Implementing Structured Working Capital Financing at Grainpulse

Timeline: 04/21 - 03/22

Budget: €15.5k

Startup



Industry partner



- Name: AgristaFounded: 2021
- Tagline: Finance and business solutions for agricultural value chain
- · Location: Cape Town, South Africa

- Name: Grainpulse LTD.
- Founded: 2002
- Tagline: Fertilizer producer, trader of agricultural products
- Headquarter: Kampala, Uganda

The problem

Grainpulse is a trading company that finances 75% of fertilizer sales through credit, reserving 7.5% for potential bad debt. It also pays farmers cash for harvested produce, holding it in stock for six months before selling to offtakers. This heavy reliance on working capital impacts its balance sheet and restricts business growth.

The solution

Agrista develops a finance infrastructure for optimized working capital management. By implementing agrista's solution, Grainpulse will gain accurate insights into capital returns, supporting strategic decisions. Additionally, safeguarding advance credit against production risks will ensure reliable financial results, fostering long-term shareholder value.

Project deliverables

- Analysis of the exposure Grainpulse has to production risk
- Assessment of the feasibility of using off-balance sheet financing
- An configured financial administration system for Grainpulse



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