

TEN INFOGRAPHIC-CLASS ASSETS

The Miziba *Visual System.*

Ten institutional infographics that visualise the structural arguments of the TSCF programme and the operational architecture of the TradeAxis platform — the protection cascade, the catalytic equation, the operating footprint, the trade lifecycle, the variant architecture, the counterparty relationships, the bank-side reporting infrastructure, the governance separation, the brand wordmark, and the super admin dashboard cockpit. Each asset brand-disciplined, vector-built, derived from the master CSS, ready to deploy across the institutional stack.

FOUNDATION · CAPITAL ARCHITECTURE

Brand mark. Protection. *Catalytic argument.*

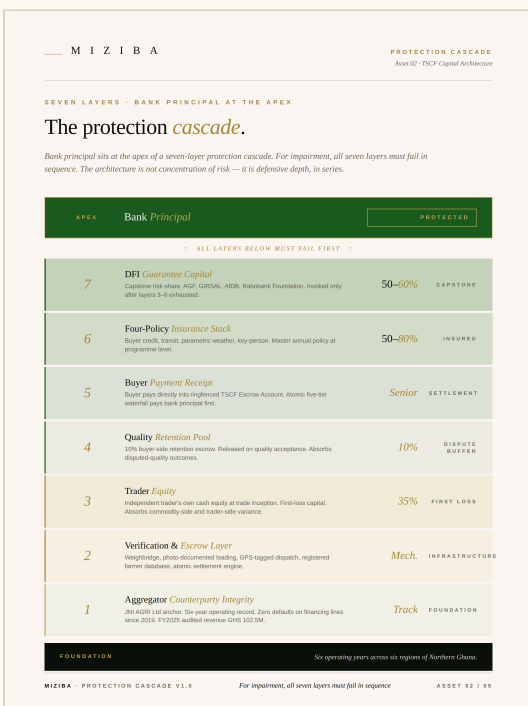


ASSET 01 · BRAND IDENTITY

The Miziba *wordmark*

The single brand wordmark in four canonical colourways — on Paper, on Near Black, on Forest Green, and on Sovereign Gold. Vector-pure, scalable, foundational to all eight other infographics.

PRIMARY USE Across **every Miziba artefact**: website, fliers, pitch deck, LinkedIn, press releases, internal documents.



ASSET 02 · CAPITAL ARCHITECTURE

The protection *cascade*

Bank principal at the apex of seven layers. For impairment, all seven must fail in sequence. The most strategically important infographic in the set — visualises the structural argument that makes TSCF defensible to bank credit committees.

PRIMARY USE Bank Capital Partner Flier, Approach page, Programme page, Pitch Deck slide 11.

MIZIBA CATALYTIC EQUATION
Asset 03 - DFI Capital Multiplier

PER USD 1 OF CONCESSIONAL CAPITAL

The catalytic equation.

Per US dollar of concessional guarantee capital deployed at Layer 7 of the protection cascade, the TSCF structure catalyses approximately eight US dollars of commercial bank deployment, which channels approximately twenty-eight US dollars of annual farmer payments at 3.5x cycle turnover.

<p>CONCESSIONAL</p> <p>\$1</p> <p>DFI guarantee capital, deployed at Layer 7</p> <p>Risk-share at the capstone of the protection cascade. Involved only after all commercial layers fail.</p>	<p>CATALYSES</p> <p>\$8</p> <p>Commercial bank deployment, self-liquidating per trade</p> <p>Senior-secured working capital, 22-37 day tenor. Atomic five-tier waterfall.</p>	<p>DELIVERS</p> <p>\$28</p> <p>Annual farmer payments at hub-gate, mobile money</p> <p>3.5x cycle turnover across the year. Same-day settlement at 95.5% SLA. Regulated farmer bank 100%.</p>
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<p>MECHANIC ONE</p> <p>Why 1:3?</p> <p>DFI guarantee at 30-40% of facility size sits at Layer 7. The bank's own credit appetite plus six layers of commercial protection sit between the bank and the guarantee. The leverage ratio is conservative.</p>	<p>MECHANIC TWO</p> <p>Why 3.5x?</p> <p>Each TSCF—40 facility settles in 22-30 days. Each TSCF—4 in 37 days. Self-liquidating per trade. The annual cycle turnover compounds the same dollar across multiple farmer payment events.</p>	<p>MECHANIC THREE</p> <p>Why 3:2?</p> <p>\$8 of bank capital cycles 3.5x at hub. Each cycle channels working capital into farmer hands at the moment of delivery. The output figure is conservative, we model the 3.0x downside scenario at \$24.</p>
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DEPLOYMENT

For DFI investment officers and impact-mandate funders. The catalytic equation is the structural argument for guarantee capital as the highest leverage deployment of concessional dollars in smaller/shorter commodity finance. Compare: direct grant to farmer co-op: \$1 in — \$1 out vs TSCF guarantee leverage \$5 in — \$28 out per year. The architecture is the multiplier.

MIZIBA · CATALYTIC EQUATION V5.0 \$1 of concessional capital — \$28 of annual farmer payments ASSET 03 / 99

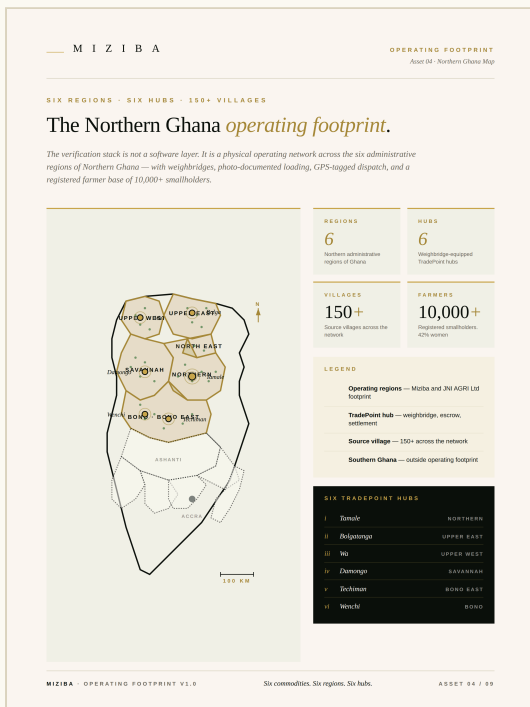
The catalytic equation

\$1 → \$8 → \$28. Per US dollar of concessional guarantee capital, eight US dollars of commercial bank deployment, twenty-eight US dollars of annual farmer payments at 3.5x cycle turnover. Three explanatory mechanic tiles.

PRIMARY USE DFI Impact Flier, DFI Guarantee Partner Flier, Programme page, Pitch Deck slide 14.

GEOGRAPHY · LIFECYCLE · PRODUCT

Footprint. Lifecycle. *Variants.*



ASSET 04 · NORTHERN GHANA MAP

The operating *footprint*

Custom-rendered SVG map of Northern Ghana with six administrative regions highlighted, six TradePoint hubs as gold-marker nodes, source villages, southern Ghana outline, compass and scale bar. Editorial register, not Google Maps embed.

PRIMARY USE

Where We Work page, Approach page, Pitch Deck geography slide.



ASSET 05 · TSCF—D SIX-STAGE CYCLE

The trade *lifecycle*

Six stages from contract to settlement on a vertical timeline: origination, capital release, loading, dispatch, quality, settlement. Each stage with verification, bank-side, and cycle artefact.

PRIMARY USE

Programme page, Buyer Stakeholder Flier, Operations Manual.

MIZIBA

VARIANT COMPARISON
Asset 06: TSCF Product Architecture

ONE STRUCTURE · THREE OPERATING MODES

TSCF—D · TSCF—P · TSCF—X.

The TSCF architecture supports three product variants, each calibrated for different trade flows and counterparty arrangements. The protection cascade and waterfall logic remain constant; only the trade lifecycle, currency, and tenor change.

DOMESTIC	PRE-FUND	EXPORT
TSCF—D	TSCF—P	TSCF—X
GHS-denominated, domestic blue-chip off-taker.	Buyer pre-funded against verified loading.	Bank-consigned bills of lading on export trade.
TENOR 22–30 days	TENOR 14–32 days	TENOR 27 days
CURRENCY GHS	CURRENCY GHS / USD	CURRENCY USD / GHS
FACILITY 60% TSCF / 20% trader equity	FACILITY Bridge to buyer pre-fund release	FACILITY 80% TSCF / 20% trader equity, BL consigned
COMMODITIES Sorghum, soya, sesame	COMMODITIES Cashew, shea, sesame	COMMODITIES Cashew, shea, sesame (import grade)
BUYER Domestic feedmill, brewery, processor	BUYER Buyer with treasury capacity, pre-steps escrow	BUYER International trader, EMEA/MENA comob
PILOT TICKET GHS 500–500K	PILOT TICKET GHS 500K–1M	PILOT TICKET USD 50–500K
USE CASE Default product. Flat market. Proof of mechanics.	USE CASE Reduced tenor risk. Highest trust buyers.	USE CASE Foreign exchange. Same ESCO compliant receivability

SHARED ARCHITECTURE
All three variants share the seven-layer protection cascade, the atomic five-day settlement waterfall, the same independent verification stack, and the same bank-side reporting portal. Only the trade lifecycle, currency, and tenor change between variants.

MIZIBA · VARIANT COMPARISON V1.0 One structure. Three operating modes. ASSET 06 / 09

TSCF—D · TSCF—P · TSCF—X

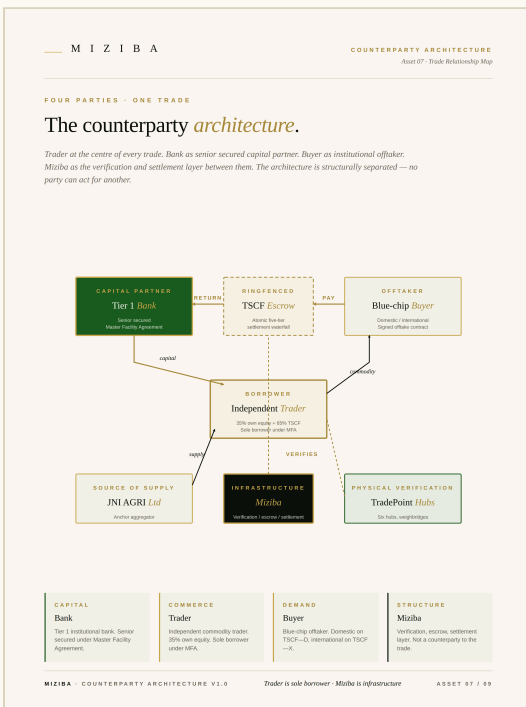
Three product variants side by side. Domestic, Pre-Fund, Export. Each with tenor, currency, facility structure, commodities, buyer profile, pilot ticket, use case. Shared architecture strip below.

PRIMARY USE

Programme page, all four counterparty flyers, internal product documentation.

RELATIONSHIPS · INFRASTRUCTURE · GOVERNANCE

Counterparty. Portal. *Governance.*



ASSET 07 · TRADE RELATIONSHIPS

The counterparty *architecture*

SVG diagram of the four-party trade relationship: Bank (capital), Trader (commerce), Buyer (demand), Miziba (structure). Capital and commodity flows, escrow as ringfenced settlement layer, JNI AGRI as source of supply, TradePoint hubs as physical verification.

PRIMARY USE Programme page, Bank Capital Partner Flier, Counterparty onboarding documents.

FINANCE PARTNER PORTAL
Asset 08 - Bank-Side Reporting Mockup

REAL-TIME VISIBILITY · INSTITUTIONAL AUDITABILITY

The bank-side *reporting portal.*

The Finance Partner Portal is the dashboard that gives the bank real-time visibility of every escrow balance, every loading event, every settlement instruction and every exception flag — with the same *auditability* the bank applies to a corporate receivable.

Facility Deployed: GHS 3.2M (84% of GHS 3.8M facility)

Active Trades: 8 (Across 2 Commodity Rows)

Escrow Balance: GHS 1.4M (Pending settlement)

Exception Flags: 0 (All clear in trade)

ACTIVE TRADES · LIVE

ID	COMMODITY	TRADER	STAGE	QTY	MRP	FACILITY	ALES
0-2024-0142	Cocoa	K. Akyio DYE	SETTLEMENT	2750	Wenchi	GHS 420k	+
0-2024-0141	Steel	Northern Pools Ltd	QUALITY	1020	Tamale	GHS 300k	+
0-2024-0140	Sugar	Tanoh Exports	BIFURCH	1457	Bofofo	GSD 70k	+
0-2024-0139	Soybean	Alzaki Trading	LOADING	220	Tamale	GHS 200k	+
0-2024-0138	Cocoa	Baro Cacao Ltd	LOADING	730	Wenchi	GHS 500k	+
0-2024-0137	Steel	Wu Wenhui COOD	CAPITAL RELEASE	307	Wa	GSD 50k	+
0-2024-0136	Steel	Danreng Trade Ltd	CAPITAL RELEASE	230	Damongo	GHS 300k	+
0-2024-0135	Sugar	Bofofo Trading Co.	ORIGINATION	100	Bofofo	GHS 400k	+

FACILITY UTILISATION

Overall	GHS 1.0M	100% (100% utilised)	1800.00MT
Available	GHS 1.2M	Not in progress	GHS 1.00k
17% Utilised	GHS 1.1M	Booked	GHS 10k
Any other	20 days	Confirmation	CNS-9897-0138

RECENT WATERFALL EXECUTIONS

Overall	GHS 1.0M	100% (100% utilised)	1800.00MT
Available	GHS 1.2M	Not in progress	GHS 1.00k
17% Utilised	GHS 1.1M	Booked	GHS 10k
Any other	20 days	Confirmation	CNS-9897-0138

MIZIBA · FINANCE PARTNER PORTAL V1.0 Real-time visibility, institutional auditability ASSET 08 / 19

ASSET 08 · FINANCE PARTNER PORTAL

The bank-side *reporting portal*

Editorial mockup of the Finance Partner Portal dashboard: facility deployed, active trades with stages and exception flags, escrow balance, recent waterfall executions. The visualisation that makes "real-time visibility" tangible to a bank credit officer.

PRIMARY USE Bank Capital Partner Flier, Operations Manual, Pitch Deck technology slide.

MIZIBA

RELATED-PARTY GOVERNANCE
Asset 09 - Structural Separation

TWO COMPANIES - ONE OPERATING DISCIPLINE

The related-party *governance structure*.

Miziba Infrastructure Ltd and JNI AGRI Ltd are separately incorporated Ghanaian companies, each with its own board, audit, and balance sheet. The structural separation is non-negotiable; the related-party arrangements are documented and disclosed to institutional counterparties under five explicit controls.

VERIFICATION COMPANY	RELATED PARTY	AGGREGATOR COMPANY
<p>Miziba Infrastructure Ltd</p> <p>The verification, escrow, and atomic settlement layer. Founded 2022 by Joel NtiAmoah Marfo.</p> <p>INCORPORATED Ghana, 2025</p> <p>FOUNDED Joel NtiAmoah Marfo (CEO)</p> <p>FUNCTION Verification - escrow - settlement</p> <p>DOES NOT Lend - stake - take title</p> <p>REVENUE Structuring + monitoring fees on TSCF</p>	<p>Joel NtiAmoah Marfo holds 50% of JNI AGRI Ltd.</p> <p>This relationship is fully disclosed to all institutional counterparties. Five structural controls below ensure JNI AGRI Ltd cannot receive advantage from the TSCF programme.</p>	<p>JNI AGRI Ltd</p> <p>The anchor aggregator. Six operating years of commodity trading across Northern Ghana.</p> <p>INCORPORATED Ghana, 2019</p> <p>CO-FOUNDED Joel NtiAmoah Marfo (50%)</p> <p>FINESSE RATING GHG 302.200 audited</p> <p>DEFAULT RECORD Zero on financing lines since 2023</p> <p>REVENUE Commodity aggregation, 22.3% gross margin</p>

FIVE STRUCTURAL CONTROLS

<p>i</p> <p>Borrower integrity</p> <p>Independent commodity trade in the borrower under TSCF. Never Jo AGRI Ltd. Never Miziba. Ter separation contract.</p>	<p>ii</p> <p>Pricing transparency</p> <p>JNI AGRI Ltd commodity pricing on TSCF trade. Documentation is published. Market rate. No preferential pricing within the programme.</p>	<p>iii</p> <p>Aggregator onboarding</p> <p>TSCF programme program by market aggregator. Jni Agri Ltd can't be paid for done via bank exclusive access. Ter 2 aggregator may participate on equal terms.</p>	<p>iv</p> <p>Independent audit</p> <p>Both companies maintain separate audited financials. Jni Agri Ltd P12022 audit independently. Miziba financials separately audited.</p>	<p>v</p> <p>Disclosure discipline</p> <p>Joel NtiAmoah Marfo's 50% holding in Jni Agri Ltd disclosed in writing to every institutional counterparty before facility execution.</p>
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MIZIBA - RELATED-PARTY GOVERNANCE V1.0 Five structural controls. Documented. Disclosed. ASSET 09 / 09

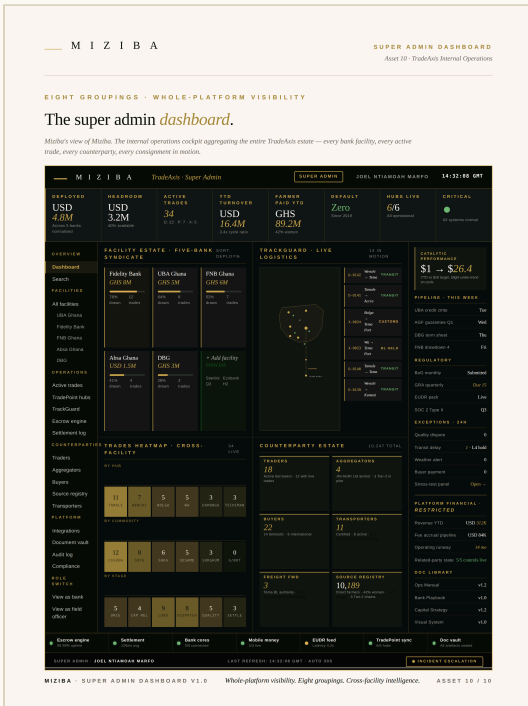
The related-party *governance structure*

Two entity cards (Miziba Infrastructure Ltd / JNI AGRI Ltd) flanking a central dark connector that declares Joel NtiAmoah Marfo's 50% holding. Five structural controls below in forest-green tinted cards: borrower integrity, pricing transparency, aggregator onboarding, independent audit, disclosure discipline.

PRIMARY USE Corporate Governance Manual, Bank Engagement Playbook, DFI compliance documentation.

PLATFORM · INTERNAL OPERATIONS COCKPIT

The super admin *dashboard*.



ASSET 10 · TRADEAXIS INTERNAL OPERATIONS

The super admin *dashboard*

Miziba's view of Miziba. The internal operations cockpit aggregating the entire TradeAxis estate: every bank facility, every active trade, every counterparty, every consignment in motion, plus the access-restricted Platform Financial position. Eight groupings: Programme State Ribbon, Facility Estate, Trades Heatmap, TrackGuard Live Logistics, Counterparty Estate, Platform Financial, Platform Health, Compliance & Strategic Signals.

PRIMARY USE

Internal Operations Console for Joel, Daniel, and senior internal staff. Cross-facility intelligence not visible to any single bank.

FROM HERE

Ten assets. *One coherent* visual system.

Every asset shares the Source Serif 4 + Inter typography, the four brand colours (Near Black, Forest Green, Sovereign Gold, Paper), the same eyebrow / headline / lede hierarchy, the same italic gold persuasion fulcrums. Together they constitute the structural-clarity layer of the visual stack — ready to deploy across the website, the institutional fliers, the pitch deck, and the LinkedIn presence while photography and video are commissioned separately.

The institutional brand discipline that built the verbal stack now extends to the structural-visual stack. The next move is the photography commission — the documentary layer that completes the Fortune 500-grade media system.