

Get paid 90% *in 24 hours.* Before the truck departs.

No chasing traders. No broken promises. No post-dated cheques. Bank escrow pays you directly on loading confirmation — the trader's promise is replaced by a bank-backed guarantee.

90%

PAID ON LOADING

Bank transfer to your account within 24 hours of loading confirmation. Not a cheque. Not a promise.

98.5%

PAYMENT SLA

JNI AGRI's six-year payment record on the platform: GHS 102M+ in FY2025, zero payment delays.

7

DAY RETENTION RELEASE

Remaining 10% released seven days after delivery if no quality objection raised by buyer.

JOIN THE PLATFORM

+233 55 011 1550

MIZIBA

INSTITUTIONALISING RURAL TRADE

Real load. *Real timeline.*

A typical GHS 500,000 cashew load procured for an independent trader. Pay farmers Day 0. Loading confirms Day 7. Escrow pays 90% Day 8. Retention releases Day 15.

TSCF — D • AGGREGATOR PAYMENT TIMELINE

GHS 500K cashew load — *fifteen days.*

Commodity value GHS 500,000	90% on loading GHS 450,000	10% retention GHS 50,000	Total tenor 15 days
<p>DAY 0</p> <p>You pay farmers Mobile money to smallholder farmers within 2 hours of delivery to your hub</p>	<p>Working capital out</p> <p style="text-align: right; font-weight: bold;">YOUR ADVANCE</p>		
<p>DAY 7</p> <p>Loading confirmation Field officer verifies weight, bags, truck seal, GPS, sample retained</p>	<p>Trigger event</p> <p style="text-align: right; font-weight: bold;">VERIFIED</p>		
<p>DAY 8</p> <p>90% to your bank account Direct bank transfer from escrow — 24 hours after loading confirmation</p>	<p>GHS 450,000</p> <p style="text-align: right; font-weight: bold;">YOU PAID</p>		
<p>DAY 15</p> <p>Retention released to you If buyer accepted, or 7 days passed without written quality objection</p>	<p>GHS 50,000</p> <p style="text-align: right; font-weight: bold;">YOU PAID</p>		

FULL COMMODITY VALUE BACK TO YOU

In two payments

GHS 500,000

PAID IN 15 DAYS

Compare to the typical alternative: 30–60 days of waiting for trader payment, often partial, sometimes broken. TSCF replaces the trader's promise with a bank-backed escrow that has the money *before loading begins*.

Your working capital cycles *twice as fast.*

The aggregator's most valuable asset is working capital. If your capital recovers in 15 days instead of 45, you can fund three loads in the time you used to fund one. On a GHS 500K load with typical aggregator margins of 4–6%, that means **GHS 60K–90K of additional annual margin from the same starting capital position** — without scaling the cash you put in.

Five things in. *Bank-paid out.*

The TSCF aggregator framework is open to every commodity aggregator in northern Ghana with a registered business and a functioning sourcing operation. What it removes is the working-capital risk of extending informal credit to traders.

WHAT YOU NEED

Five requirements. Most active aggregators already have them all.

- **Valid business registration**
Certificate of Incorporation and Form 3, plus current GRA tax clearance certificate.

- **Operating in TSCF commodities**
Cashew, shea, sesame, sorghum, soya. Northern Ghana or Brong-Ahafo sourcing region.

- **At least one functioning sourcing point**
Aggregation hub, weighbridge access, or formal sourcing arrangement with farmer network.

- **Quality warranty acceptance**
Sign the Aggregator Onboarding Agreement: quality warranty, retained sample, indemnity.

- **A bank account**
Any Ghanaian bank. The escrow pays your 90% directly into the account within 24 hours.

WHAT YOU DO NOT NEED

Six risks the current arrangement carries. None of them apply on the platform.

- × **To chase traders for payment**
The escrow pays you directly on loading confirmation. No follow-up calls. No reminders.

- × **To accept post-dated cheques**
Bank transfer within 24 hours of loading. Not a WhatsApp promise. Not a future-dated cheque.

- × **Trader default risk**
The bank's money is in escrow before loading. If the trader disappears, your payment is still funded.

- × **30-60 day payment cycles**
90% in 24 hours, 10% in 7 days. Working capital recovers fast enough to fund the next load.

- × **Partial payment negotiation**
The escrow holds the full commodity value. There is nothing to negotiate down.

- × **Personal guarantee or collateral**
Your sourcing operation and the loaded commodity are sufficient. No additional security required.

THE PLATFORM DIFFERENCE

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The trader's promise is replaced by a bank-backed escrow. The bank's money sits in a ringfenced account before loading begins. Your payment is no longer dependent on the trader's cash flow, the buyer's discipline, or anyone's willingness to honour an informal commitment.

From farmer to *bank-paid*.

The aggregator workflow is identical for every load, every commodity, every trader. Six steps from procurement to full payment. Each step has a defined output.

01	<p>You procure from farmers.</p> <p>Source commodity from your farmer network using your own working capital. Pay farmers via mobile money within 2 hours of delivery to your hub. Your farmer relationships and your sourcing discipline remain entirely yours.</p>	<p>DAY 0</p> <p><i>Aggregator field operations</i></p>
02	<p>You consolidate at the hub.</p> <p>Bring commodity to the weighbridge-warehouse hub. Calibrated weighbridge produces verifiable weight. Bag count documented. Commodity ready for the loading event.</p>	<p>DAY 1-6</p> <p><i>TradePoint hub weighbridge verified</i></p>
03	<p>You sign quality certification.</p> <p>Before loading begins, you sign the Aggregator Quality Certification — your warranty that the commodity meets the buyer's specification. This is the condition precedent to escrow disbursement. A sealed sample is retained at the hub for 60 days for dispute resolution.</p>	<p>DAY 7</p> <p><i>Aggregator quality warranty</i></p>
04	<p>Loading confirmed by field officer.</p> <p>A Miziba field officer verifies the loading process: weight, bag count, truck seal, GPS activation, photo documentation. The field officer verifies process, not quality — quality is your warranty. On verification, the loading.confirmed event is issued.</p>	<p>DAY 7</p> <p><i>Miziba field officer process verified</i></p>
05	<p>90% paid to your account.</p> <p>Within 24 hours of loading confirmation, the bank disburses 90% of the commodity value directly to your account from the ringfenced escrow. The trader is not part of this payment. The buyer is not part of this payment. The bank pays you.</p>	<p>DAY 8</p> <p><i>Bank escrow direct to your account</i></p>
06	<p>10% retention released.</p> <p>The remaining 10% (Quality Retention Pool) releases when the buyer confirms acceptance, or 7 days pass after delivery without written quality objection. If your quality certification was correct, you receive the full 10% — commodity value complete in 15 days from procurement.</p>	<p>DAY 15</p> <p><i>Quality retention pool released</i></p>

Ready to *join* the platform?

Bring your business registration, tax clearance, and site visit access. We will complete onboarding within one week.

SPEAK TO US

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TRADEPOINT HUBS *Bole · Kintampo · Wenchi · Techiman*