

# Finance your next trade in *three days.*

*No collateral. No personal guarantees. No banking relationship required. Bring your offtake contract and 35% equity. We handle the rest — bank facility, escrow, settlement, payout.*

22

DAY AVERAGE TENOR

Loading to buyer payment receipt. Twelve to sixteen trade cycles per year.

98.5%

PAYMENT SLA

Escrow-guaranteed payment on loading confirmation. Bank-grade settlement infrastructure.

9

PROTECTION LAYERS

Offtake lock, escrow isolation, equity cushion, atomic waterfall, real-time monitoring — structural, not contractual.

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MIZIBA

INSTITUTIONALISING RURAL TRADE

# A real trade. *Real numbers.*

The settlement waterfall is contractual, not discretionary. Every party is paid in a fixed sequence the moment the buyer settles. Below is the exact arithmetic of a typical GHS 650K cashew trade through TSCF.

TSCF—D • DOMESTIC OFFTAKE-BACKED FACILITY				
GHS 650K cashew — <i>twenty-two days.</i>				
Trade value GHS 650,000		Buyer pays GHS 682,500	Tenor 22 days	Equity in GHS 227,500
TIER 1	Bank principal 65% facility returned in full first — senior	GHS 422,500	SENIOR	
TIER 2	Bank fee 18% × 422,500 × 22/365 — senior	GHS 5,089	SENIOR	
TIER 3	Miziba fees 0.5% structuring + 0.5% monitoring — subordinated	GHS 6,500	SUBORDINATED	
TIER 4	<b>Your margin</b> Equity returned + trade margin — first-loss	<b>GHS 248,411</b>	<b>YOUR TAKE</b>	

YOUR EQUITY RETURNS PLUS

## Net trade margin

~ GHS 75K–100K

PER TRADE TAKE-HOME

Buyer payment varies with the offtake price. Take-home margin range GHS 75K–100K reflects typical processor offtake margins of 5–7% above the trader's procurement basis.

## Your equity recycles — trade after trade.

Your margin from Trade 1 funds the equity for Trade 2. With a 22-day average tenor, GHS 227,500 of trader equity supports twelve to sixteen trades per year. On modest assumptions, that is **GHS 900K–1.6M of annual margin from a single starting equity position** — without ever scaling the cash you put in.

# Five things in. *Margin out.*

TSCF is the simplest way to finance a verified commodity trade in Ghana. The barriers that traditionally exclude independent traders from formal trade finance — collateral, banking history, personal guarantees — have been engineered out of the product structure.

## WHAT YOU NEED

Five things, all of which most active traders already have.

- **Confirmed offtake contract or purchase order**  
From a processor, exporter, or end-user. Must cover the TSCF-financed quantity only.

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- **35% of trade value in cash equity**  
This is your equity, not a fee. It returns to you as part of your margin.

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- **Valid business registration**  
Certificate of Incorporation or Business Registration Certificate. Current.

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- **Director identification**  
Ghana Card or international passport for each beneficial owner.

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- **A bank account**  
Any Ghanaian bank. We pay your margin directly into it.

## WHAT YOU DO NOT NEED

Six things traditional trade finance demands. None of them apply here.

- × **Collateral**  
No land title, no fixed assets, no equipment pledge. The loaded commodity is the bank's security.

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- × **Personal guarantees**  
Your personal assets are not at risk. Trade-level recourse only.

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- × **A banking relationship with the lender**  
You do not need an account at the TSCF bank. Your offtake contract is your introduction.

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- × **A guarantor**  
The 35% equity cushion plus the assigned offtake contract are the bank's security stack.

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- × **Six-week credit-committee cycles**  
Trades within facility parameters approved within 24-48 hours under delegated authority.

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- × **Audited financial statements**  
The trade itself is the credit story. Business registration and trading record are sufficient.

## THE STRUCTURAL DIFFERENCE

“ *Your offtake contract is your collateral. The commodity is the bank's security. Capital sits in escrow and never touches your hands — which is exactly why the bank can fund the trade without asking you for anything else.* ”

# From offtake to *payout*.

The TSCF trade lifecycle is identical for every trader, every commodity, every bank. Five steps. Each step has a defined owner, a defined duration, and a documented output. No surprises mid-trade.

01	<p><b>You apply.</b></p> <p>Bring your offtake contract to Miziba. We verify the buyer against sanctions lists, benchmark the contract price against market, confirm the aggregator can supply the quantity, and prepare your Finance Data Package for the bank.</p>	<p>DAY 0 - 1</p> <p><i>Miziba team verifies and packages</i></p>
02	<p><b>You deposit 35% equity.</b></p> <p>Your equity goes into a ringfenced escrow account at the bank. The bank deposits the 65% facility. The escrow now holds 100% of the trade value. Your equity is first-loss — protecting the bank, which is why they fund.</p>	<p>DAY 1 - 2</p> <p><i>Trader equity + bank facility</i></p>
03	<p><b>The aggregator loads.</b></p> <p>The aggregator procures from farmers and brings the commodity to a TradePoint hub. A Miziba field officer supervises, completes the Loading Checklist, photographs the loaded truck, activates GPS tracking. On loading confirmation, escrow disburses 90% to the aggregator. The truck departs — insured.</p>	<p>DAY 2 - 5</p> <p><i>Field officer verifies and confirms</i></p>
04	<p><b>Commodity delivers to your buyer.</b></p> <p>The truck is GPS-tracked and insured for the entire transit. When the buyer receives the commodity, they pay into the escrow under the offtake assignment. You are not chasing payment; the escrow is.</p>	<p>DAY 5 - 22</p> <p><i>Logistics partner tracked &amp; insured</i></p>
05	<p><b>Waterfall settles — you get paid.</b></p> <p>The atomic waterfall executes the moment the buyer pays. Bank principal returns first; bank fee second; Miziba fees third; your margin is what remains. Margin is wired directly to your bank account — typically within one business day of buyer payment receipt.</p>	<p>DAY 22 - 23</p> <p><i>Direct to your bank account</i></p>

## Ready to *finance* your next trade?

Bring your offtake contract. We will validate the trade and have your Finance Data Package ready within 24 hours.

SPEAK TO US

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TRADEPOINT HUBS *Bole · Kintampo · Wenchi · Techiman*