Textiles / TX-08

Working capital and inventory transparency

Being able to supply, directly from the system, the inventory, order and shipment data that banks and investors request.

Credit requires numbers.

The official presentation identifies expensive financing as a constraint on the sector. For 2026, $200 million in concessional working-capital loans and the financial rehabilitation of 138 enterprises are planned. Banks request inventory and order data to make lending decisions.

Conceptual architecture. No operating results are shown.

01 Inventory	Yarn · Fabric · Finished goods
02 Order	Export · Deadline · Amount
03 Shipment	ESF · Payment · Receivables
04 Report	Bank · Investor · Management

At a glance

$200 million — Concessional working-capital loans in 2026. [1]

138 — Enterprises planned for financial rehabilitation. [1]

$2.2 billion — Foreign investment planned to be attracted in 2026. [1]

November 2026

01 Evidence and context

Who it is for

Chief financial officer	Credit and collateral.
CEO	Investors.
Warehouse	Inventory.
Sales	Orders.

Facts and global practice

Textile industry presentation

Constraints on the sector: part of the cotton fibre is imported, financing is expensive, logistics costs are rising, and there is a shortage of skilled staff. [1]

Textile industry presentation

For 2026, $200 million in concessional working-capital loans, the financial rehabilitation of 138 enterprises and 100 new exporters are planned. [1]

Inc42, FashionNetwork

Zilingo, a B2B fashion platform in Asia, offered order-based financing to manufacturers; it was valued at $970 million in 2019 and liquidated in 2022. [2]

Financing is provided by the bank. What the company needs to provide is reliable data on inventory, orders and shipments.

02 Where the losses occur

Inventory value

The value of yarn, fabric and finished goods is not visible daily.

Order book

Export orders and deadlines are scattered across sources.

Shipment confirmation

Shipped and unpaid amounts are tracked separately.

Obsolete inventory

Unsold products are not segregated.

How the loss is calculated

Interest-rate difference	loan amount × interest-rate difference (annual, percentage points) × loan period (years)
Collateral	excess collateral value
Obsolete inventory	unsold goods value × markdown (%)
Late payment	receivables × days overdue × daily interest rate (annual rate ÷ 365)

Illustrative calculations; establish the baseline, units and rates during the site assessment. Avoid counting the same loss twice.

03 Solution architecture

Inventory and orders — as daily figures

MEENTAKA prepares a daily report on inventory, orders and receivables from warehouse and shipment data. Data is shared with a bank or investor only with the company's permission.

01 Inventory

Yarn · Fabric · Finished goods

02 Order

Export · Deadline · Amount

03 Shipment

ESF · Payment · Receivables

04 Report

Bank · Investor · Management

Modules

WMS inventory data	Batch and value	Commercially available
Order book	Export	Engineering capability
Financial reporting	For the bank	Engineering capability
1C integration	Receivables	Commercially available

Each module has a readiness status. Third-party results are not a forecast for your site.

04 Implementation and measurement

01 Data audit

Inventory and orders.

Output: gaps.

02 Report

60 days.

Output: daily figures.

03 Bank pilot

Loan application.

Output: decision time.

04 Subscription

Monthly.

Output: trend.

What is measured

Inventory accuracy	Variance	WMS
Obsolete inventory	Share	WMS
Receivables	Days	1C
Reporting time	Days	System

What is needed to start

- Chief financial officer
- Warehouse data
- Order list
- Test access to 1C

05 Readiness checklist and next step

01 Is inventory value visible daily?	Yes / No / Unknown
02 Is obsolete inventory segregated?	Yes / No / Unknown
03 Are export orders kept in a single list?	Yes / No / Unknown
04 Is the shipped but unpaid amount known?	Yes / No / Unknown
05 Is the turnaround time for bank data requests recorded?	Yes / No / Unknown
06 Is pledged inventory tracked separately?	Yes / No / Unknown
07 Has an application been submitted to a concessional loan programme?	Yes / No / Unknown
08 Has the data been audited?	Yes / No / Unknown
09 Has an investor requested a report?	Yes / No / Unknown
10 Is a responsible person assigned?	Yes / No / Unknown

What we do not promise

• Exact timeline and price without an audit

• Guarantee of meeting buyer requirements

• Certification

• Unmeasured results or savings

• Guarantee of obtaining a loan

• Financial advice

Financial data audit

We review inventory and order data and set up a daily report for the bank.

• Gap map

• Sample report

• Implementation fee and monthly subscription

Scope, price and schedule are agreed after reviewing the site and its data.

06 Sources and scope

[1] Presentation on the textile industry's 2025 results and 2026 tasks. gov.uz, 24.12.2025.

gov.uz

[2] Inc42; FashionNetwork: Zilingo liquidation. 2022.

Prepared from the cited sources. Vendor statements and reported sector figures are attributed, not independently verified here. No performance, certification or regulatory outcome is guaranteed. Check the current official rules before making decisions.

The Endurance Industrial Technologies LLC · MT-TX-08-EN · 11.2026