

TRADE CREDIT DESK

For manufacturers, distributors, wholesalers, agro-input and pharma suppliers

STAGE **IN DEVELOPMENT** **PILOT IN DESIGN** **PILOT RUNNING** **LIVE**

WHERE THIS STANDS

Live today on ledger files: scoring, grades, limits and the monthly review. Decisions shown inside ordering apps at the moment of order are in pilot design.

Introductions that would help: manufacturers and distributors carrying retailer credit on their own books.

Sell on credit to more customers without more bad debt.

You already give credit to the customers you trust. We help you give it to more of them, set the right limit for each one, and see trouble before the invoice goes late. Your policy stays in charge.

WHAT YOU DEAL WITH TODAY

- Limits set by the sales rep or by feel, not by the customer's record.
- Customers pay in cash, M-Pesa and bank. No single record shows what they really sell.
- Credit sits in the ERP and orders on WhatsApp, so the rep cannot see the limit.
- New customers stay on cash for years while slow payers take up the room.

WHAT YOU GET

- A written credit policy, agreed with your finance and sales heads
- A score and grade, A to E, for every credit customer
- The limit, tenure and terms each customer can carry, with plain reasons
- A starter limit for new customers, so they earn their way up
- A monthly review of the book and a watchlist before accounts go late
- Collection and restructuring steps, and the option to move part of the book to a licensed lender

HOW IT WORKS

- 1 Tell us your rules.** Twelve policy questions: total exposure, tiers, tenures, who approves above limit.
- 2 Send what you have.** SAP, Sage, QuickBooks or Excel exports. No new software to start.
- 3 We check and score.** ID, KRA PIN and registration documents, statements and ledger.
- 4 You approve exceptions.** Anything outside policy goes to your named approver, logged.
- 5 Review monthly.** Limits rise after three on-time cycles and drop when an invoice runs 15 days late.

A retailer asks for KES 1,000,000 on 60 days

CAP	WORKING	RESULT
What they buy	KES 420,000 a month × 1.2	KES 504,000
What sales repay	KES 1.5m × 35%, less KES 20,000 loan	KES 505,000
Your policy	Grade B tier maximum	KES 750,000
Limit	Lowest cap, rounded down. Grade B: 30 days	KES 500,000

The retailer still gets stock. You avoid an exposure the numbers cannot support. Illustration.

Rules that keep growth safe

- New customers start small and grow only on repayment. No one moves up more than one grade a quarter.
- 15 days late: down a grade. 30 days: credit frozen. 60 days: collections. Restructure first; recovery is the last step.

Free review of your customer ledger.

We show which customers can safely take more, which ones need watching, and where your policy has gaps.

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