

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 & VISION



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

01

TRADE FINANCE

Structuring and facilitation of trade finance instruments such as LC, BG, and SBLC through GCC & International Banks.

02

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.

03

SUKUK STRUCTURING & ADVISORY

Structuring Sharia-compliant Sukuk solutions and providing end-to-end advisory to optimize funding, compliance, and investor alignment.

04

B2B TRADE FACILITATION

Connecting buyers and sellers through structured transactions, advisory support, and secure trade financing solutions.

05

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.

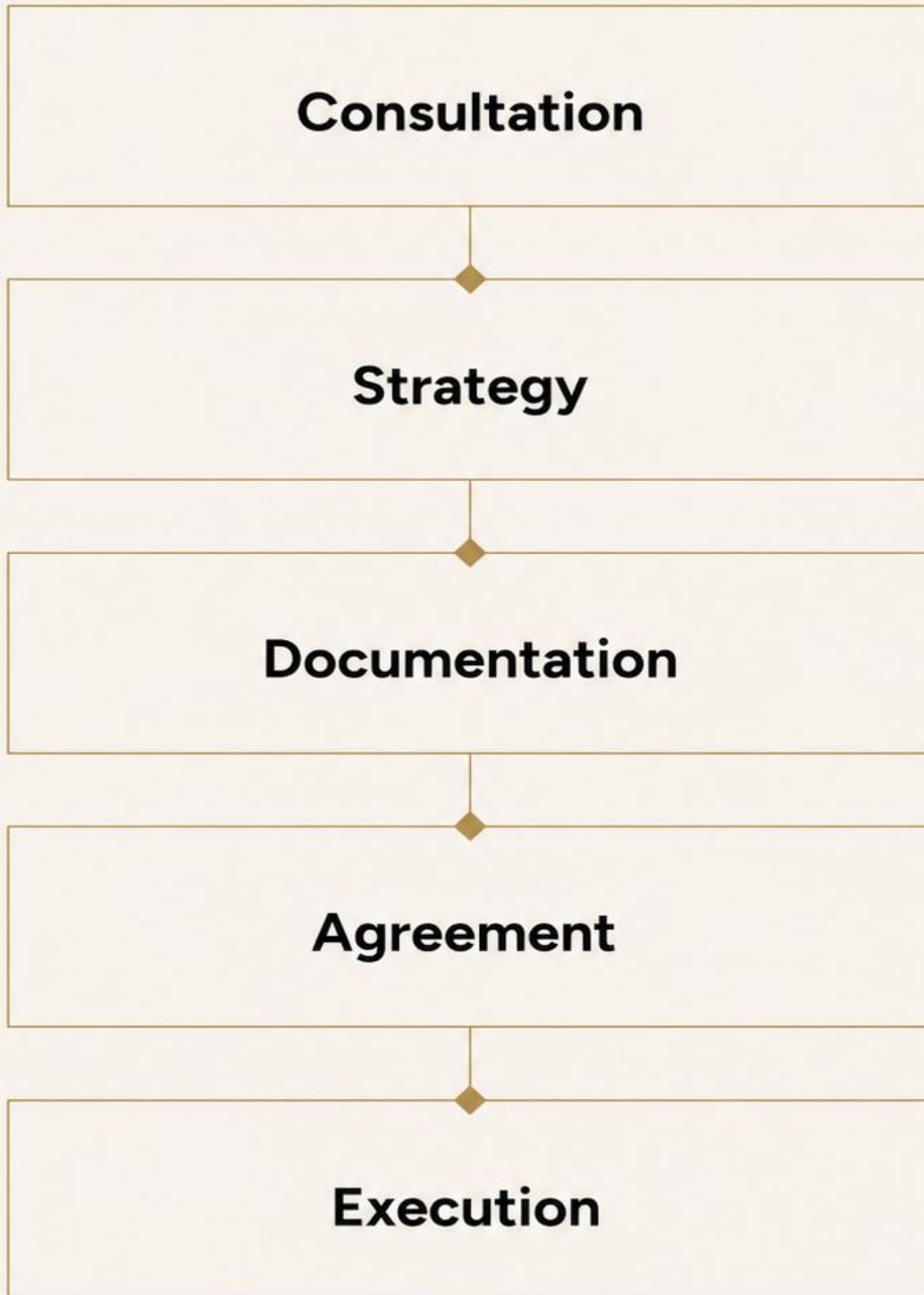
Once the plan is approved we execute swiftly issuing trade finance instruments, deploying capital or launching issuance processes depending on the client's needs.

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



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 PROCESS



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.

Letters 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 deferred payment, giving buyers more flexibility in cash flow.

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 financial recourse.

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.

Proof of Funds (POF)

Used in pre-contracting phases, demonstrating liquidity and strengthening credibility in negotiations.

Bank Comfort Letter (BCL) & RWA Letter

A BCL confirms financial capacity, while an RWA letter indicates readiness to proceed with financing, strengthening negotiating position in large-scale transactions.

TRADE FINANCE INSTRUMENTS

(CONTINUED)

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.

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.

Proof of Funds (POF)

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

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.

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.

RWA Letter (Ready, Willing, and Able)

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.

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.



ELITE BANKING SERVICES

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.



TRADE FINANCE COMPLIANCE & PROCESS

1. Client Onboarding & Assessment

2. Structuring & Proposal

3. Document Preparation & Verification

4. Approval & Issuance

5. Transaction Monitoring & Execution

6. Settlement & Reporting

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

Initial Consultation & Requirement Analysis

Feasibility Study & Risk Assessment

Funding Structuring & Proposal

Documentation & Compliance

Approval & Execution

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.

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.

INDUSTRIES WE SERVE

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.



B2B TRADE FACILITATION PROCESS

Identify Verified Buyers & Sellers

Transaction Structuring & Alignment

Secure Payment Setup (LC / BG / SBLC)

Documentation & Coordination

Execution & Deal Closure

INVOICE / CHEQUE DISCOUNTING

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.



INVOICE / CHEQUE DISCOUNTING

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 OF ISLAMIC FINANCE

Profit and Loss Sharing

Partners share profits and losses based on agreed terms. There is no guaranteed return, ensuring fairness and shared responsibility.

Risk Sharing

Financial risk is shared between parties, promoting ethical and balanced financial relationships.

Prohibition of Speculation

Speculative activities or gambling-like investments are not permitted under Islamic finance.

Prohibition of Interest (Riba)

Interest-based transactions are not permitted. Financing must be based on asset-backed or trade-based structures.

Avoidance of Uncertainty (Gharar)

Transactions must be clear and transparent. Excessive uncertainty or ambiguity is not allowed.

Ethical Investment

Funds are only invested in halal (permissible) activities that align with Islamic principles.

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.

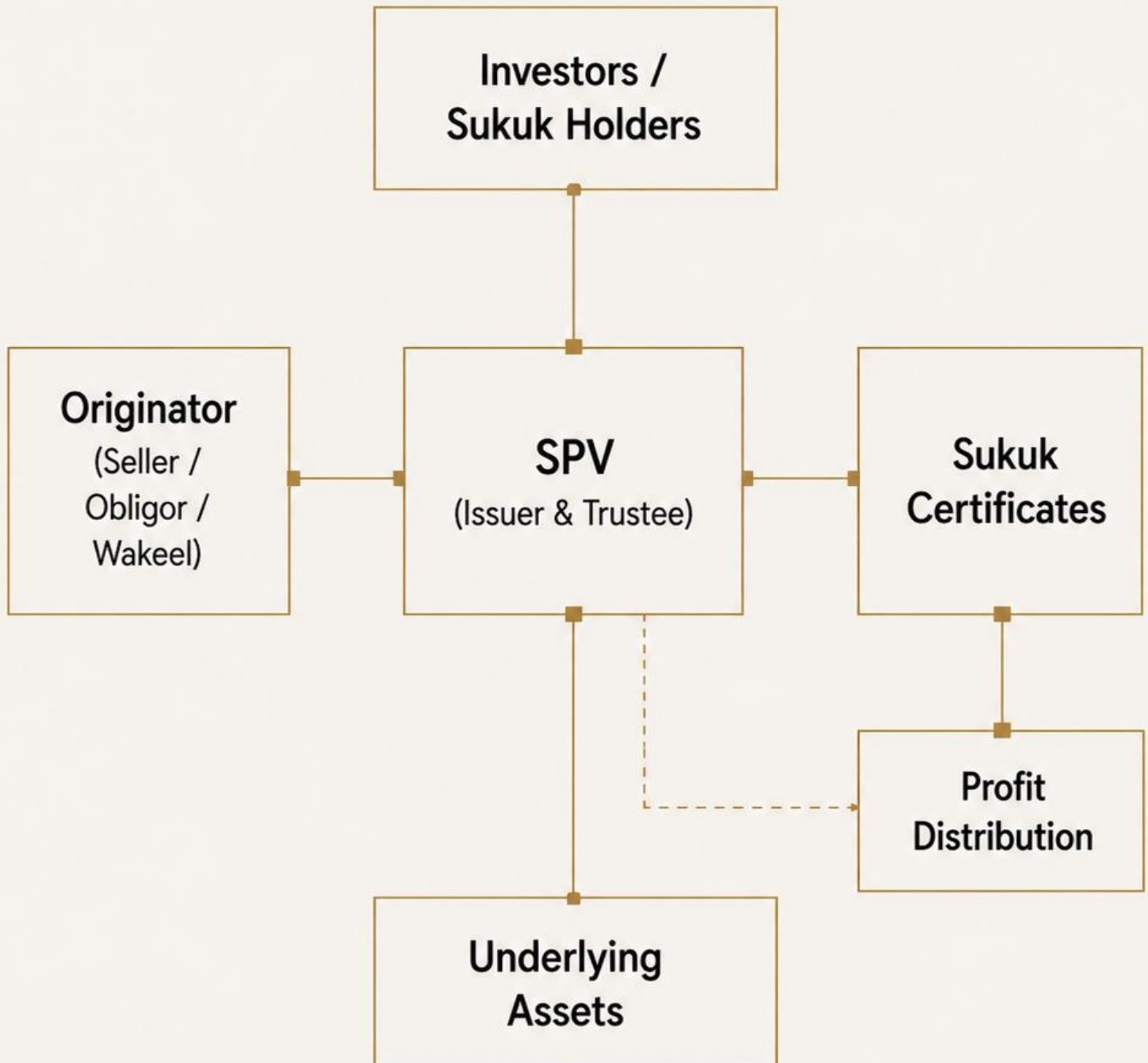
Our team leads the issuance process working with underwriters, rating agencies and distribution networks to place the Sukuk with appropriate investors.

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.



SUKUK STRUCTURING, ISSUANCE & MANAGEMENT



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.



CORPORATE FUNDING COMPONENTS

Capital Budgeting

It is the process corporations use to evaluate potential major projects or investments.

Capital Structure

It represents the balance between borrowing funds and using owner's capital.

Working Capital Management

It involves overseeing a company's short term assets and liabilities.

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

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.

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.



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

Financial Advisory

+971 6 804 8135

info@thenationalfinance.ae

thenationalfinance.ae

NATIONAL FINANCE Main Branch - SHARJAH

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.

Sharjah Research Technology and Innovation Park