merged with another Hotel Management Company.

RSI remains focused on innovation as technology transforms the global hospitality industry. Through evolving applications and the ability to anticipate the changing needs of hotel clients worldwide, we are well positioned for another year of double-digit growth. The development of our RoomKey suite of products and the commitment to providing accessible customer service will continue to be growth drivers for RSI.

RSI's easy to use, web based integrated applications are scalable and meet the needs of any size hotel, Inn or resort – providing property owners and managers with global access to information and facilitating solutions, productivity, and revenue opportunities.

[View Room Key's Profile](#)

Currently, over 70,000 Managed Rooms Across North America





# MEET THE TEAM

## BOARD OF DIRECTORS



**Chan Heng Fai**

*Executive Chairman, Director*



**John Thatch**

*Executive Director, COO*



**Moe Chan**

*Executive Director*



**Joanne Wong**

*Independent Director*



**Robert Trapp**

*Independent Director*



**Frankie Wong**

*Independent Director*



**William Wu**

*Independent Director*



# MEET THE TEAM

## OFFICERS



**Vincent Lum**  
*Chief Executive Officer*



**Anthony S. Chan**  
*Chief Financial Officer*



**Danny Lim**  
*Chief Strategy Officer*



**Andrew Stuber**  
*Chief Marketing Officer*



**Liaw Wei Sheng**  
*Chief Compliance Officer*



**Adam Tan**  
*Asia Chief Operating Officer*



**Nathan Lee**  
*Head of IT*



**Alan Chong**  
*Head of Research –  
Hapi Wealth Builder*

## DIVISION HEAD



**Mr Chan Heng Fai**  
*Division Head - Hapi Wealth Builder*



**Dave Dove**  
*Division Head - Hapi Travel*



**Dave Price**  
*Division Head – HWH Marketplace*



**Rose Ang**  
*Division Head - Hapi Cafe*





**Thank you!**

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