



IMPORTANT ANNOUNCEMENT

Accra, Ghana, May 23, 2022

YieldRock Micro-credit Services wishes to bring the following announcement to the attention of our cherished customers:

SIGNIFICANT EXPOSURES POLICY

In line with our revised Risk Governance Framework (RGF), YieldRock has amended its risk tolerance on single counterparty transactions for MSMEs across all sectors. As a result, the definition of 'Significant Exposure' is now GH¢40k+. What does this mean for our cherished clients? Going forward, all funding requests above GH¢40,000 will be subjected to the following processes:

1. **Enhanced Due Diligence:** This will focus on ensuring that risks associated with products, markets, operating performance and balance sheet position are within tolerable limits.
2. **Enhanced Facility Agreement:** A credit agreement under a Significant Exposure Facility (SEF) may mandate certain informational covenants regarding 'other market borrowings', and activities related to non-core operations.
3. **Enhanced Performance Report:** Successful applicants will be required to provide periodic reports on agreed performance metrics. NB: A reporting template will be provided.

For details, please visit our community portal (<http://community.yieldrockgh.com>) to download the Significant Exposures Policy.

FREE TRAINING FOR STAFF OF ALL MSMEs

YieldRock has entered into an agreement with Metis Decisions Limited, a consulting firm in Accra, to provide free training for our cherished business customers on a zero-fee basis. The training areas include;

- Achieving Customer Service Excellence;
- Effective Credit Assessment and Recoveries;
- How To Develop a Risk Management Framework
- How To Create a High-Performance Culture
- How to Lead Effectively
- Using Technology: A DIY-guide to Developing your Own Web and Mobile Platforms

The service is available to all our MSME clients upon request. Interested persons should express interest by sending an email to our Corporate Affairs desk.

Thank you.

Signed.
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