Cooperatives

Cooperative manages groups of farmer’s interest.

**Finance** 

* Access wholesale financing in providing advances and loans to members
* Enjoy commissions from Umati Capital for facilitating loans to your members
* Flexible approach to accessing financing necessary to grow the business of your cooperative

# Traders

Get financing to take advantage of the difference between cash market prices and processor prices

**Finance** 

* Access 80% of all payments due from your buyers within 24 hours of delivery
* Enjoy limitless access to repeat advance payments on all eligible supplies to select buyers
* Deliver 3x the produce with 1x the capital

Processors

They receive cash advances against pending invoices from traders or famers then repay Umati later

**Finance** 

* Bridge working capital gaps caused by delayed payment from your customers and the need to pay your suppliers faster.

# What’s required on Mifos X

## Requirement

1. Manage the portfolio of cash advanced to traders, processors, farmers and retailers.
2. Integration with both Citi bank core banking systems( flexcube) and in-house developed software
3. To have logical grouping/association of entities .i.e. processors, farmers and retailers
4. Mifos Integration with their customer’s erp systems.

* Currently Umati Capital Ltd makes cash advances to customers in need of both invoice discounting and Supply chain financing services.
* Umati Capital is currently focused within agri-business supply chains, retailer value chains and fast moving consumer goods manufacturers

NOTREQUIRED.

* No group meeting since Umati doesn’t focus on group and centers,