GRITSEEK

Enabled the client to convert strong export demand into **structured, finance-backed trade execution**, unlocking working capital and scaling cross-border operations.

AGRIBUSINESS EXPORT EXPANSION

Structured Capital & Cross-Border Trade Enablement for a West African Cashew Processor.

Client Profile

A vertically integrated agribusiness company in **Ghana**, processing and exporting raw and semi-processed cashew products to buyers in **India and the UAE**.

- Annual turnover: **USD 18.5M**
- Existing export volume: **9,000 MT**
- Funding requirement: **USD 8M**
- **Objective**: expand processing capacity and secure structured trade finance for export contracts

Challenge

The client had signed forward purchase commitments worth **USD 24M annually**, but lacked:

- sufficient working capital to fulfil larger orders
- credible financial modelling for financiers
- a compliant cross-border transaction structure
- banking support for international settlement and trade instruments

Financiers viewed the opportunity as commercially attractive but **too operationally fragmented and high-risk,** particularly given:

- commodity price volatility
- export settlement risks
- limited visibility on cash conversion cycles
- unclear security mechanisms for lenders

Gritseek Intervention

1. Financial Intelligence

Gritseek developed a **transaction-linked financial intelligence framework** to model:

- seasonal procurement costs
- processing margins

- logistics and export costs
- buyer payment cycles
- FX sensitivities

This produced a **working capital utilization model** showing:

- average trade cycle: **92 days**
- gross trade margin: **14.8%**
- EBITDA uplift from expansion: **USD 2.9M annually**
- This allowed lenders to clearly assess profitability and exposure at each stage of the trade cycle.

2. Capital & Regulatory Framework

Gritseek then designed a structured capital and compliance framework:

- **USD 5M revolving trade facility**
- **USD 3M equipment financing**
- assignment of export receivables
- escrow-controlled collections
- collateral alignment with inventory and contracts

Cross-border compliance structures were implemented for:

- export proceeds routing
- buyer contract enforceability
- KYC / AML banking requirements
- FX repatriation rules
- This materially reduced lender concerns around enforceability and regulatory risk.

3. Capital Engagement & Execution

Gritseek refined the investment case and positioned the opportunity to:

- regional trade finance lenders
- export credit institutions
- private commodity finance providers

A structured investor memorandum was developed highlighting:

- margin visibility

- repayment waterfall
- collateral security structure

Gritseek also coordinated lender engagement and due diligence.

Client Assisted Outcome

Within **14 weeks**, the client secured:

- **USD 5M revolving trade finance line**
- **USD 3M equipment finance facility**

Operational results within 12 months:

- export volume increased from **9,000 MT to 14,500 MT**
- annual turnover increased from **USD 18.5M to USD 31.2M**
- EBITDA improved by **61%**
- export fulfilment capability increased by **58%**

Client Benefit

Gritseek enabled the client to convert strong demand into **bankable cross-border trade capacity**, unlocking:

- larger order fulfilment
- structured working capital access
- lower execution risk

Value Delivered

Capital access + trade execution capability + scalable export growth.

Strategic Contribution

Gritseek acted as the **transformation layer between opportunity and capital**, integrating:

- financial intelligence
- capital and regulatory design
- capital engagement
- cross-border transaction coordination

To produce one outcome:

- Capital readiness that investors can act on.

INSIGHT

Trade opportunities fail when capital cannot track **cash flow cycles and enforceability across borders**. Structuring these elements transforms demand into executable, financeable transactions.

CONNECT

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Engagements are selective and subject to internal evaluation