

# Pre-fund and procure. *Bank-secured.*

*Your purchase order is funded into a ringfenced escrow at the bank. Procurement begins only when your funds are confirmed. The trader cannot touch your capital. The aggregator cannot touch your capital. Your supply is locked — quality protected by a 10% retention pool released only on acceptance.*

100–60%

**PRE-FUND TIER CHOICE**

Tier C 100%, Tier B 80%, Tier A 60% — sized to your trade history. Held at the bank, not at the trader.

22

**DAY AVERAGE CYCLE**

PO submission to delivery and acceptance. Cross-escrow waterfall settles the trade automatically.

10%

**QUALITY RETENTION POOL**

Retained until you confirm acceptance, or 7 days pass without written objection. Your quality protection.

**SECURE YOUR SUPPLY**

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**MIZIBA**

INSTITUTIONALISING RURAL TRADE

# Real PO. *Real protection.*

A typical GHS 500,000 cashew purchase order at Tier B pre-fund (80% of PO value). You deposit GHS 400,000 into Escrow A at the bank. The Supply Activation Gate triggers. The trader procures. Delivery happens at Day 22. Below is the dual-escrow timeline.

TSCF — P • DUAL-ESCROW BUYER TIMELINE

## GHS 500K cashew PO — *twenty-two days.*

	PO value GHS 500,000	Pre-fund GHS 400,000	Tier B (80%)	Tenor 22 days
DAY 0 - 3	<b>You pre-fund Escrow A</b> GHS 400,000 deposited at bank's institution — ringfenced, no commingling, no encumbrance	GHS 400,000		YOUR DEPOSIT
DAY 3 - 4	<b>Supply Activation Gate triggers</b> Three confirmations: your pre-fund + trader equity + bank facility allocated. Procurement begins.	Gate triggered		ACTIVATED
DAY 4 - 15	<b>Aggregator procures &amp; loads</b> TradePoint hub verifies weight, quality, photos. Loading triggers Escrow B funding.	Verified loading		FUNDED
DAY 15 - 22	<b>Delivery to your facility</b> GPS-tracked transit; insurance active; you inspect; 7-day quality acceptance window opens	Commodity in		DELIVERED
DAY 22	<b>Cross-escrow waterfall settles</b> Escrow A → Escrow B → bank principal → bank fee → Miziba → trader	GHS 500,000		PO CLOSED

YOUR COMMODITY DELIVERED • QUALITY PROTECTED

## In twenty-two days

# GHS 500K

PO COMPLETED

*Tier graduation is based on trade history. Tier C buyers pre-fund 100%; Tier B 80%; Tier A 60% (after multiple settled trades on the platform). Buyer pre-fund stays in Escrow A for the trade duration; the 10% quality retention pool is the last piece released, on your acceptance or 7-day silence.*

### Compound your procurement. *Without scaling capital lockup.*

At Tier B with GHS 400K of working capital, you can run a 22-day pre-fund cycle continuously across multiple trades. On a 250-day procurement year that is **11-12 PO cycles per starting capital position** — supply secured, quality protected, working capital recycling at bank-grade speed.

# Five things in. *Supply secured.*

TSCF—P is built for solvent, commercially active mid-tier domestic buyers who need supply certainty. Regional processors, cooperatives, SME exporters, and brewery-supply aggregators who do not yet meet blue-chip credit committee thresholds — but who pay their suppliers on time and want a structured way to scale procurement.

## WHAT YOU NEED

Five qualifications. Mid-tier processors typically have all five.

- **Registered business with downstream demand**  
Confirmed processing capacity, brand contracts, or downstream buyer relationships you supply.

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- **Pre-fund capacity (60-100% of PO)**  
Tier C: 100% pre-fund. Tier B: 80%. Tier A: 60% (after platform graduation).

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- **Operating in TSCF commodities**  
Cashew, shea, sesame, sorghum, soya. Domestic processing or aggregation footprint.

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- **Signed Buyer Pre-Fund Agreement**  
Acceptance of Supply Activation Gate trigger and post-gate non-refundability terms.

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- **Bank account at the Finance Partner**  
Pre-fund deposit and any returns flow through your account at the TSCF—P Finance Partner.

## WHAT YOU DO NOT NEED

Six risks the informal procurement chain carries today. None apply on TSCF—P.

- × **To assess trader credit**  
Your funds are held at the bank, not at the trader. Trader credit risk does not touch your money.

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- × **Supply-chase calls mid-season**  
Procurement begins only when funds are confirmed and the gate triggers. Supply is committed structurally.

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- × **Dead capital tied up across multiple traders**  
One ringfenced escrow per PO. No commingling. Your capital is dedicated to your trade alone.

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- × **Quality dispute litigation**  
10% Quality Retention Pool covers rejection scenarios. Bank handles redirection to alternative buyer.

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- × **Supply uncertainty risk**  
If buyer fails to pre-fund, no procurement begins. If buyer cancels post-gate, funds are non-refundable — your supply is locked.

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- × **Broker commission deductions**  
You pay the PO value into Escrow A. No broker takes a cut. Cross-escrow waterfall is the only flow.

## THE PRE-FUND DIFFERENCE

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*Your funds are held at the bank, not at the trader. The Supply Activation Gate is a hard structural control, not an administrative approval. Your supply is no longer dependent on the trader’s working capital, the aggregator’s sourcing discipline, or anyone’s willingness to honour a verbal commitment.*

# From PO to *commodity in.*

The TSCF—P workflow is identical for every PO, every commodity, every trader. Six steps from purchase order submission to delivery and quality acceptance. The Supply Activation Gate ensures no procurement begins until your funds are confirmed and ringfenced.

01	<p><b>You submit the purchase order.</b></p> <p>Bring your PO with commodity specification, quantity, price, and delivery destination. Miziba validates the PO, classifies your tier (C / B / A), benchmarks the price, and assigns a Trade ID. Your tier sets your pre-fund percentage.</p>	<p>DAY 0-1</p> <p><i>Miziba team validates and tiers</i></p>
02	<p><b>You pre-fund Escrow A.</b></p> <p>Deposit your tier-graded percentage of PO value into Escrow A at the Finance Partner. Funds are ringfenced — no commingling, no encumbrance, no set-off. Bank confirms receipt via the Finance Partner Portal. Funds become non-refundable only after the Supply Activation Gate triggers.</p>	<p>DAY 1-3</p> <p><i>Bank receipt confirms deposit</i></p>
03	<p><b>Supply Activation Gate triggers.</b></p> <p>Three confirmations are required simultaneously: your pre-fund in Escrow A, trader equity available for Escrow B, bank facility allocated. Once all three confirm, Miziba issues the Supply Activation Notice to the aggregator. Procurement begins.</p>	<p>DAY 3-4</p> <p><i>Three confirmations gate triggered</i></p>
04	<p><b>Aggregator procures and loads.</b></p> <p>The aggregator sources commodity from farmers and brings it to a TradePoint hub. Field officer supervises weighing, quality certification, bag count, truck sealing, GPS tracker activation. Loading.confirmed event triggers Escrow B funding (35% trader equity + 65% bank facility).</p>	<p>DAY 4-15</p> <p><i>TradePoint hub process verified</i></p>
05	<p><b>Commodity delivered — you accept.</b></p> <p>GPS-tracked transit to your facility. Marine/transit insurance active throughout. You inspect on arrival. The 7-day quality acceptance window opens. If you accept (or remain silent for 7 days), the 10% Quality Retention Pool is released to the trade. If you reject, the pool funds redirection.</p>	<p>DAY 15-22</p> <p><i>Your facility quality acceptance</i></p>
06	<p><b>Cross-escrow waterfall settles the PO.</b></p> <p>On acceptance, the atomic cross-escrow waterfall executes: Escrow A flows to Escrow B; bank principal returns first; bank fee second; Miziba fees third; trader margin last. Trade closes. Transaction Reconciliation Report issued to all parties. Your tier eligibility upgrades.</p>	<p>DAY 22</p> <p><i>Atomic settlement PO closed</i></p>

## Ready to *secure* your supply?

Bring your PO, business registration, and bank account at the Finance Partner. We will validate the trade and complete buyer onboarding within one week.

SPEAK TO US

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