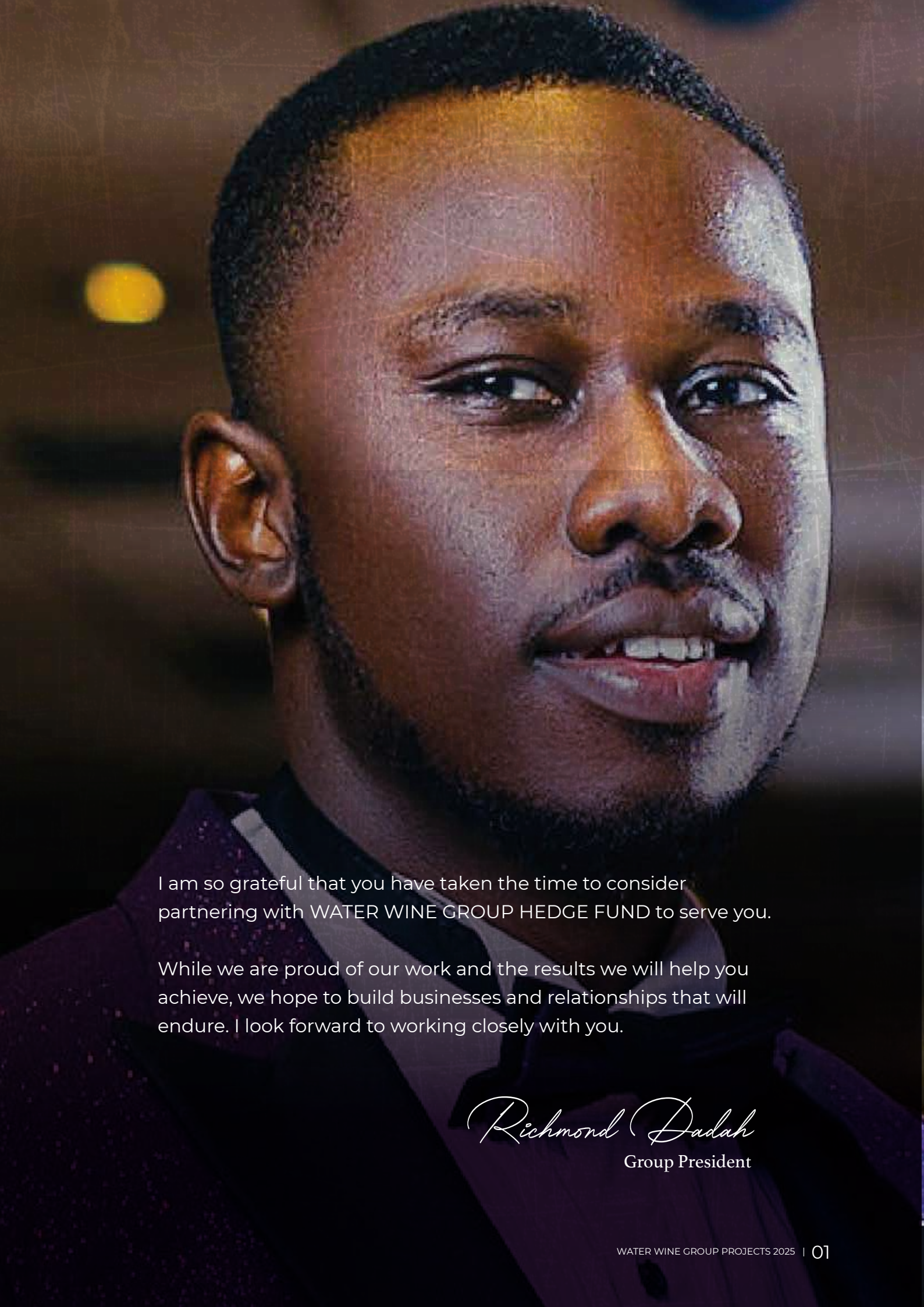




Your Partner in Financial Growth & Investment Excellence

THE CONGLOMERATE



A close-up portrait of a Black man with short, dark hair and a light beard. He is looking slightly to the right with a gentle smile. He is wearing a dark purple suit jacket over a dark shirt. The background is dark and out of focus, with a single yellow light source visible on the left.

I am so grateful that you have taken the time to consider partnering with WATER WINE GROUP HEDGE FUND to serve you.

While we are proud of our work and the results we will help you achieve, we hope to build businesses and relationships that will endure. I look forward to working closely with you.

Richmond Dadah
Group President

A close-up portrait of Paul Sutherland, a Black man with short dark hair and a light beard, looking directly at the camera. He is wearing a dark suit jacket, a light-colored shirt, and a dark patterned tie. The background is a light, textured grey.

Dear Valued Clients,

As we approach the end of the year, I want to take a moment to express our heartfelt gratitude for your trust and partnership.

Your unwavering support continues to inspire us to deliver excellence and innovation in every service we provide.

We remain committed to exceeding your expectations and fostering a relationship built on trust,

collaboration, and shared success. As always, our team is here to support you and explore new ways to add value to your endeavors.

Thank you for choosing us as your trusted partner. We look forward to achieving greater milestones together in the coming year.

Paul Sutherland
Group Vice President



WATER WINE GROUP HEDGE FUND

At **Water Wine Group Hedge Fund**, we are redefining how businesses access capital. By creating an innovative, collective investment platform, we connect like-minded investors and investees with opportunities that drive growth, foster innovation, and maximize success in business.

Whether you are an individual or an established entrepreneur, or a small business owner we provide a comprehensive solution that helps you achieve your financial goals.

We understand that financing is essential to success, and our mission is to provide reliable, flexible funding options that help you build, grow, and sustain your ventures.

Through our program, we offer members the unique opportunity to grow in diverse ventures and secure the funding they need to thrive.

INTRODUCING THE HEDGE FUND

The Hedge Fund is a dynamic platform where investors pool their resources to fund a wide range of business opportunities through business loans and private equity. By joining the hub, you gain access to a network of investors, decision-makers, and experts, creating an ecosystem of growth and opportunity.



Our members benefit from:

- **Access to Capital:** Whether you're looking to expand your business, or start a new project, our platform provides the funding you need.
- **Investment Diversity:** We provide business loans and expert advice across a variety of industries. Our range of services helps meet the unique financial needs of all members.
- **Exclusive Network:** Join a community of successful entrepreneurs, investors, and professionals who share a commitment to financial growth and mutual success.

THE FUNDING PROCESS

Step 1: Business Plan Submission

The first step is to submit a business plan. At minimum, your plan should include:

1. A description of your business activities and market size;
2. Resumes of your management team.
3. A review of the competitive landscape and solutions.
4. Detailed financial statements and cashflow projections.
5. Present capitalization table.

You should also include an executive summary of your business proposal along with the business plan.



Step 2: Introductory Conversation/Meeting

If your firm has the potential to fit with our investment preferences, you will be contacted in order to discuss your business in more depth. If, after this phone conversation, a mutual fit is still seen, you'll be engaged in a one- to-two hour meeting to discuss the opportunity in more detail.

Step 3: Due Diligence

The due diligence phase will vary depending upon the nature of your business proposal. The process may last from three weeks to three months, and you should expect multiple phone calls, emails, management interviews, customer references, product and business strategy evaluations and other such exchanges of information during this period.

Step 4: Term Sheets and Funding

If the due diligence phase is satisfactory, we shall offer you a term sheet. This is a non-binding document that spells out the basic terms and conditions of the investment agreement.

The term sheet is generally negotiable and must be agreed upon by all parties, after which you should expect a wait of roughly three to four weeks for completion of legal documents and legal due diligence before funds are made available.

NB: Funds will be paid on varying terms and conditions.



Types of Funding

1. Early-Stage Capital.

We support businesses in need of early-stage capital. This includes businesses that are two to three years in operation and has a management team in place with promising growth prospects. At this stage, we fund businesses through debt or private equity to increase sales to the break-even point, improve productivity, and increase company's efficiency.



2. **Expansion Capital.**

This includes well established companies looking to take their business to the next level of growth. Funding at this stage may help business enter new markets.

Who Qualifies for Funding?

To be eligible for funding through the Hedge Fund, potential borrowers must meet specific criteria that demonstrate both financial responsibility and a clear path forward. Membership in the hub is the first step toward accessing funding. Here's what qualifies a business for financial support:

1. **Full Registration:** You must be a registered member of the Water Wine Group. Registration is simple and grants you access to all our funding opportunities and investment options.
2. **Entrepreneur or Intrapreneur:** Whether you are an entrepreneur seeking to start or scale your business, or a salaried employee with a solid financial history and a clear vision, we're here to help you grow.
3. **Clear Vision for Growth:** You must have a well-defined long-term vision for your business or personal finances. A clear and strategic plan is crucial for obtaining funding and ensuring success.
4. **Active Participation:** As a member, you will need to attend and actively participate in group meetings, workshops and other extra activities. We believe in fostering a collaborative and engaged community to ensure like mindedness, mutual growth and success.



How Can You Benefit as a Member?

Our Business Funding program is designed to help entrepreneurs and business owners access the capital they need to fuel their growth.

Unlike traditional financial institutions that rely solely on credit scores, we take a more holistic approach to assess your financial health and lending potential. Here's how it works:

- **Transaction-Based Assessments:** Instead of relying on your personal credit score, we look at your business's recent debit and credit transactions. This provides a real-time view of your cash flow, allowing us to assess your ability to repay a loan based on actual business performance.
- **Quick Funding Decisions:** The business loan application process is straightforward and fast.
- **No Collateral:** One of the biggest advantages of our business funding program is that there is no need to offer physical collateral. Instead, we focus on the financial health and cash flow of your business.
- **Tailored Loan Offers:** Each loan offer is customized to your specific business needs, ensuring that the repayment terms align with your operational capacity and growth potential.
- **Startup-Friendly:** Whether you're launching a new venture or running an established business, we are open to working with entrepreneurs at every stage of their journey.





Key Benefits:

- Fast, flexible financing
 - No collateral required
 - Loans tailored to your business's unique needs
 - Low interest rates with no hidden fees
-

How to Increase Your Funding Potential

One of the most exciting aspects of the Investment Hub is that members can increase their funding potential through responsible financial practices.

We use an internal credit score to evaluate the creditworthiness of each member. This score, which ranges from 200 to 750, is based on several factors, including:

- **Repayment History:** Timely payments on business loans or personal loans enhance your score, allowing you to qualify for better loan offers in the future.
 - **Group Engagement:** Your active participation in group engagements, such as meetings, workshops, etc. positively impacts your credit score.
 - **Financial Responsibility:** Your overall financial behaviour within the group—including debt levels, payment schedules, and loan history—plays a key role in determining your eligibility for future funding.
-

Why Your Credit Score Matters:

- **Higher Scores = Better Terms:** A higher credit score increases your chances of securing larger loans, lower interest rates, and more favourable terms for future borrowing.
- **More Funding Opportunities:** A strong credit history with the group opens doors to additional funding, enabling you to grow your business or personal finances more efficiently.
- **Rewarding Timely Payments:** Paying off loans on time and meeting



your investment commitments is the best way to ensure that you qualify for more funding down the line.

Why Choose Water Wine Group Hedge Fund?

- **Tailored Financial Solutions:** We understand that every business and individual is unique, which is why we offer customized funding solutions that cater to your specific needs.
- **Expert Guidance:** Our team of experienced professionals is here to guide you through the funding process, ensuring that you make informed decisions at every step.
- **Fast and Flexible:** We pride ourselves on providing quick funding decisions, flexible loan terms, and no hidden fees, making it easier for you to focus on growing your business or achieving personal financial goals.
- **A Trusted Network:** As a member of Water Wine Group, you gain access to an exclusive community of investors, business owners, and professionals who are committed to financial growth and success.



Take the first step toward financial empowerment and growth—become a member today!





This section provides information about the project (The Hedge Fund) and explains how it works.

NB: It requires us, **WATER WINE GROUP**, to give you this important information to help you decide whether The Investor Hub, and the registrations available within it, are right for you.

You should read this document carefully so that you understand what you are getting into and keep it safe for future reference.

In addition to our telephone and email services, these files are also available online where you can download at any time from **www.waterwinegroup.com**

THE ONE BIG QUESTION MOST PEOPLE ASK!

WHAT IF MY BUSINESS IDEA GETS STOLEN?

Primarily, it is one of the major reasons why a lot of start-ups don't trust in angel investors, and we think whoever that is asking this question has every right to do so.

This is the reason why our system in the first place does not ask entrepreneurs to send us their business plans from the onset, but

demands a brief discription of the business before we push our discussions further.

This is a way we try to avoid any issues of idea theft which can be troubling and can play down on our pedigree as a business Hub. Other reasons why we do this is because:

IDEAS ARE USUALLY NOT ABERRANT

It is the implementation style that is relevant. Loads of start-up businesses have similar ideas, but their success hinges on how they



implement those ideas, business strategic procedures, experts on board and the value offered to customers.

IDEAS METAMORPHOSE

What you start with is often not what your business ends up as. Examples: David H. McConnell started Avon in 1886 without meaning to. McConnell sold books door-to-door, but to lure in female customers he offered little gifts of perfume.

Before long, the perfume McConnell was giving away had become more popular than the books he was selling, so he shifted focus and founded the California Perfume Company, which later became Avon.

William Wrigley, Jr. founded the company in 1891 with the goal of selling soap and baking powder. He offered chewing gum as an enticement to his customers, and eventually the customers didn't care about the baking powder, they only wanted the gum.

EVERY IDEA SHOULD GLADLY EMBRACE COMPETITORS

If you don't have competitors in your business venture, it is a clear sign

that your idea has got no future. In the open market, there is always competition but don't let that deter you.

That is why we will come in to help you develop your idea, execute better, and differentiate your product or services from the rest.

YOU CAN NEVER BECOME AN ISLAND ON THIS JOURNEY

The entrepreneurship journey is not a solo endeavour even if you have all the necessary funding needed. To bring your vision to life, you will need to share it, gather feedback, mobilize a team, raise funding, and most importantly form a clientele base. This process inherently involves sharing your idea.

PROTECTING YOUR IDEA

Yes, it is important but not the primordial stages. When you have minimum viable product that is unique and can be copied, it would be advisable you safeguard it with intellectual property rights, non-disclosure agreements and patents.



BE PART OF THE NETWORK OF BUSINESS ANGELS

APPLICATION DATES

When applying kindly check whether the application window is closed or opened. Subscribe to our Newsletter and follow us on all our social media handles to be informed about our next call of business pitching.

GAIN SCALE AND STRATEGIC SUPPORT

From personalized mentoring and strategic insights to access to funding opportunities and industry connections. With our cutting edge resources, expert guidance, and extensive network, we provide the perfect ecosystem for your venture to thrive.

Whether you're a start up looking to make a big impact or an established SME with social or sustainable impact aiming to scale even further, The Hedge Fund is your ultimate partner in success





APPLICATION PROCESS CRITERIA

What Are We Looking For?

To ensure a fair and comprehensive evaluation process, **THE HEDGE FUND** has established specific criteria that must be met by applicants.

Keep in mind, you don't have to check all boxes

A STARTING BUSINESS - CRITERIA (ONE)

NEW START UPS WITHOUT ADEQUATE RECORDS, INVESTORS LOOK OUT FOR:

- A UNIQUE AND VAIBLE BUSINESS PLAN
- GOOD CHARACTER IN BUSINESS
- GOOD PERFORMANCE
- GOOD TEAM SKILL AND PASSION
- AVAILABLE MARKET OPPORTUNITY
- GOOD FORECAST
- GOOD DOCUMENTATIONS (LEGAL, ADMINISTRATION, etc)

STARTUPS ALREADY IN BUSINESS WITH ADEQUATE RECORDS - CRITERIA (TWO)

We consider social businesses that has all documentations and registrations prepared and are generating minimum annual revenues between **USD 5,000 - USD 100,000**

NB: ALL BUSINESSES MUST BE AN AFRICAN BASED BUSINESS.

INNOVATION AND JOB CREATION

We give priority to innovative social businesses that contribute to the creation of Technology, local green jobs and uplift the living standards of communities at the base of the pinnacle. We are open to discussing a franchise approach as part of your scaling strategy.



MARKET POTENTIAL

We are interested in social businesses with clear plans for regional scale and growth, focusing on making a positive impact on millions of individuals living on less than **\$1.5** a day in Africa. It is important for these businesses to have a well defined profitability roadmap.

STRONG TEAM

We value funding teams with relevant expertise and capabilities. Clearly defined roles, responsibilities, and a dedicated time commitment are vital for success. Understanding the local operational, geographical, political, or social context is essential.

SCALABILITY

We are particularly interested in businesses that have the potential to scale effectively. Commitment to data driven decision making and a willingness to share lessons learned are crucial attributes we seek.

SOCIAL IMPACT

We require a clear and demonstrable plan for generating impact. It's important that the impact is trackable and measurable. We encourage a commitment to self evaluation and the active collection of data.





STAGES INVOLVED

To ensure that you match our investment criteria, we undertake a rigorous selection and due diligence process. Once we have decided to invest, we will fund your business. While we aim to invest individually, it may take 6-12 months, from selection to successful payment of investment funds

STEP 1

REGISTRATION AS AN INVESTOR HUB MEMBER

Fill out the registration form to become a group member. This enables you to partake and enjoy every single offer the group presents such as free business consultations, business development and funding, educational field trips and empowering forums, etc.

STEP 2

UNIQUE IDENTIFICATION GENERATION

This is the stage where our system will generate UNIQUE ID for the new registrants. This unique identification would be in demand anytime registrants are signing up for any of our offers

STEP 3

PITCHING OF YOUR BUSINESS

Fill out the online form on our website to give us an insight into your business. This will include, among other things, your business model percentage shares to be sold, competitive analysis, and budgetary projections.

STEP 4

SELECTION & DUE DILIGENCE

If you are selected to be part of the business incubation hub candidate, our investment committee will undertake an extensive due diligence of your business. This will include a desk review of your documentation, reference calls, physical visits, and input from external technical experts.

STEP 5

INVESTMENT DECISION

The investment committee makes its final decision based on the outcome of



the due diligence process after careful consideration and communicates it to the successful candidates selected for the one-on-one presentation

STEP 6 **RELEASE OF INVESTMENT FUNDS**

Once your business has been conditionally approved for investment, both parties will sign a Letter of Commitment (LOC), kickstarting your formal engagement with THE HEDGE FUND.

The hub will then prepare negotiations and structure payments regarding equity shares or loan for the selected businesses.

This campaign may take from 6-12 months to successfully close all deals, depending on the amount and the attractiveness of the business case.

STEP7 **DEVELOPMENT AND SUSTAINANCE**

After a successful deal closure, a valuation process will be initiated, and an investment agreement entered Funds will be disbursed in fractions, designated on completed growth milestones.

Alongside funding and to further support in attaining envisioned growth, the ventures will receive in depth technical support such as executive coaching, technical expertise, adapt suitable marketing strategies, linkages to strategic partners as well as further funding opportunities.





TIMELINES

ACTIVITY	OPEN WINDOWS	CLOSING WINDOW
Open/Closing Application Window (Registrations/Code generation/business pitch submission)	Visit our Website for more into www.waterwinegroup.com	Visit our Website for more into www.waterwinegroup.com
Shortlisting and Selection	Visit our Website for more into www.waterwinegroup.com	Visit our Website for more into www.waterwinegroup.com
DUE DILIGENCE PROCESS (investigations and selection)	Visit our Website for more into www.waterwinegroup.com	Visit our Website for more into www.waterwinegroup.com
DUE DILIGENCE PROCESS (investigations and selection)	Visit our Website for more into www.waterwinegroup.com	Visit our Website for more into www.waterwinegroup.com
EVENT DAY (NIGERIA FORUM/PITCH CONTEST)	Visit our Website for more into www.waterwinegroup.com	Visit our Website for more into www.waterwinegroup.com
EVENT DAY (GHANA FORUM/PITCH CONTEST)	Visit our Website for more into www.waterwinegroup.com	Visit our Website for more into www.waterwinegroup.com



HEDGE FUND BUSINESS DEVELOPMENT

ADVANTAGES WE HAVE OVER OTHERS

According to our research, most investors demand swift investment returns from their investees, which can dilute their social mission. While the investors on our platform are tolerant investors, with patient capital approach which grants the investee a certain grace period needed to build something great, while our expertise help speed up your goals.

SUMMARY OF ENGAGEMENTS FUNDING AID

- Fast track equity investment between **\$5,000 to \$100,000**
- A percentage of Minority shareholding is for Non profit projects
- Agreement based on agreed business valuation and investment consideration.
- Potential to receive additional loan facility beyond initial equity funding to scale the business further.
- Further funding support and tools.

BUSINESS GROWTH SUPPORT

- As an investor in the business, we become a partner that provides guidance on strategy and planning.
- **THE HEDGE FUND MANAGERS** occupies 1 - 2 board seats.
- The business receives mentorship from key industry expertise and coaches to provide tailored support.
- Social media strategy support.
- Specialised, one on one coaching with Business Consultants on our team
- Access to **THE HEDGE FUND** global network and partners to help grow and scale the business.
- Branding strategy support.



20 | WATER WINE GROUP PROJECTS 2025



THE BUSINESS INCUBATOR

The business incubator target group includes young entrepreneurs with small business that wants to grow, they can be students or graduates who would like to develop their talent and ideas and commercialize them.

In a rapidly changing global economy, small and medium scale enterprises are increasingly a force for enhancing national economic growth and employment. They also serve as one of the tools that have helped to create new entrepreneurial skills and new businesses.

THE INCUBATOR

The incubation process has been developed by the group to include services for on-the-spot diagnosis and treatment of business problems, dramatically lowering the usual early-stage failure rate. Through this, proper structures and strategies will be explored that will aid small enterprises to grow and provide a promising future in the global market.



THE INCUBATORS WE RUN ON OUR PLATFORMS

The whole process starts with the group providing a platform where entrepreneurs can receive pro-active, value-added support, and access to critical tools, information, education, contacts, resources and capital that may otherwise be unaffordable, inaccessible or unknown.

Our well-structured incubators will provide; business support services to enhance and develop businesses; upgrade skills and techniques; technological advice and assistance with intellectual property protection; financial resources for Research and development; initial marketing expenses; and access to potential private investors and strategic partners.

PRIVATE EQUITY INCUBATOR SYSTEM: This is managed by our group of investors who pool in funds to form partnership deals on an investment. This incubator system generally seeks a return on the investments made.

ACADEMIC-RELATED INCUBATOR SYSTEM: This is an incubating system where the group generate academic objectives which focuses more on business development and fine tuning the mindset of the young entrepreneurs for the right strategy and market. Our focus will be on recruiting students who are potential business leaders.

THE OPERATIONAL PROCEDURE OF THE BUSINESS INCUBATORS

Once an entrepreneur has gone through the incubation system successfully and is ready for the market, they may apply through their country director to participate in the business pitch. If the country director is okay with their proposals, then it will be forwarded to the Hedge fund managers for screening.



Once the proposal is accepted by the Hedge Fund Managers, the country director will help them make final amendments and prepare other necessary documents that will be submitted to the Hedge fund managers. It will be screened again through an intensive business pitch presentation. If it is approved, the applicant gets funding for a project.

This funding will be disbursed according to milestones or business turning points. The Hedge fund provides up to 80% of the total project budget, the rest must come from the entrepreneur.

There is a funding ceiling per project of approximately **\$100,000** over **two (2)** years. Ideally, we expect those partaking in the incubator program to at most graduate within and run your own business within a span of **(3)** three years.

The following are important milestones for a successful business incubator operation:

- Forming a strong managing board with an advisory structure and enabling them to observe the incubator operations, having one-two members of the Hedge Fund being part of the board.
- Careful selection, training at home and abroad, and proper remuneration of the manager and team.
- Screening of the technical, business and market potential of applicant.
- Involvement of public sector, through subcontracting and other arrangements.
- Exchange of experiences through professionals and international network





Paul Sutherland
GROUP VICE PRESIDENT

paulsutherland@waterwinegroup.com



Richmond Dadah
GROUP PRESIDENT

richmonddadah@waterwinegroup.com



Dr. Jeffery Obudai
DIR COMPLIANCE
(INVESTMENT)

jefferyobudai@waterwinegroup.com



Akosua A. Boateng
GROUP TREASURER

hejdiakosuaboateng@waterwinegroup.com



Reginald Kumeko
POLICY MANAGER

reginaldkumeko@waterwinegroup.com



Rachael G. Sackey
TEAM WELFARE

rachaelsackey@waterwinegroup.com



Michael A. Seamegbe
DIR. RECORDS
MANAGEMENT

michaelseamegbe@waterwinegroup.com



Daniel A. Nortey
BRANDING & MARKETING

danieladomnortey@waterwinegroup.com



Asiwaju Oladimeji
COUNTRY COORDINATOR
(NIGERIA)

asiwajuoladimeji@waterwinegroup.com



Sam A. Hagan
COUNTRY COORDINATOR
(GHANA)

samkobihagan@waterwinegroup.com



GENERAL LEGAL ENQUIRIES



EMAIL: legal@waterwinegroup.com



- 26 | WATER WINE GROUP PROJECTS 2025



EXISTING BUSINESS

Required Documents:

- a. Last 3 Audited Financial Statements
- b. Next 3 years projected cashflows on monthly basis.
- c. 6 months Bank statements
- d. Tax clearance certificate
- e. Company profile inclusive of shareholding structure & Company Registration Documents
- f. Valid ID Card (National ID Card) of business owner
- g. Utility Bill of company & owner (less than 3 months) & GPS Address
- h. Loans with other banks if any
- i. Police Report

NEW BUSINESS

Required Documents:

- a. Next 3 years projected cashflow.
- b. Company profile inclusive of shareholding structure
- c. Valid ID Card (National ID Card) of business owner
- d. Utility Bill of company & owner (less than 3 months) & GPS Address
- e. Police Report





CONFIDENTIALITY

The Group shall maintain the other Party's Confidential Information strictly confidential, The other party agrees that it will take the same steps to protect the confidentiality of the other Party's Confidential Information as it takes to protect its own Confidential Information, which shall in no event be less than reasonable steps, and the Group shall not use the other Party's Confidential Information for any purpose other than in accordance with this Agreement and shall not disclose such Confidential Information to any person other than its personnel who have a need to know such Confidential Information for the Purpose of this application and who are subject to a nondisclosure obligation comparable in scope to the requirements listed above.

CLIENTELE FRAUD WARNING

By submitting all the above requirements for your application, you must ensure no false information is given. If by any chance our mediators' chances upon any misleading information, your application will be dismissed without hesitation. Also, Criminal and/or civil liabilities may arise from such actions, and we intend to cooperate with competent law enforcement authorities and to ask them to take appropriate action whenever such phenomena occur thus if need be.

FRAUD WARNING DISCLAIMER

Accordingly, we would ask you to immediately get in touch with us via our country coordinator's emails upon receiving a suspicious offer or invitation and additionally notify the police or other competent authority.

GHANA: samkobihagan@waterwinegroup.com

NIGERIA: asiwajuoladimeji@waterwinegroup.com

GENERAL ENQUIRIES: info@waterwinegroup.com





CONTACT US NOW

 INSTAGRAM: [waterwinegroupglobal](#)

 TWITTER: [WaterWineGlobal](#)

 FACEBOOK: [waterwinegroup](#)

 WEBSITE: [www.waterwinegroup.com](#)

 (Inquiries): info@waterwinegroup.com

 (Applications): invest@waterwinegroup.com

 UNITED KINGDOM: +44(0)7507675487

 GHANA: +233(0)271532458

 NIGERIA: +234(0)8068775426



WATER WINE GROUP

HEDGE FUND

Join Water Wine Group Today

Whether you are looking to grow your business, finance a personal project, or simply seek more control over your finances in the long run, Water Wine Group offers the resources, flexibility, and support you need to succeed.

LET'S GET IT DONE.

We've prepared the best offers you
can afford to boost your creative
communication with your client.

Let's help you build your brand
with our creative ideas.



Our Best Services

- BOOK DESIGN
- LOGO DESIGN
- DIGITAL ART
- ADVERTISEMENT
- ILLUSTRATION
- GRAVURE DESIGN
- FLEXOGRAPHY
- PACKAGING

Contact Us / Whatsapp 24.7 on
024-936-8980

We are Open with our customer
support at any time

FOLLOW US



