

The YieldReport

September 30, 2021

Quarterly Newsletter on Technology, Risk and Financial Inclusion

“How satisfied are you with our products and services?”

You have spoken, we ‘ve heard you!

Placing customer needs at the center of our business strategy has always been the YieldRock Way. This is why it became imperative for our Service Excellence team to solicit feedback from you, our dear customers, on how YieldRock’s business processes and value proposition is impacting your supply chain and livelihoods. You have spoken and have done so clearly. We truly appreciate the time spent in giving us feedback, and also the candor with which you did so. In the spirit of transparency, we deem it proper to share the results with you, and to renew our commitment to serving you better going forward.

THE FRAMEWORK

Our Customer Satisfaction (CSAT) survey uses a weighted average scoring model to measure feedback across 7 dimensions, all summed up in two indicators i.e., Overall Satisfaction and Likelihood to Recommend. The dimensions are:

- Speed
- Friendliness
- Product Innovation
- Competitive Pricing
- Transparency
- Fairness
- Ease of Doing Business



- Overall Satisfaction
- Likelihood to Recommend

The scores range from zero to ten, with the latter being the highest, which indicates positive customer sentiments or approval.

‘THUMBS UP’

In terms of SPEED, FRIENDLINESS and TRANSPARENCY, you rated YieldRock as nine (9), a clear indication of your satisfaction with our performance in these areas. Over the years, we have made conscious effort to build long lasting customer relationships on these values. It is therefore a delight to see it bear fruits. This notwithstanding, we shall not relent in our effort to improve further. In line with this, we have revised some of our processes to make it more convenient for you to transact. For instance, you can chat live with a Customer Advisor (CA) via the Live Chat facility that has now been integrated into our web platform. All you need to do is to click the Chat Live icon and it opens two communication channels for you to choose; WhatsApp Business and Facebook Messenger. Our CAs are now available 24/7 to answer inquiries and offer advice.

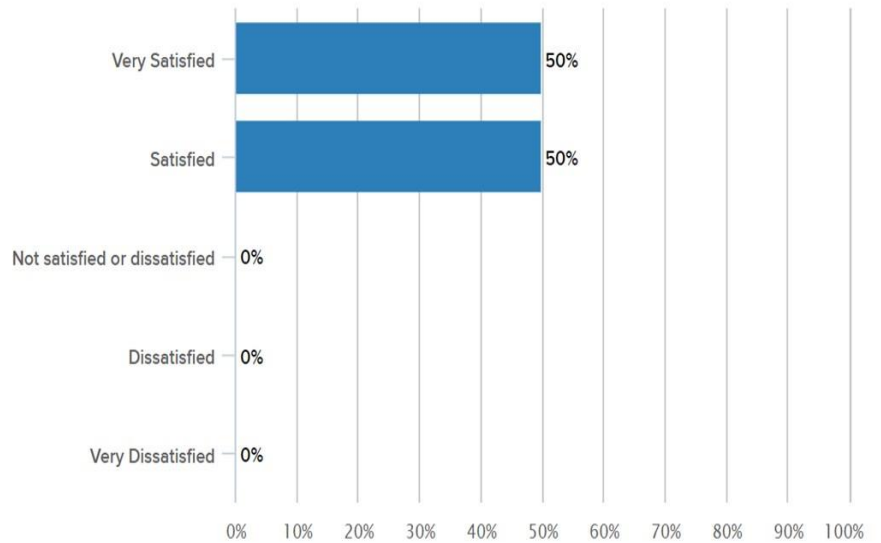
'STEP UP'

On the issue of PRICING and PRODUCT INNOVATION, you rated YieldRock as 7.50 and 7.33 respectively (lowest score), indicating your desire for us to address your concerns regarding interest rate, tenor and other pertinent issues. During the height of COVID, we followed market direction to restructure all facilities upon request, at interest levels and tenors that were reflective of the emergent realities. YieldRock will continue to monitor market trends to ensure that our pricing structure is competitive and supportive of our customers' operating performance and cash flows. To demonstrate our commitment, we have over-hauled our pricing structure to reflect tenor and liquidity risks, effectively rewarding facilities with shorter tenors, whilst maintaining our discount regime for loyal customers with consistent repayment record. A new tariff regime, which will take effect from January 2022 will be published on November 30, 2021.

NEW PRODUCT: SPOUSAL SUPPORT LOAN

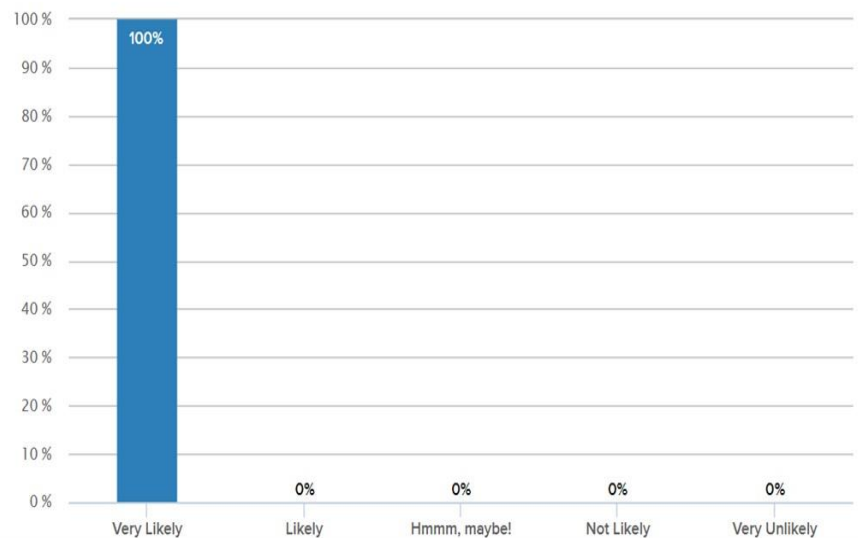
Post-COVID 19 we have tried to expand access to working capital by complementing business facilities with personal loan for proprietors. This was intended to substitute for the Board Member facility which unfortunately failed to make it through our market testing phase. In lieu therefore, and also in response to limitations imposed by Single Obligor rules in the Business Rules for MFIs, YieldRock

How satisfied are you with our products and services?



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How likely are you to RECOMMEND YieldRock to others?



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is proud to announce Spousal Support Loan for all customers that wish to access additional working

capital but have reached their Single Obligor limit. This facility will be booked in the name of a business proprietor's spouse, as counterparty, but subject to all credit risk assessment protocols as mandated by our credit policy. Other terms and conditions may apply. Kindly talk to a CA for details.

PROMOTION! PROMOTION! PROMOTION!

YieldRock is happy to announce the new and exciting campaign dubbed "Gye Wo 2". The goal of this campaign is to reward our loyal customers whilst expanding the boundaries of financial inclusion. With Gye Wo 2, for every two new customers you refer successfully, YieldRock shall reward you with two discount points on interest for 2 consecutive cycles. A discount point is calculated as 20 basis point. So, to all our loyal customers, we say Gye Wo 2! We look forward with excitement to your participation.

Join us



"Our goal is to deploy GH¢25,000,000 in growth capital and capacity-building services over the next 15 years to enable our channel partners to offer critical support to MSME businesses founded by women and youth entrepreneurs"

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Freedom