

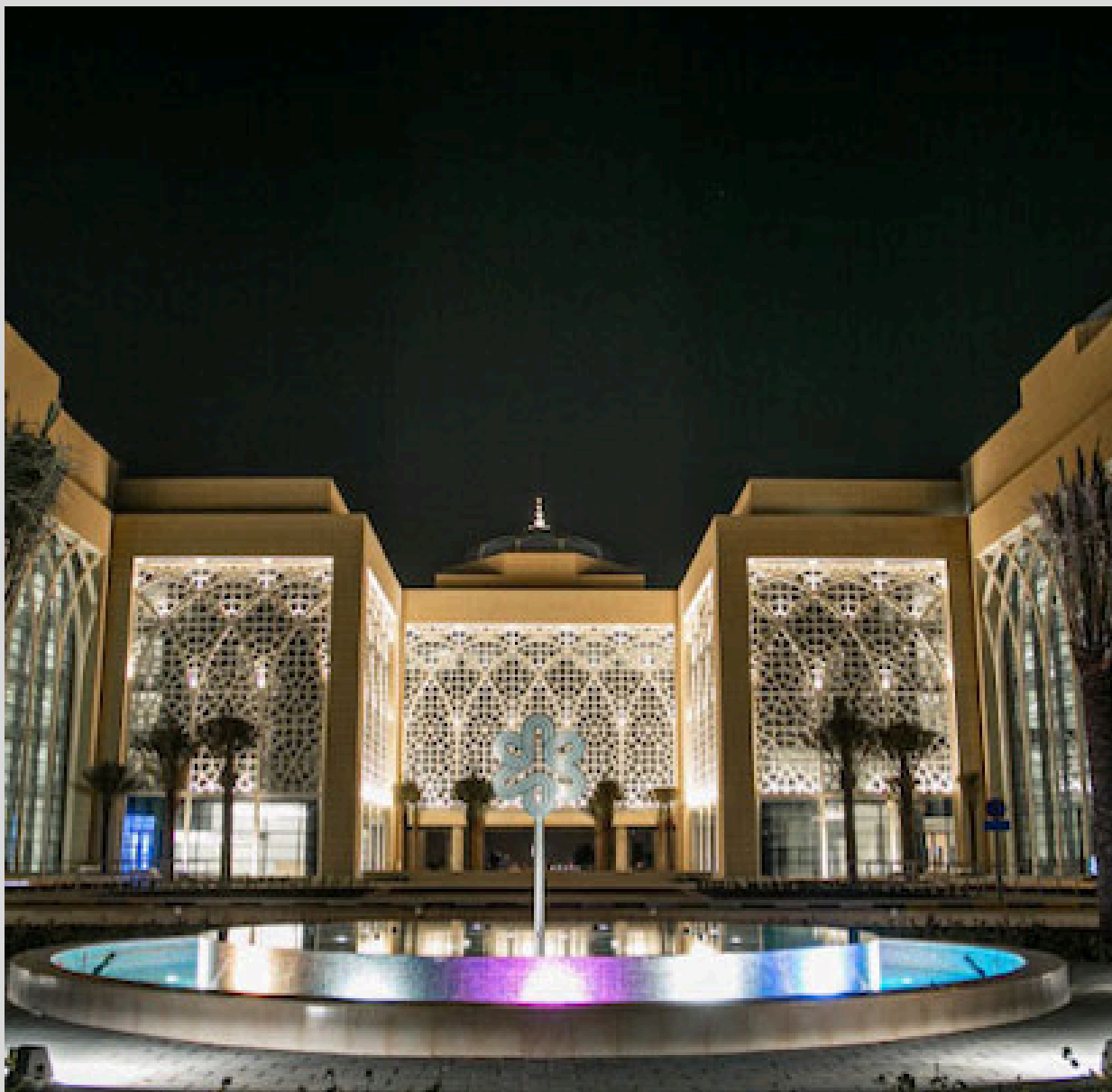


NATIONAL FINANCE

Financial Advisory



Executive Summary



National Finance is a distinguished financial services provider headquartered in Sharjah, UAE, that offers a broad and sophisticated suite of solutions catered to modern businesses operating in global markets. Our core competency lies in structuring and delivering complex financial instruments such as trade finance, Elite Banking Facilities, Sukuk Structuring & Advisory, B2B Trade Facilitation and Invoice/Cheque Discounting. Tie-ups with GCC and international banks to enhance trade finance capabilities, boosting cash flow and enabling up to 10× trading limits. At our heart is a philosophy that blends traditional banking rigour with entrepreneurial agility. We combine on the ground market knowledge in the Middle East and Asia with global institutional expertise to unlock value for our clients. Whether you are a large multinational, a fast-growing SME or a sovereign entity we partner with you to design financial strategies that mitigate risk, maximize growth, and align with your long-term strategic goals. Our commitment to transparency, ethical practices, and structured finance makes us not just a financier, but a trusted strategic advisor.



Mission

To provide transparent, ethical, and innovative financial strategies that empower businesses to expand globally, unlock liquidity, and execute strategic initiatives with financial confidence.

Vision

To become a premier global financial partner renowned for structured financing, trade expertise, and sustainable investment solutions combining conventional and Sharia-compliant services to serve a diverse, high-growth client base.



About Us

National Finance is founded on the pillars of trust, expertise, and adaptability operating from our base in Sharjah while extending our influence across the Middle East, South Asia, and beyond.

Our multinational team comprises professionals with rich backgrounds in banking, trade, investment and Islamic finance enabling us to serve clients across diverse regulatory environments and business models. We maintain close partnerships with Tier 1 banks, development institutions and global investors which strengthens our ability to execute highly structured financial deals efficiently. We partner with GCC and international banks to strengthen our trade finance capabilities, enhancing cash flow and enabling clients to access trading limits up to 10x.

Our organizational culture emphasizes rigorous due diligence, forward-looking risk management, and meticulous documentation. We are deeply committed to client centricity. Each engagement begins with a comprehensive needs analysis followed by custom tailored proposals that reflect the client's financial structure, risk appetite, and growth objectives.

Over the years, we have built an operational infrastructure that blends cutting edge digital platforms and hands on advisory ensuring optimal service delivery and continuous client support throughout the transaction lifecycle.





Services & Business Areas

Service Area

What's included / What we offer

Trade Finance	Structuring and facilitation of trade finance instruments such as LC, BG, and SBLC through GCC & International Banks.
Elite Banking Facilities	Access to exclusive private and priority banking facilities through selected banking partners, offering issuing, monetization/discounting solutions tailored for high-value and sophisticated financial requirements.
Sukuk Structuring & Advisory	Structuring Shariah-compliant Sukuk solutions and providing end-to-end advisory to optimize funding, compliance, and investor alignment.
B2B Trade Facilitation	Connecting buyers and sellers through structured transactions, advisory support, and secure trade financing solutions.
Invoice/Cheque Discounting	Unlock immediate working capital by converting unpaid invoices or post-dated cheques into liquidity, improving cash flow and business operations.



Our Approach

At National Finance, our approach to serving clients is grounded in both strategic vision and operational discipline. We begin every relationship with a thorough consultation phase where we aim to deeply understand the client's business model, competitive landscape, cash flow dynamics, and growth aspirations. This is not a standardized intake process instead it is highly personalized reflecting our conviction that every business is unique. Based on our analysis, we develop detailed financial and trade strategies carefully selecting the right mix of instruments (e.g.. trade finance, Elite Banking Facilities, Sukuk Structuring & Advisory, B2B Trade Facilitation and Invoice/Cheque Discounting) that both support the client's objectives and mitigate risk. Strategic partnerships with GCC and international banks to expand trade finance facilities, accelerate cash flow, and multiply trading limits up to 10x.

Subsequently, we handle all documentation, structuring and compliance matters with full rigor. Our team collaborates with legal counsels, Sharia scholars (for Islamic finance) and banking partners to produce agreements that are robust but also flexible enough to adapt to market or regulatory shifts. Once the plan is approved we execute swiftly issuing trade finance instruments, deploying capital or launching issuance processes depending on the client's needs. Beyond execution we remain engaged offering ongoing advisory, monitoring performance, managing investor communications (for securitized deals) and adjusting structures if necessary as business conditions change. This end to end commitment ensures clients are never left to navigate complex financial structures on their own.

Our process



Consultation

Strategy

Documentation

Agreement

Execution



Why Partner with Us



Choosing National Finance means choosing a partner who brings far more than capital. We offer a rare combination of global reach and local insight our access to top tier banking relationships across regions gives clients access to strong liquidity and structured finance capabilities that small to mid sized firms would otherwise struggle to tap into. Additionally, our dual expertise in conventional and Islamic finance enables us to craft bespoke solutions that respect clients' financial, ethical and regulatory preferences. We partner with GCC and international banks to strengthen our trade finance capabilities, enhancing cash flow and enabling clients to access trading limits up to 10x.

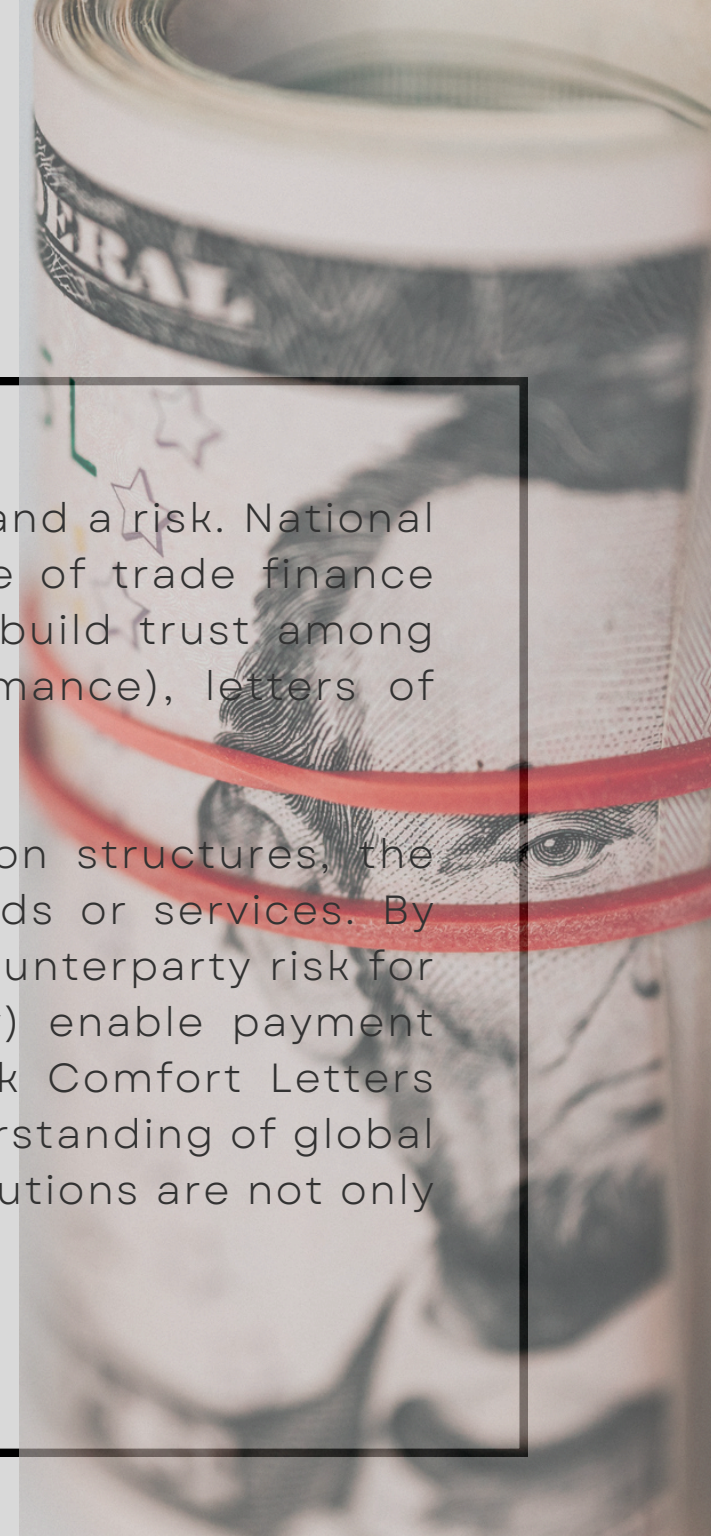
Our advisory is not transactional it is strategic. We guide clients not only in raising capital or issuing instruments but in structuring their operations, optimizing cash flow and positioning themselves for sustainable growth. We uphold a standard of transparency and integrity our fee structures, risk assessments and terms are clearly communicated ensuring clients make informed decisions. Finally, our execution speed and documentation discipline differentiate us. We bring strong processes to complex financial transactions reducing time to funding or issuance while maintaining rigorous compliance and risk oversight.

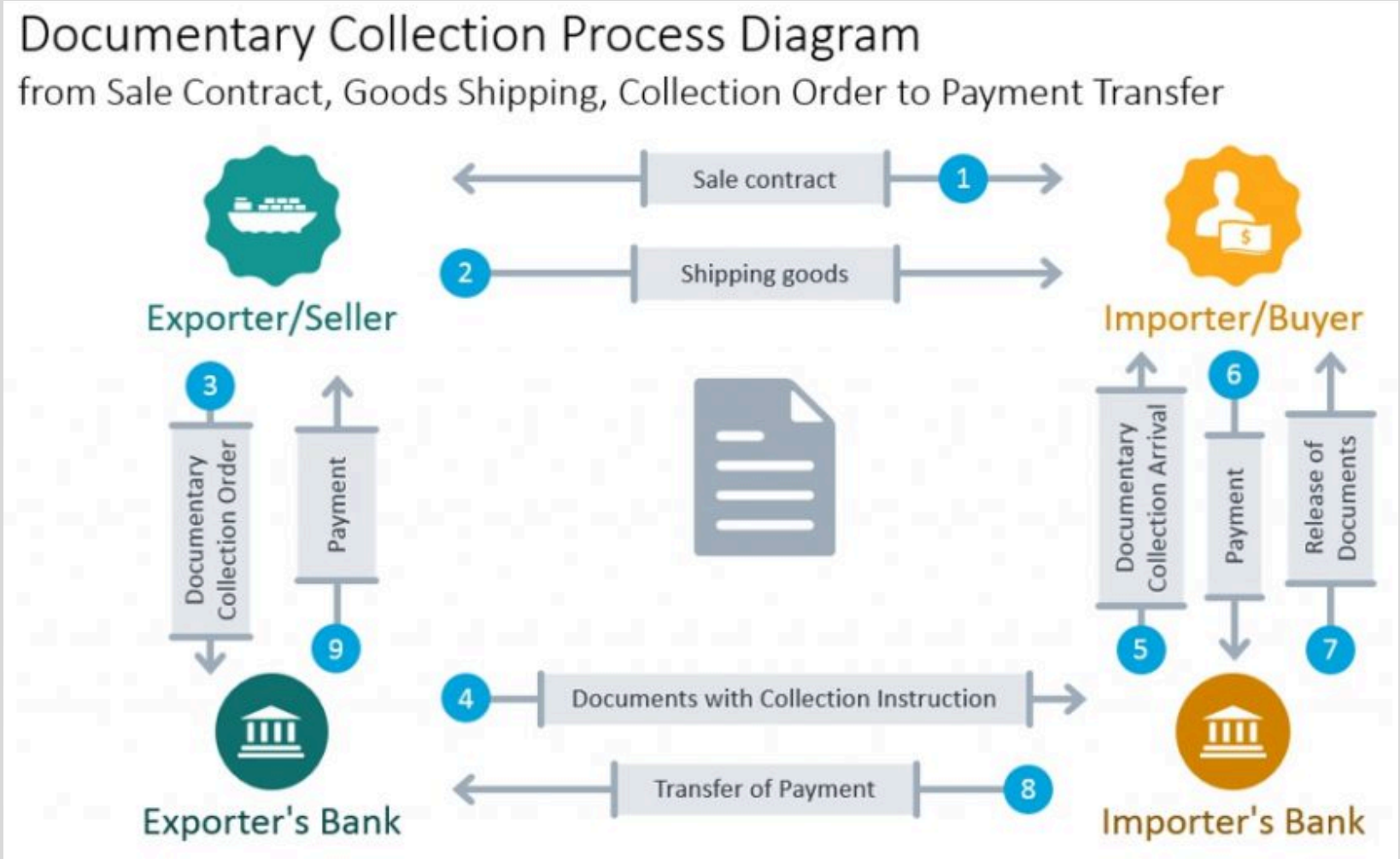


Trade Finance

In today's interconnected world cross border trade is both an opportunity and a risk. National Finance helps clients navigate that landscape by providing a robust suite of trade finance solutions designed to secure transactions, optimize working capital and build trust among counterparties. Our instruments cover guarantees (financial and performance), letters of credit, standby instruments and liquidity verification tools.

We work closely with importers and exporters, assessing their transaction structures, the creditworthiness of counterparties and the nature of the underlying goods or services. By structuring guarantees (such as BGs or performance bonds) we mitigate counterparty risk for both parties in a trade contract. Letters of Credit (standard or standby) enable payment security and reduce payment timing risk. While Proof of Funds and Bank Comfort Letters provide liquidity certification strengthening negotiating positions. Our understanding of global trade, shipping standards and local customs processes ensures that our solutions are not only financially sound but also operationally practical.







Trade Finance Instruments



We structure and issue these instruments in close consultation with our banking partners ensuring that they align with both the client's financial profile and transaction specifics. In doing so, we help facilitate trade deals that would otherwise be too risky or cumbersome to execute reliably. We provide comprehensive trade finance solutions, including issuing and receiving facilities, through strategic partnerships with GCC and international banks, enabling enhanced cash flow and trading limits up to 10x.

Trade finance instruments are essential financial solutions that make global and local trade safer, faster and more reliable. In international business, buyers and sellers often face risks such as delayed payments, shipment issues and lack of trust. To overcome these challenges, banks and financial institutions provide tools like Letters of Credit, Bank Guarantees, Documentary Collections and Invoice Financing.

These instruments help buyers secure goods without immediate full payment and give sellers assurance that they will receive their money on time. By reducing risk, improving cash flow and increasing transaction security, trade finance instruments play a vital role in supporting smooth and successful trade between companies around the world.



Trade Finance Instruments



Standby Letter of Credit (SBLC)

This serves as a safety net if the buyer fails to make payment the SBLC can be invoked providing a payment guarantee. Unlike a traditional LC which is used for periodic trade payments an SBLC is more of a security mechanism.

Letter of Credit (LC), Sight & Usance

These LCs streamline global transactions. A sight LC enables immediate payment upon presentation of compliant documents. A usance LC allows a deferred payment giving buyers more flexibility in cash flow.

Proof of Funds (POF)

This is often used in precontracting phases, especially for large orders. By showing liquidity or confirmed funds buyers increase their credibility in negotiations.

Bank Guarantees (BG)

These are issued to assure a counterparty typically a buyer that the obligations of a supplier or contractor will be honored. In the event of default the guarantee provides the buyer with recourse ensuring that performance is financially backed.

RWA (“Ready, Willing, and Able”) Letter

We issue these to demonstrate that a financial institution is ready to provide the required instrument or finance which can strengthen a buyer’s negotiating position in large scale projects.

Bank Comfort Letter (BCL)

Rather than being a guarantee a BCL confirms the financial capacity of the client often used in strategic deals where counterparty confidence is critical.



Elite Banking Services



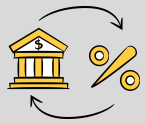
Elite Banking Services are designed to support corporates, high-net-worth businesses, and institutional clients with advanced financial structuring and trade finance solutions. We specialize in facilitating issuing and receiving banking instruments through reputable local and international banks, ensuring security, credibility, and operational efficiency.

Our structuring services cover a full range of banking instruments, including LC, BG, APG, BCL, RWA, and SBLC, enabling issuance, monetization, and discounting through GCC counterpart banks. We support risk management, strengthen counterparty confidence, and ensure smooth execution of high-value domestic and cross-border transactions.



With access to a strong global banking network, we provide tailored banking arrangements aligned with each client's commercial objectives and compliance requirements. From trade facilitation to asset-backed financial assurance, Elite Banking Services act as a trusted bridge between businesses and banks.

We focus on:



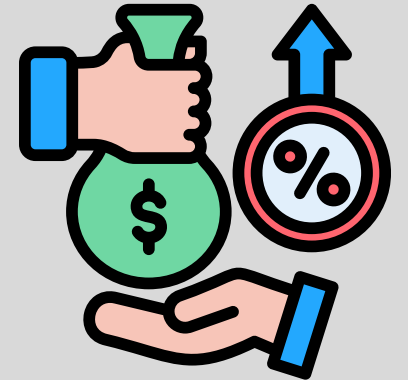
Structuring Receiving and Monetization facilities to enhance company's cash flow



Ensuring confidential, compliant, and secure transactions



Delivering bespoke banking solutions for complex financial needs



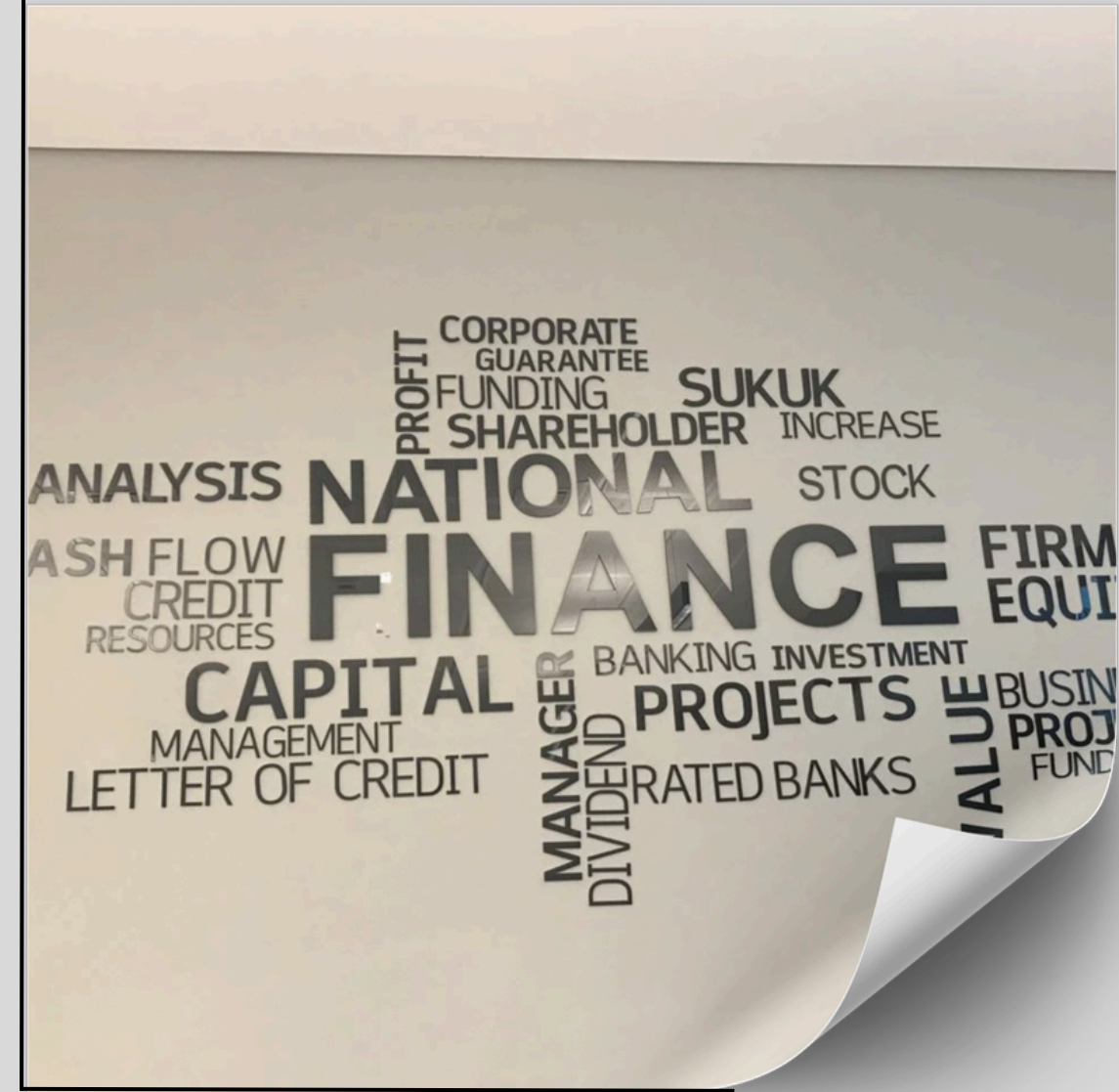
Our commitment is to deliver precision, discretion, and reliability, empowering clients to operate confidently in competitive global markets.



Trade Finance Compliance & Process

Compliance is at the heart of everything we do in trade finance. We strictly adhere to international standards such as UCP 600 (Uniform Customs and Practice for Documentary Credits), URDG (Uniform Rules for Demand Guarantees) and ICC (International Chamber of Commerce) protocols. Our compliance team reviews all documentation contracts, invoices, shipping documents to ensure full alignment with these standards. We take extra care to educate clients on the obligations inherent in each instrument (e.g.. expiry dates, drawing conditions, partial draws) so that they fully understand both the rights and responsibilities ensuing from the use of trade finance tools.

Additionally, our role is advisory when choosing the right instrument, we consider the nature of the trade, counterparty risk, regulatory exposure and cash flow implications. This structured consultative approach ensures that clients deploy the most efficient, secure and legally sound tool for their transaction. After the instrument is negotiated and approved we manage the issuance process, coordinate with beneficiary banks and oversee document handling to minimize risk and administrative burden.





**Companies
must follow**

A set of rules and regulations



**To meet statutory and
legal requirements**

Trade Finance Compliance & Process





★ Funding Process & Governance

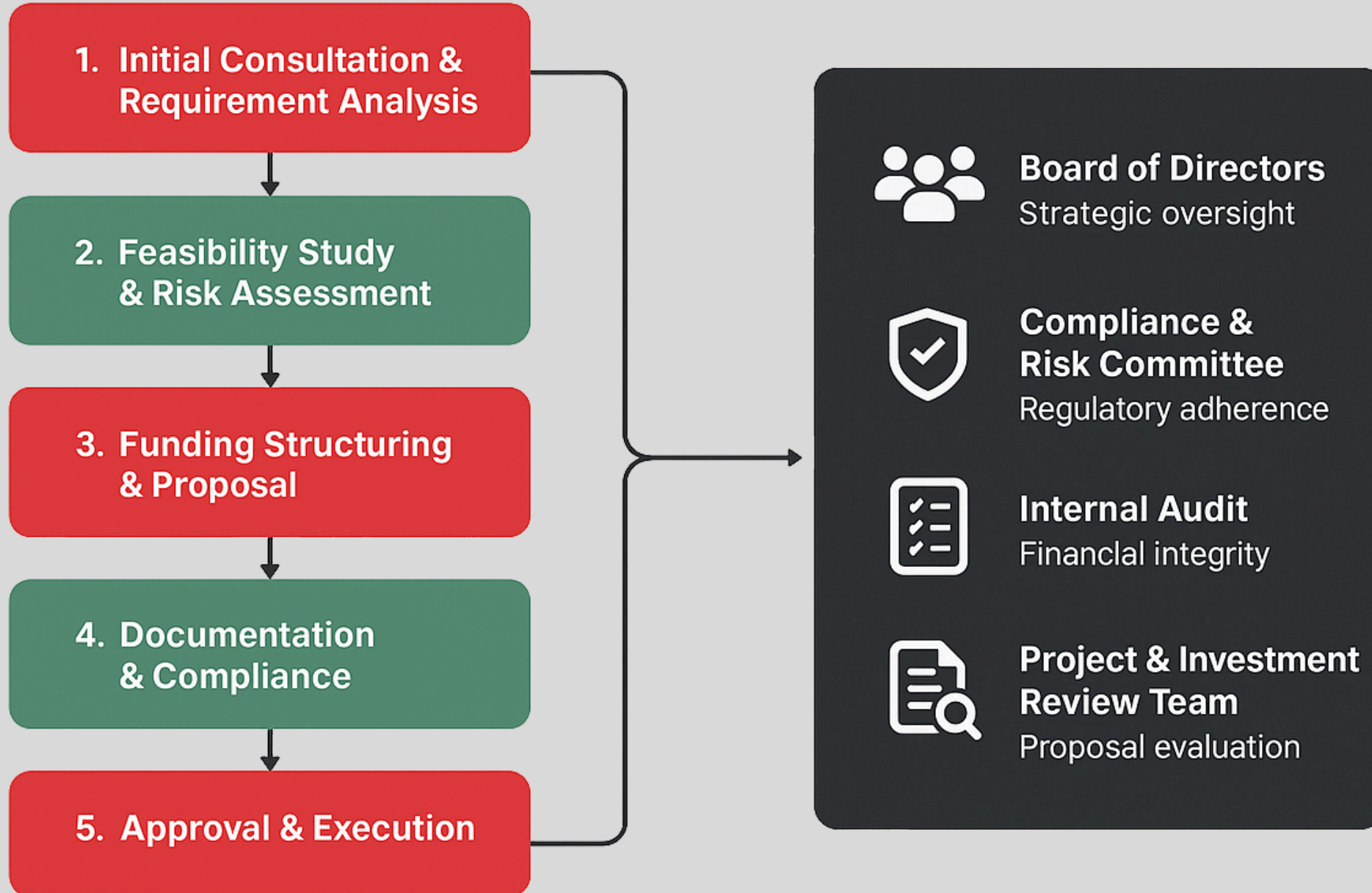
Our funding process is meticulously designed to minimize risk and maximize alignment with client goals. We begin with a comprehensive assessment financial modeling, sensitivity analysis, risk evaluation and governance structure design. During this phase, we work closely with the client's executive team to define key assumptions, funding horizon and capital structure.

Once the assessment is complete we draft a financing proposal that includes detailed term sheets, cash flow projections and repayment schedules. Legal documentation is prepared in collaboration with external counsel and regulatory advisors. We also coordinate due diligence by our institutional partners, ensuring that capital is deployed responsibly and in compliance with all regulatory frameworks.

Following approval, funds are disbursed under structured terms whether in tranches, upon project milestones or based on performance triggers. But our involvement doesn't end there. We remain engaged in governance, offering post deployment monitoring, financial reporting and advisory services. This ongoing involvement helps our clients not only access capital but also manage and grow it with confidence.



FUNDING PROCESS & GOVERNANCE





Industries We Serve

National Finance operates across a wide spectrum of industries each requiring a nuanced understanding of trade dynamics, capital flows and operational risk. Our cross industry expertise allows us to design highly tailored solutions that reflect the operational, regulatory and financial specifics of each sector ultimately driving long term success for our clients. Our industry engagement includes:



International Trade & Commodities

From agricultural products to raw materials we support global traders through financing and risk mitigation.



Construction & Engineering

We provide structured funding and trade finance for large scale construction projects, including infrastructure, real estate and public works.



Oil & Gas

Our financial instruments help upstream, midstream and downstream players manage capital intensive operations and cross border risk.



Real Estate Development

We assist developers with financing, project structuring and investment syndication.

Government & Public Procurement

Our guarantees and funding solutions support entities engaged in public infrastructure, utilities and procurement.

Import / Export Businesses

We enable traditional trading houses, SMEs and global distributors with secure trade finance and working capital.

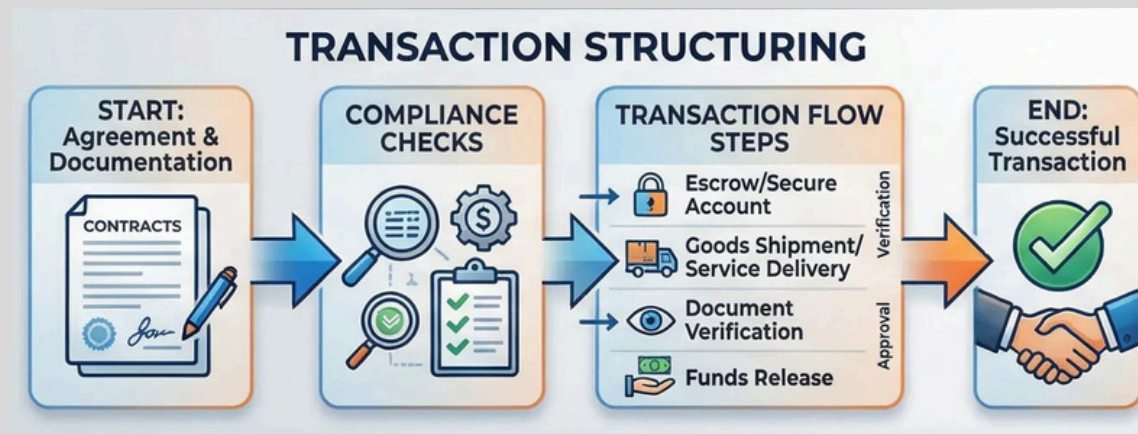
Investment Funds & Financial Services

For fund managers, private equity and asset managers we deliver financing strategies, co-investment and structured instruments.



B2B Trade Facilitation

Our B2B Trade Facilitation Services specialize in connecting verified buyers and sellers, enabling structured, secure, and efficient trade transactions across domestic and international markets. We act as a trusted intermediary, ensuring that both parties are aligned commercially, financially, and operationally before execution.



By leveraging our extensive network of buyers, sellers, and banking partners, we facilitate matchmaking for trade opportunities, supported by secure payment mechanisms such as Letters of Credit (LC), Bank Guarantees (BG), and Standby Letters of Credit (SBLC). This approach helps minimize counterparty risk and builds confidence between trading partners.



Our role includes:



Identifying and matching credible buyers and sellers



Structuring trade transactions with secure banking instruments



Coordinating documentation and transaction flow



Supporting compliance and trade protocols







Facilitating smooth deal closure and execution

We focus on delivering trust-based trade connections, enabling businesses to close high-value transactions efficiently while reducing risk and operational complexity.





Invoice/Cheque Discounting

 <p>Invoice Discounting Convert outstanding invoices into immediate cash for working capital.</p>	 <p>Cheque Discounting Encash post-dated cheques before their due date for instant funds.</p>
 <p>Buyer-backed Financing Leverage creditworthiness of reputable buyers for funding.</p>	 <p>Contract-backed Financing Secure funding against valid business contracts and purchase orders.</p>

Our Invoice and Cheque Discounting Services are designed to improve business liquidity by converting outstanding invoices and post-dated cheques into immediate working capital. We support corporates and SMEs by facilitating structured discounting solutions through trusted banking and financial partners.

By enabling businesses to unlock cash tied up in receivables, we help maintain healthy cash flow, meet operational commitments, and support growth without disrupting existing trade relationships. Our services are structured with transparency, speed, and compliance, ensuring minimal turnaround time and secure execution.

Liquidity Improvement





1. Coordination with Banks/Financial Partners



2. Transaction Structuring & Approval



3. Fast Execution & Disbursement

Our offerings include:



Invoice discounting for approved trade receivables



Cheque discounting for post-dated cheques



Buyer-backed and contract-backed receivable financing



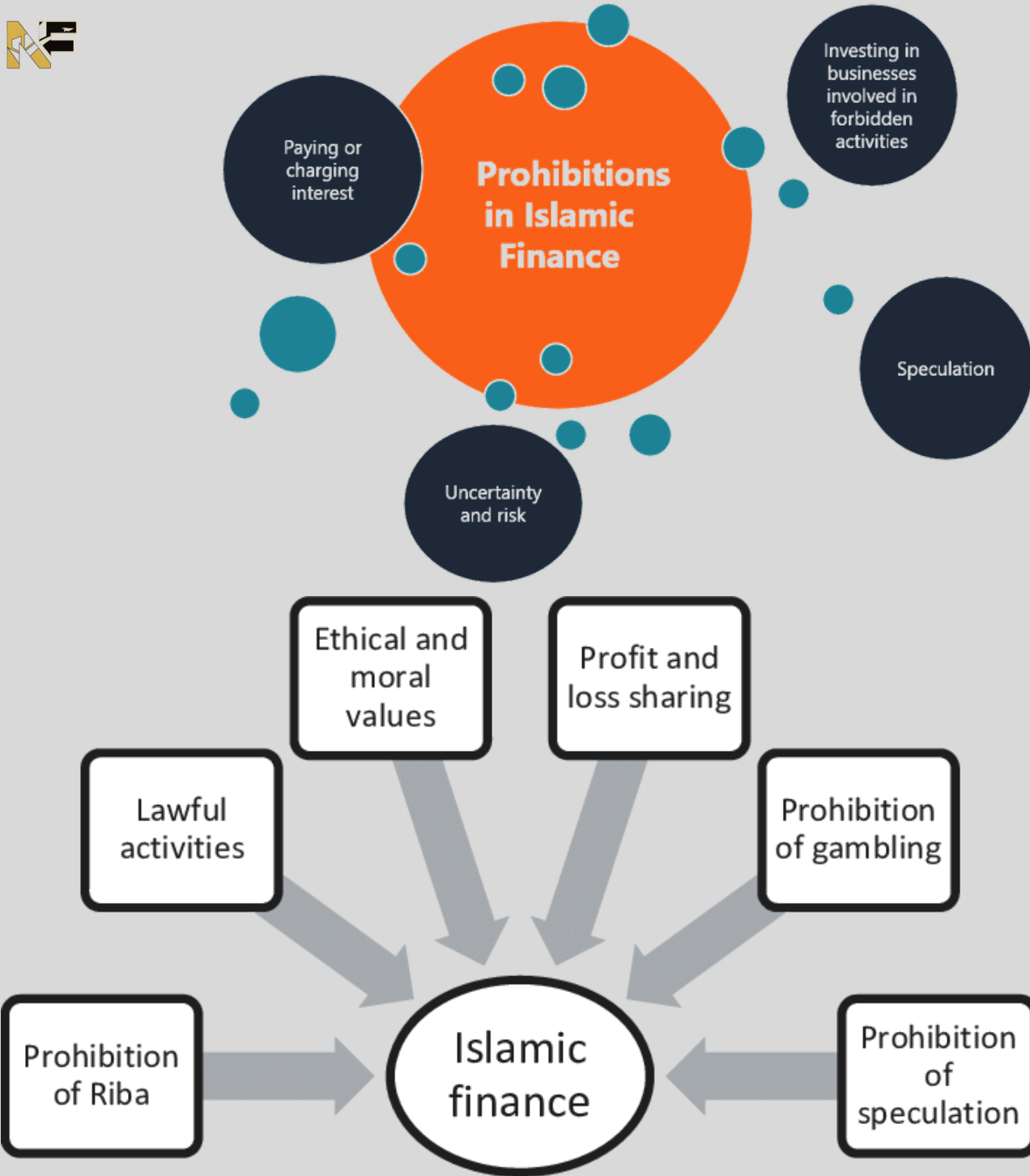
Coordination with banks and financial institutions



Confidential and compliant transaction structuring



Islamic Finance



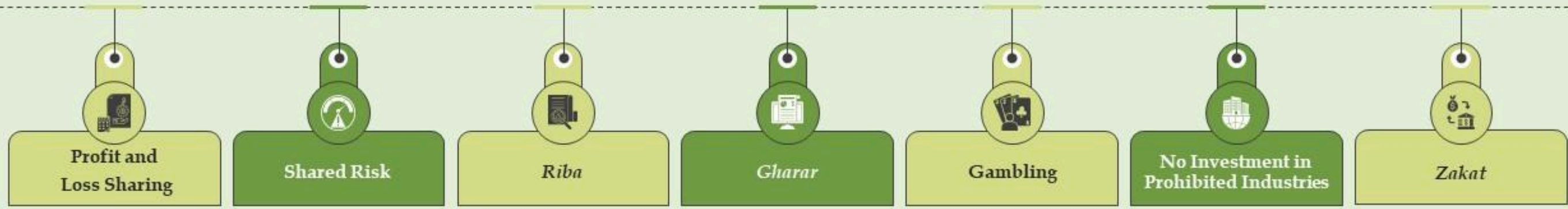
For clients seeking financing that aligns with Islamic ethical principles National Finance provides fully Sharia-compliant solutions grounded in rigorous scholarly oversight and financial discipline. Our Islamic finance team collaborates with recognized Sharia boards and legal experts to design financing structures that avoid interest (riba), uncertainty (gharar) and speculative risk. We offer sophisticated products such as Murabaha where we acquire an asset and resell it at a pre agreed profit margin Ijara, under which we lease an asset to the client and Wakala in which we act as an investment agent managing clients funds for profit sharing in permissible ventures.

Beyond these, we facilitate Mudarabah (profit-sharing partnerships) and Musharakah (joint ventures) structured to provide fair ethical capital without compromising business growth. Our Islamic financing is deeply embedded in our broader advisory and funding platform providing clients with access to ethical capital that supports not only short term growth but long term spiritually aligned value creation. We ensure full transparency, provide regular reporting and maintain strict governance to satisfy both Sharia and financial requirements.



Principles and philosophy of Islamic banking - Principles

This slide covers the details related to Islamic banking a banking system that operates in compliance with Islamic law (shariah). It consists of information related to the principles and philosophy of Islamic banking mentioned in the Shariah.



- › Key principle of Islamic finance
- › Partners share profit and loss based on their role in the business
- › No guaranteed rate of returns
- › Muslims act as partners, not creditors
- › Add text here

- › Promoted in economic transactions by Islamic banking
- › Risk is shared among parties to reduce burden
- › Improves economic activity
- › Add text here

- › Prohibition of interest in Islamic finance
- › Wealth will get a return without any risk or effort
- › Borrower must return money and *Riba* regardless of economic outcome
- › Taking advantage of others' issues is unjust
- › Add text here

- › Muslims cannot participate in ambiguous or uncertain transactions
- › Both parties must have proper control and information for equal profit and loss sharing
- › Transaction terms are based on Islamic rules
- › Add text here

- › Acquisition of wealth through evil means or gambling is prohibited in Islam
- › Conventional insurance is a form of gambling
- › Islamic banking uses *Takaful* for mutual responsibility and shared risks
- › Add text here

- › Islam prohibits investing in industries harmful to society
- › Examples include pornography, prostitution, alcohol, pork, and drugs
- › Investing or participating in mutual funds supporting these industries is not allowed
- › Add text here

- › Property tax included in Islamic rules known as *Zakat*
- › Promotes balanced wealth distribution
- › Fair amount deducted from Muslims' accounts in Ramadan by Islamic banks
- › Amount distributed among the needy to promote social responsibility
- › Add text here



Sukuk Structuring, Issuance & Management

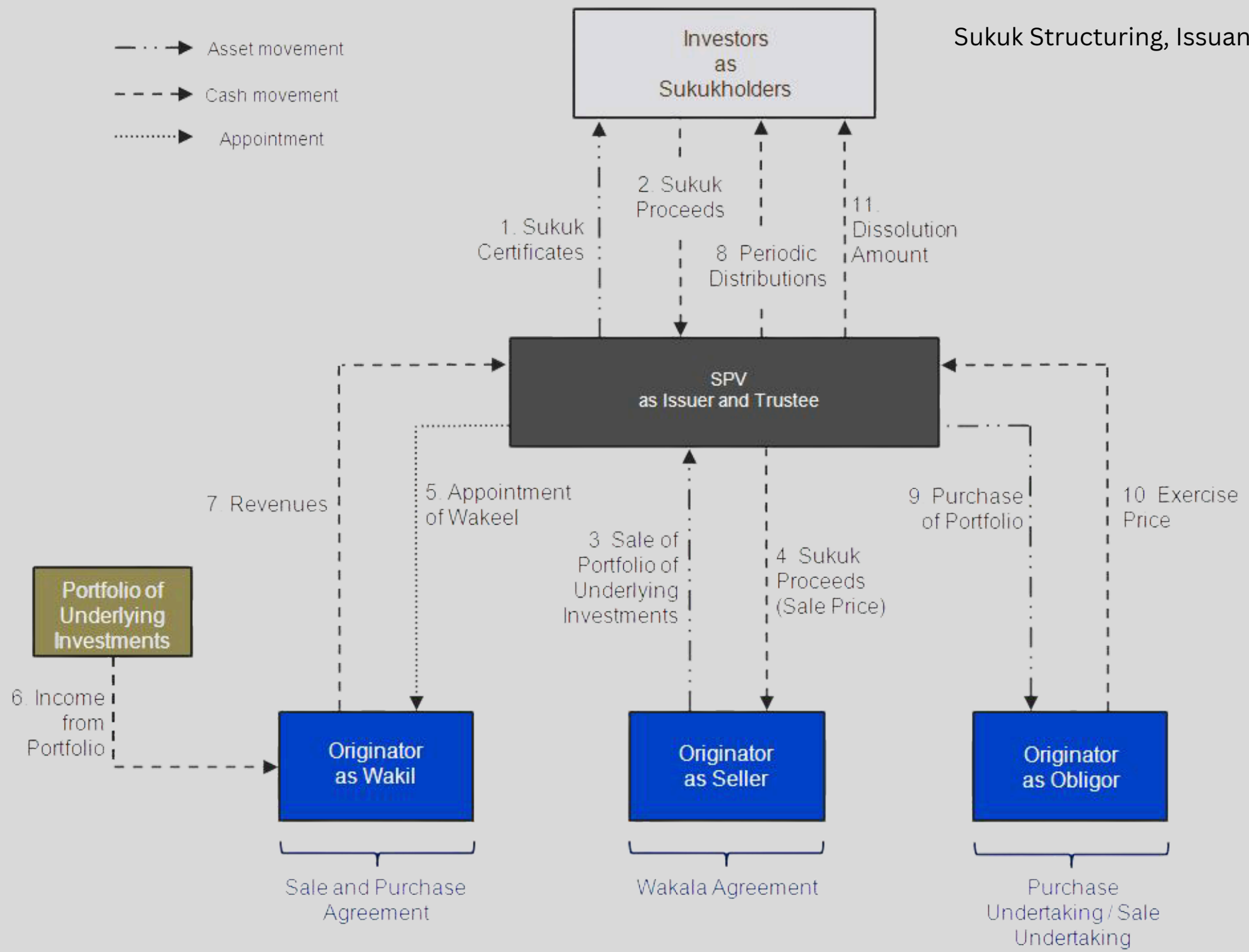


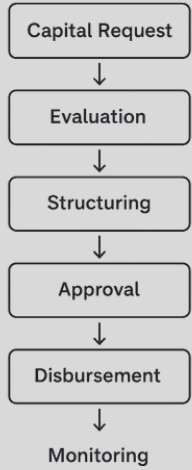
Issuing Sukuk is a powerful tool for raising long term capital in a Sharia-compliant way and National Finance brings full end to end expertise to this process. We begin with a feasibility and advisory phase where we assess your project asset base, cash flow, regulatory environment and investor appetite. We then collaborate with Sharia scholars to structure the Sukuk whether Ijara (leasing backed), Murabaha (sale-based), Musharakah (equity partnership), Mudarabah (profit-sharing), Istisna (asset construction) or hybrid structures tailored to your strategic goals.

Once the structure is approved, we coordinate legal documentation, arrange regulatory filings and manage investor relations. Our team leads the issuance process working with underwriters, rating agencies and distribution networks to place the Sukuk with appropriate investors. After issuance, we provide ongoing management profit distribution, redemption planning, periodic reporting and corporate governance. Our approach ensures that the Sukuk remains compliant, efficient and aligned with both market expectations and Sharia principles, delivering value to both issuers and investors.



- · - · → Asset movement
- - - - → Cash movement
- · · · · → Appointment





Corporate Funding & Investment



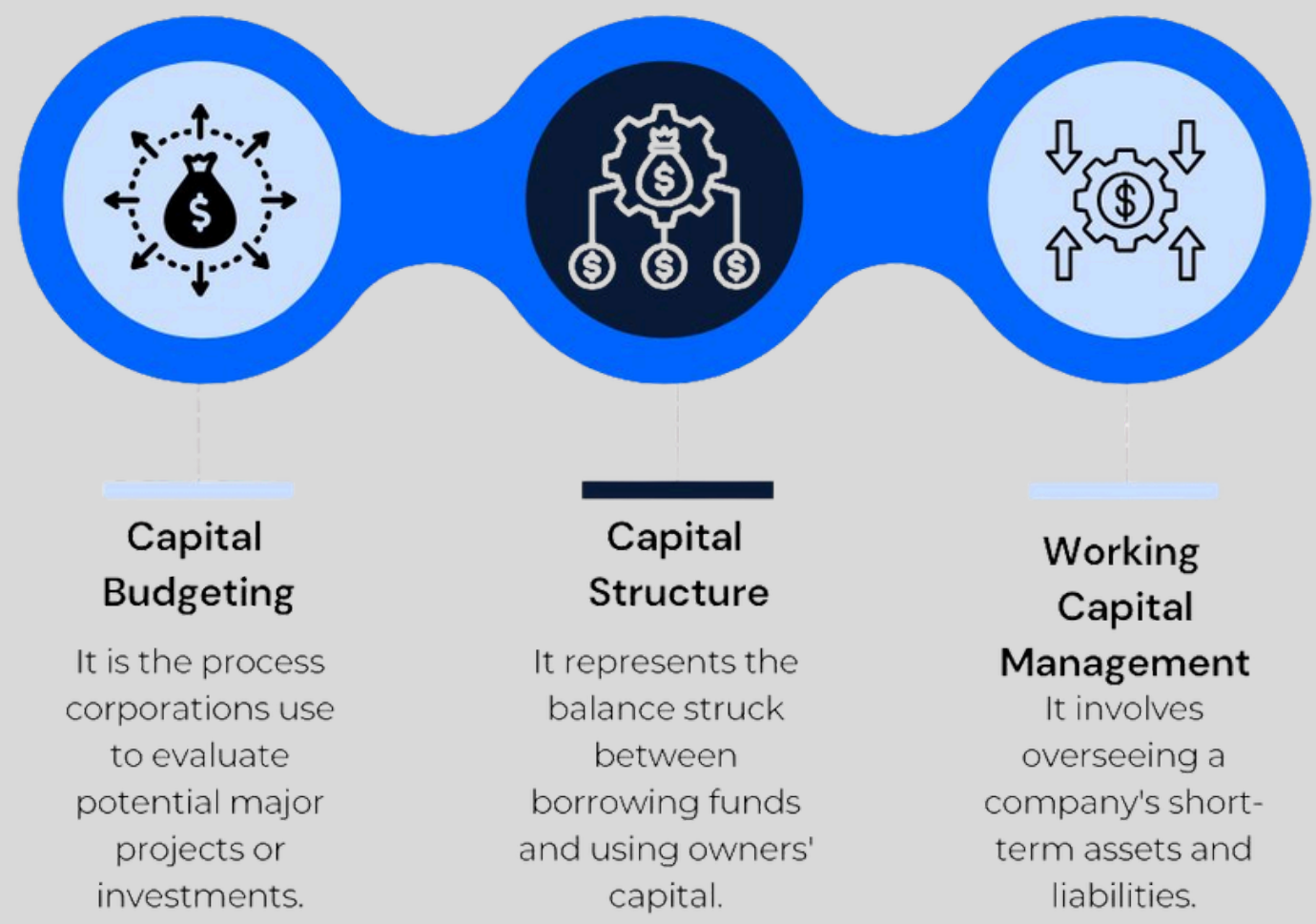
National Finance's corporate funding offerings are built on a foundation of rigorous financial analysis and tailored structuring. When a business engages us for funding we don't just provide capital we act as a strategic financier and advisor. We analyze your business model, cash flows, balance sheet and growth trajectory to develop a bespoke funding solution. Whether you need working capital to manage seasonal cycles, project finance to build infrastructure or equity to expand your operations we tailor solutions that align with your risk, return and governance preferences.

We engage with regional and international institutional partners banks, development finance institutions, family offices and private equity firms to access the most relevant capital pools. Our funding models reflect this diversity from structured debt to hybrid instruments and equity participation we adapt to clients strategic needs. Throughout the funding lifecycle we provide full support preparing documentation, coordinating legal and regulatory approvals, monitoring performance and advising on capital deployment. This holistic, long-term approach ensures that capital is not just injected but managed strategically, enabling sustainable growth.



INVESTMENT

Key Components of **CORPORATE FINANCING**



WHAT IS THE ROLE OF FINANCE IN A BUSINESS

2025



Core Pillars

- Cash Flow Management
- Working Capital



Value Proposition



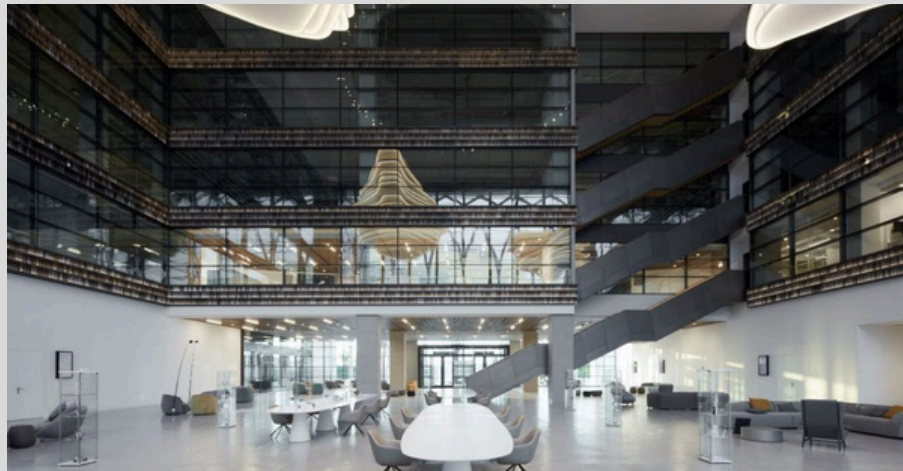
National Finance's value lies in its ability to combine financial sophistication with real world practicality and strategic advisory. By offering integrated services trade finance, capital raising, structured investment and ethical finance.

we serve as a one stop partner for companies looking to grow internationally, raise capital or structure complex projects. Our capacity to underwrite risk, construct robust financial products and navigate regulatory frameworks enables clients to access capital more easily fulfill trade obligations reliably and optimize their balance sheets. We bring clarity to otherwise complicated financial transactions ensuring that clients can focus on their core business rather than the intricacies of funding structures. Our expert team acts not only as financiers but as strategic advisors, guiding risk management, governance and long term planning in every deal. In short, we convert business potential into tangible financial execution.



Strategic Value & Long-Term Impact

The true strength of National Finance lies in our strategic value driven mindset. We do not merely provide capital or instruments we build partnerships. By integrating trade finance capital raising and structured investment we transform how businesses manage liquidity, risk and growth. Our clients gain access to sophisticated financial engineering typically reserved for large corporations but we deliver it with the agility, responsiveness and personal service of a boutique firm.



We help clients shape their financial futures structuring projects for impact, raising capital for development or facilitating complex cross border trade. Our advisory ensures that each structure is not only financially sound but also strategically relevant. we consider how deals affect cash flow, governance, reputation and long term sustainability. In doing so we enable our clients to build resilient adaptable enterprises capable of navigating evolving global markets responsibly.



Why Choose National Finance?

National Finance differentiates itself through flexible conventional and Islamic financial solutions, end to end client support, strong governance and a technology driven approach. Its regional presence, cross border expertise and commitment to ethical, transparent financial practices make it a trusted partner for businesses, investors and individuals seeking innovative, reliable and compliant financial solutions.



NATIONAL FINANCE Main Branch - SHARJAH

 +971 6 804 8135
 info@thenationalfinance.ae
 thenationalfinance.ae

Sharjah Research Technology and
Innovation Park

We invite you to reach out for a consultation we will assess your needs, map out a tailored financial solution and walk with you through every step from planning to execution and beyond.