

CAPITAL PARTNER BRIEF · ONE PAGE

# Verification, escrow, and settlement — *built to bank standard.*

The infrastructure that connects Northern Ghana's commodity trade to institutional capital, with the same auditability the bank applies to a corporate receivable.

FY2025 ANCHOR REVENUE

GHS **102.5M**

JNI AGRI Ltd audited financial statements. Six commodities. Six regions.

DEFAULT RECORD

**Zero**

On all financing lines since 2019. Six operating years. Bank-confirmable.

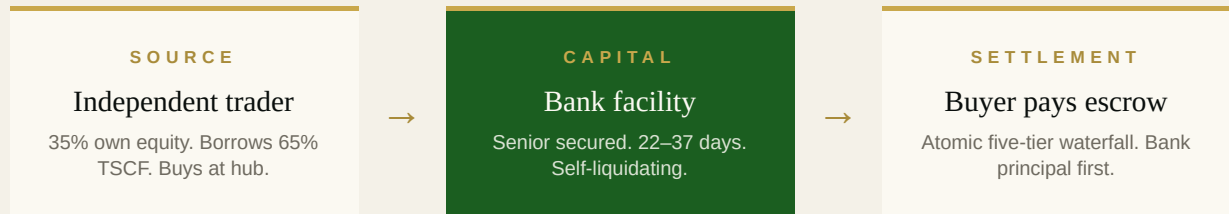
BANK RECOVERY

**100%**

Across all four modelled stress scenarios. Senior secured. First in waterfall.

THE STRUCTURE · TSCF—D

Three counterparties. *One verified trade.*



Across more than GHS 100 million in annual revenue,  
the anchor has *not defaulted on a financing line. Not once.*  
That track record told us something the market did not yet know how to price.

# The trade. *The structure.* The capital partnership.

How a TSCF—D trade settles in 22–30 days, where the bank sits in the waterfall, and the staged ladder from pilot facility to institutional partnership.

<p><b>i</b></p> <p><b>Origination &amp; <i>verification</i></b></p> <p>Independent trader signs trade record. Aggregator delivers to TradePoint hub. Weighbridge, photo loading, GPS-tagged dispatch. Bank-side reporting portal updates.</p>	<p><b>ii</b></p> <p><b>Disbursement &amp; <i>movement</i></b></p> <p>Bank releases 65% of trade value against verified loading. Commodity moves under bank-consigned BL on TSCF—X variant. TrackGuard monitoring through to buyer warehouse.</p>	<p><b>iii</b></p> <p><b>Settlement &amp; <i>atomic waterfall</i></b></p> <p>Buyer pays into ringfenced TSCF Escrow. Atomic five-tier waterfall executes: bank principal, bank fee, Miziba structuring, monitoring, trader margin. Cycle resets.</p>
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CAPITAL PARTNERSHIP LADDER

Pilot first. *Scale on evidence.*

<p><b>STAGE 1 · PILOT</b></p>	<p>3–5 trades, lowest-risk first. Independent trader borrows; cashew or sesame; blue-chip domestic offtaker.</p>	<p><i>GHS 1.0–2.5M</i></p>
<p><b>STAGE 2 · PROOF</b></p>	<p>10–15 trades. Same structure scaled. DFI guarantee may be added at Layer 7 of the protection cascade.</p>	<p><i>GHS 5–7.5M</i></p>
<p><b>STAGE 3 · SCALE</b></p>	<p>30–40 trades. TSCF—X export variant added. Insurance master annual policies.</p>	<p><i>GHS 15–20M</i></p>
<p><b>STAGE 4 · INSTITUTIONAL</b></p>	<p>Annual revolving facility. All TSCF variants live. Multi-bank syndication option.</p>	<p><i>GHS 40–60M+</i></p>

FROM HERE

CEO  
Joel Ntiamoah Marfo

PHONE  
+233 55 011 1550

EMAIL  
[iamjoelmarfo@gmail.com](mailto:iamjoelmarfo@gmail.com)

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