

VIOLET KWEK

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ASSET BASED FINANCE | CREDIT & RISK ANALYSIS | AI MACHINE LEARNING

An accomplished international finance professional and corporate banker with over 20 years of experience in Greater China and SEA, specialising in debt, leasing and mezzanine structures. A proven track record of shaping transactions and building strong external industry channel partners in new markets and business segments. Establishes and nurtures successful relationships as a trusted advisor, hands-on leader and mentor, providing informed advice and support for the attainment of excellence. Committed to building and managing networks to drive long-term and sustainable portfolios and frameworks while managing many forms of risk.

AREAS OF EXPERTISE

Strategic Thinking | Identify Opportunities | Penetrating New Markets | Negotiation & Closing
Win-Win Outcomes | Inspirational Leadership | Systematic & Analytical | Empowering Colleagues
Transaction Structuring | Quantitative & Financial Modelling | Projections | Restructuring | Risk Analysis
Pricing Models | Performance Management | Adaptability | Problem-Solving

KEY COMPETENCIES

- ✦ **Strategic Vision:** Develops and implements strategic plans aligned with an organisation's goals by applying market insights.
- ✦ **Creating Businesses and Value:** Establishes and scales businesses across diverse industries and geographies, bringing a unique blend of strategic vision, entrepreneurial acumen, and market insight.
- ✦ **Financial Acumen:** Deep understanding of financial principles, banking regulations, and economic trends to manage financial performance, including budgeting, forecasting and senior-level reporting.
- ✦ **Risk Management:** Proficient in identifying, assessing, and mitigating financial risks by applying knowledge of regulatory compliance and the ability to ensure processes adhere to all relevant and regional laws and standards.
- ✦ **Stakeholder Management:** Skilled in building and nurturing relationships with key stakeholders, combining complementary skills to align on strategic priorities.
- ✦ **Team Development and Management:** Identifies, recruits, develops, and retains top talent, fostering environments of high-performance work cultures, leading by example with best practice and excellence.

CAREER HISTORY

LENDICATE LIMITED

Pioneering asset based private credit tokenization platform revolutionizing general aviation in APAC through proprietary quantitative and risk assessment models unlocking unprecedented growth opportunities, enhancing accessibility across the sector empowering aircraft owners and anchoring investor portfolios with predictable returns.

Founder CEO

Singapore, Hong Kong | June 2021 – Present

- Originate financing deals, set business plans, corporate strategy and direction, budgets, forecasts and develop KYC and AML checklists for obligors, investors and partners
- Cultivate strategic relationships with industry partners, clients, funds, family offices and financial institutions to broaden client acquisition and financing channels.
- Lead the transaction structuring of complex transactions and new structures.

Achievements:

- **Created an automated financial pricing model for real asset financings**, integrating dynamic interest rate structures and incorporating multi-tiered leverage and projected asset values for targeted risk-return profiles, optimising accuracy and efficiency, reducing time spent by 90% to derive financing terms.
- **Designed a bespoke risk assessment methodology that comprehensively analyses varied risks** in asset-backed transactions enabling better risk comprehension with clear insights to stakeholders, empowering them to make informed decisions with a one-page summary.

GLOBAL JET CAPITAL

Non-bank financier focusing on business jet financing

Senior Sales Director, North Asia, Singapore and Malaysia

Hong Kong | May 2019 – May 2021

Sales Director – North Asia

Hong Kong | Feb 2017 – May 2019

- Spearheaded growth through channel partners regionally and launched new transaction structures.
- Collaborated with stakeholders and provided strategic guidance in client negotiations, facilitating smooth deal closings and long-term relationships in alignment with the Execution team.
- Originated and structured debt and finance and operating lease transactions.

Achievements:

- **Developed a network in the general aviation industry** and led the Greater China regional expansion.
- **Built up the Greater China portfolio** from scratch to over USD300M in 2.5 years.
- **Led Global Jet Capital to be voted the Best Finance House in 2018** and Best Service Provider in 2019 in APAC.
- **Consistently recognised as a top sales originator**, generating the highest transaction profitability.
- **Expanded the Hong Kong office** from 1 person to a team of 6 in 3 years.

CHINA MINSHENG BANK

The largest privately owned bank in China.

Deputy Head – Corporate Banking

Hong Kong | May 2016 – Dec 2016

Deputy Head – Shipping Finance

Hong Kong | Oct 2014 – Apr 2016

- Collaborated with the Credit, Risk Management and Compliance teams to address queries from internal and external auditors and HKMA.
- Supervise the execution and ongoing management of transactions and structured workouts with clients and internal stakeholders.
- Spearheaded the implementation of the shipping finance loan underwriting standards.

Achievements:

- **Forged a collaborative culture across a 30-member team**, after merging several departments, creating synergies and expanding the USD2B portfolio by 10% in 6 months.
- **Provided hands-on coaching and mentoring** to develop and motivate team members, enabling the delivery of consistently superior results.
- **Established a robust framework** for risk assessment and slashed approval lead time by more than 50%.
- **Instituted post-drawdown monitoring protocols** across a shipping portfolio of 60+ vessels, proactively mitigating potential defaults and reducing 40% of time spent restructuring transactions.
- **Successfully obtained senior stakeholders' approval** for the loan underwriting standards.
- **Initiated origination of international deals** from 3Q2015 covering large-cap global companies.

STANDARD CHARTERED BANK

Top emerging markets bank focusing on Asia, Africa and the Middle East.

Executive Director – Shipping Finance (Band 4)

Hong Kong | Jan 2010 – Sep 2014

Director – Shipping Finance

Associate Director – Shipping Finance

- Developed relationships with shipping companies in China and Taiwan.
- Originated, structured and executed debt financing and leasing transactions.
- Mentored and trained three associates, equipping them with the skills to execute seamless transactions.

Achievements:

- **Successfully built relationships with shipping and commodity clients** in China and Taiwan from one transaction prior to 2010 to over 20 clients in 3 years.
- **Built up a shipping debt and lease portfolio of over USD1B**, accounting for over 80% of the Greater China shipping portfolio with net tenor revenues of ca. USD110M.
- **Led negotiations and structured intricate workouts** with clients and internal stakeholders, successfully preserving relationships with zero losses.

DVB GROUP MERCHANT BANK (ASIA) LIMITED*Leading specialist bank focused solely on international transport finance.***Vice President – Investment Management****Singapore | Dec 2008 – Dec 2009****Assistant Vice President – Investment Management****Nov 2007 – Dec 2008**

- Formed alternative financing structures, including build/sale and leasebacks, mezzanine finance and equity and pre-IPO investments.
- Initiated deals and assisted the origination and divestment process, structuring financing arrangements with lenders to provide debt layers.
- Coordinated with legal counsels, technical experts and lenders to analyse prospective transactions and guided due diligence on prospective client's vessels, business models, financial health and strategic plans.
- Prepared investment proposals with recommendations, forecasts with sector research and project reviews for continuous assessment of existing transactions.
- Assisted in handling workouts and restructuring transactions, negotiating and managing clients, lenders and board's expectations to achieve the best compromise.

Achievements:

- **Steered a USD40M sale and leaseback transaction**, originating a deal with the offshore arm of one of the largest private shipping companies in India, establishing a strong relationship with a client who was a coveted target prospect of the bank.
- **Led a USD74M deal restructuring**, helping negotiate with the board, client, senior lender and legal counsels, preparing board memos and reviewing all documentation.

Analyst, Global Advisory and M&A (Shipping)**Singapore | Apr 2007 – Oct 2007**

- Constructed and reviewed financial models, conducted financial and business due diligence on acquisition targets and prepared pitch books, memorandums and presentations to boards and CEOs.
- Assisted deal origination, transaction processing, deal structuring, and execution.

Achievements:

- **Drove USD230M buy-side transaction**, constructing the valuation model and facilitating the bid process and documentation for acquiring a Singapore-based offshore shipping company with nearly 60 vessels.
- **Offered an Assistant Vice President** position in London in September 2007.

TRAINING & CERTIFICATIONS**Certificate Programme in Sustainable Finance**

Nanyang Business School in partnership with UN Global Compact Network Singapore (GCNS), Singapore

2024

AI and Analytics in Business Valuation and Finance

Nanyang Business School, Singapore

2024

EDUCATION**Master of Business (Double major - Banking and Finance)**, Monash University, Melbourne, Australia**Postgraduate Diploma in Finance**, University Of Melbourne, Melbourne, Australia**Bachelor of Business with Distinction**, RMIT University, Melbourne, Australia**MISCELLANEOUS INFORMATION****Languages**

English – Native (written and spoken), Mandarin – Proficient (written and spoken), Cantonese – Fluent (spoken)

IT Skills

Microsoft Word – Expert, Microsoft Excel – Expert (including VBA Macros, Solver), Microsoft Powerpoint – Expert

Board, Social Service and Teaching Roles

Associate Faculty – Singapore Institute of Technology, Singapore (2024, 2026)

Board Member, Board of Directors – The Asian Business Aviation Association (AsBAA) (2025-2027)

Member, Finance Committee – Singapore Disability Sports Council (From 2025)