

# PENNY HUYAN | FOUNDER AND HEAD OF BUSINESS LENDING

QUALIFICATIONS CA, MComm (Acctg & Fin), FBAA Member

## UP CLOSE

*With two small children, spare time is a luxury commodity. When she gets the chance, Penny loves nothing better than getting some fresh air and exercise and as a music lover, she also loves to play piano. Penny enjoys travelling, and has travelled extensively through the USA, Europe and Asia.*



I come from a very strong business and finance background both in China, where I earned my Bachelor of Business, and in Australia. Before coming to Australia, I was working as the editor for an IT, innovation and business program on a national TV station, interviewing well-known entrepreneurs like sohu.com CEO Charles Zhang, and Lenovo founder Chuanzhi Liu.

I moved here in 2005 to study my Master of Commerce degree and the rest, as they say, is history. When I graduated, I joined Deloitte Australia's Audit and Assurance division, with clients as diverse as listed mining companies and not-for-profits. I then moved to the Queensland Government as a Principal Accountant, where I gave financial advice to major government departments.

Each of these roles were challenging in their own ways, but still left me feeling like there was more I could offer. So, I made the decision to establish Goldenwater with

Jason. Now, as the company's Head of Business Lending, I can take on a truly collaborative role with my clients, helping them establish robust business and financial structures that will empower their enterprises—and their own personal sense of satisfaction and security—to blossom and grow. And I get to go to work every day with people I respect and whose expertise help me and my clients flourish.

My clients hail from a broad range of industries, but the one area I've discovered I have a particular talent for is management rights businesses. Each year I help more than 50 clients purchase Management Letting Rights businesses, as well as hotels and motels, ranging in value from \$1-10 million. As well as working with experienced property managers, I've also been able to coach clients who are new entrants to the industry, educating them on the pluses and the pitfalls of embarking on

this type of business. I've developed very strong working relationships with the associated peak bodies, regulatory bodies, and specialist lenders, which have helped maximise the results I can achieve for my clients.

As a leader, I like to inspire my team—and my clients—to be all they can be, encouraging them to learn, and supporting them on their journey. And they inspire me in turn. I find my work incredibly fulfilling, and it's my infectious passion for what I do, and how I do it, that has my clients returning time and again.

### Penny has deep expertise in:

- + establishing robust business structures
- + Australian accounting practices
- + structuring business loans for small to medium businesses.

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Now that you know a bit more about me, I'd love to know more about you.