



Yield4

Group of Companies
ISO 9001:2015

Bank instruments

- Letter of Credit
- Bank Guarantees
- Standby Letter of Credit
- Preadvise Messages

Credit Ratings

Scorecard

Payment Services

Trade Finance Certification

IT Solution

UAE
UK
INDIA
SPAIN
ZAMBIA
UGANDA
TANZANIA

MANAGEMENT

Yield 4 Finance was established in 2012 as a financing company and Mr. Sanjeev has led us to emerge as one of the leading names in the Trade Finance industry backed by a strong network of banks and esteemed financial institutions.



SANJEEV CHADHA

GROUP CHAIRMAN

Sanjeev Chadha, the Chairman of Yield Group of Companies and a member of Forbes Business Council, is a seasoned entrepreneur, engineer, and holds numerous certifications as an auditor. He has provided leadership for companies in management system certification, education (group of colleges), events, project management, construction, and finance domain among others.

"Our foremost priority is to perform with agility and in a customer-friendly manner as an alternative to the bureaucratic and tedious conventional ways, as we aim to promote financial inclusion and support businesses"





TRADE FINANCE SERVICES

In the industry since 1998, YIELD 4 FINANCE's expertise to understand your complex trade transactions ensures that you get the optimal solution for your business requirement - be it for import, export, or local projects. Our comprehensive range of trade finance solutions allows our clients to gain access to cross-border opportunities.

Our services are tailor-fit to each client's requirements. The management's extensive years of experience in the industry as a trade solution provider coupled with a strong network of alliance banks and financial institutions will make your global deals happen in no time.

We aim to provide our clients what they need to push their transactions with competitive charges, and most important of all, without the bureaucratic process.





OUR GROUP SERVICES

Our commitment to innovation drives our continuous expansion. We evaluate market trends, customer feedback, and emerging financial needs to identify opportunities for growth. As such, our group has expanded our global presence to address different client requirements, as we aim to be your preferred partner and one stop shop for trade finance expertise:



Trade Finance

Letters of Credit (Sight/Usance)
Standby Letters of Credit
Bid Bonds, Performance Bonds, APGs, etc.
Preadvise Messages



Payment Services

Merchant Gateways (TZS/ USD)
International Transfer
Prepaid Card
Micro Lending



Credit Rating

Credit Rating & Report
Credit Recommendation & Report
Business Assessment Report
KYB/Vendor Assessment Report
Scorecard
ESG



IT Solutions

Product and Digital Strategy
Engineering & Technolog
Cloud Services
UX Research and Design
Digital Marketing
E-learning Platform



vision & mission



Vision

At Yield Group of Companies, our vision is to simplify and facilitate access to essential financial instruments in order to foster global trade. By providing seamless access to letters of credit, bank guarantees, and other critical financial tools, we enable businesses of all sizes to thrive in the international marketplace. Our unwavering commitment to innovation and client success positions us as the trusted partner in navigating the complexities of global trade finance, and we strive to continuously develop services for our valued clients.



Mission

Offer Streamlined Access: Through our extensive network and expertise, we aim to provide fast, hassle-free access to bank instruments, making transactions simpler and smoother.

Extend Financial Expertise: Our team of seasoned professionals is dedicated to providing clients with expert guidance, enabling them to make informed financial decisions.

Help Facilitate Global Trade: We are dedicated to simplifying the complexities of international trade finance by connecting businesses with the financial instruments they need to seize global opportunities.

Focus on Client-Centric Solutions: We prioritize our clients' unique needs, delivering tailored trade finance solutions that empower them to expand their horizons and reach new markets.

Exemplify Trust and Integrity: Our success is built on a foundation of trust, integrity, and transparency. We aim to be the preferred partner our clients can rely on for their trade finance needs.



ISSUERS

Small and medium businesses (SMEs) are the lifeblood of economies worldwide, yet they often struggle to find trustworthy and efficient financial services partners. Yield Group has heavily worked with esteemed financial institutions like UOB Global Capital, Banco Micro Capital, and Union Banco Credit to serve our clients across the globe when it comes to trade finance.

UOB GLOBAL CAPITAL

LICENSE FROM TANZANIA
REPRESENTATIVE OFFICE IN UK

Rating
A,B,B



BANCO MICRO CAPITAL

LICENSE FROM UGANDA
REPRESENTATIVE OFFICE IN UAE

Rating
A



UNION BANCO CREDIT

LICENSE FROM ZAMBIA
REPRESENTATIVE OFFICE IN ZAMBIA

Rating
B,B,B



ISSUANCE PROCEDURE

Our charges for issuance depends on the amount of instrument, beneficiary bank (so we can see which issuing bank can service it), and validity of instrument. Different issuers have different charges so we need to understand the transaction before quoting. Our procedure is very straightforward:

1

After acquiring all the pertinent documents and information, we will select the issuing bank or financial institution and provide the draft for your review. Initial documents include the underlying transaction or a filled out form, constitutional documents of the company, and financials if the transaction is substantial.

2

Upon receiving the draft of the instrument, you must thoroughly review it with all concerned parties. Should there be any amendment, we can revise it accordingly subject to issuer bank's policy. Once the draft is approved, send us a copy of the draft with signature and approval stamp.

3

We will raise the invoice for the agreed charges and send it with the list of documents needed for issuance and onboarding. Documents needed will depend on the finalized transaction and approved draft, which your relationship manager will guide you on.

4

As soon as we receive the payment for the invoice, the issuer will issue and relay the instrument after documentation is completed. Simultaneously, we will send you the issued copy through email for your reference and record .



GLOBAL PRESENCE



Yield 4 Finance's mission is not only to provide financial services to SMEs but also to be their trusted partner in their internationalization efforts. As we continue to disrupt the traditional financial services landscape, we aim to simplify banking, make it more accessible, and enable SMEs to thrive in the global marketplace. Yield Group has strategically located offices in UAE (Dubai head office), UK (London), India (Panchkula and Mumbai), Spain (Las Palmas), Zambia (Lusaka), Uganda (Kampala), and Tanzania (Dar Es Salaam). Please visit us in the following offices:



London, UK



Dubai, UAE



Panchkula, India



Lusaka, Zambia



Gran Canaria, Spain

OFFICES



Global Offices:

Panchkula, India

SCO 78, Sector - 12, Panchkula, Haryana - 134112, Chandigarh, India

Dubai, United Arab Emirates

Suite 2903 & 2902, The Prism Tower, Business Bay, Dubai, United Arab Emirates

London, United Kingdom

Level 39, One Canada Square, London, United Kingdom, E14 5AA

Gran Canaria, Spain

Av. Juan Carlos I, no29, Edificio de Oficinas Las Ramblas, 6o Planta, Ala A, 35019, Las Palmas de Gran Canaria, España

Lusaka, Zambia

Corporate Park, Block 4, Stand No. 20849, Alick Nkhata Road Lusaka, Zambia

WE ARE RATED BY:

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غرفة دبي
DUBAI CHAMBER

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dun & bradstreet

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ICRA
RATING

