



# Farmers Management Platform (FMP)

An Enterprise Solution for Agricultural Intervention  
Monitoring, Farmer Management & Financial Inclusion

**Prepared for:** Bank of Agriculture

**Attention:** The Managing Director

**Date:** January 2026

## **PRODUCT PROPOSAL**

# Executive Summary

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The **Farmers Management Platform (FMP)** is a comprehensive, ready-to-deploy enterprise solution designed specifically for agricultural intervention programs. Built to address the unique challenges of managing large-scale farmer support initiatives across Nigeria, this platform provides Bank of Agriculture with a unified system for farmer registration, input distribution, harvest tracking, loan management, and real-time performance monitoring.

Unlike conventional project-based software development, this platform represents a **mature, field-tested product** that can be deployed immediately while remaining fully adaptable to BOA's specific operational requirements. The solution's modular architecture allows for rapid customization and feature enhancement, ensuring the platform evolves alongside the Bank's strategic objectives.

**1M+**

Farmer Capacity

**37**

States Coverage

**24/7**

System Availability

**100%**

Offline Capable

# Understanding the Challenge

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Agricultural intervention programs in Nigeria face persistent operational challenges that limit their effectiveness and scalability. Manual farmer registration processes are prone to errors and duplication. Input distribution lacks transparency, making it difficult to verify that resources reach intended beneficiaries. Loan recovery remains challenging without proper harvest tracking and payment integration. Additionally, the absence of real-time data prevents timely decision-making by program managers.

The Farmers Management Platform (FMP) addresses these challenges through an integrated approach that connects every stakeholder—from field agents and aggregators to state coordinators and bank administrators—within a single, intelligent ecosystem.

*"The platform transforms agricultural intervention from a paper-based, reactive process into a data-driven, proactive operation where every farmer interaction is recorded, verified, and accessible in real-time."*

# Platform Capabilities



## Farmer Registration & Verification

Complete farmer onboarding with BVN/NIN verification, GPS-captured farm coordinates, photograph validation, and automatic bank account creation. Supports bulk import from existing databases.



## Cooperative & Cluster Management

Organize farmers into cooperatives and geographical clusters. Assign aggregators (FACs) to manage multiple clusters across states with full accountability tracking.



## Input Allocation & Distribution

Calculate input entitlements based on farm size. Track distributions with OTP-verified acknowledgments. Complete audit trail from warehouse to farmer.



## Harvest Collection & Tracking

Record harvest quantities with quality grading. Link harvests to specific allocations for complete traceability. Calculate repayment obligations automatically.



## Financial Integration

Seamless integration with Core Banking System for account creation and Virtual Account System for equity collection and loan repayment tracking.

## Real-Time Analytics

Comprehensive dashboards showing program performance, state-by-state progress, financial summaries, and exportable reports for all stakeholder levels.



## Mobile Field Application

Dedicated mobile app for field agents supporting offline data capture, GPS location services, photo capture, and automatic synchronization when connectivity is restored.



## Security & Compliance

Role-based access control, complete audit trails, data encryption, and compliance with Nigeria Data Protection Regulation (NDPR) requirements.

# Operational Workflow

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The platform streamlines the entire agricultural intervention lifecycle, from initial farmer enrollment to final loan recovery:

## 1. Farmer Onboarding

Field agents register farmers using the mobile app, capturing biometric data, farm GPS coordinates, and identity documents. The system verifies BVN/NIN and automatically creates linked bank accounts.

## 2. Cluster Assignment

Verified farmers are assigned to cooperatives and clusters. Aggregators (FACs) are mapped to manage specific clusters, enabling accountability at every level.

## 3. Season Planning & Allocation

Program managers define seasonal parameters, input packages, and pricing. The system calculates each farmer's entitlement based on registered farm size and program rules.

## 4. Input Distribution

Farmers receive SMS notifications of their allocations. Upon collection, OTP verification confirms receipt. Every distribution is recorded with timestamp and GPS location.

## 5. Harvest & Repayment

At harvest, collectors record quantities and quality grades. The system calculates outstanding obligations and facilitates loan deductions before farmer payments are processed.

## 6. Reporting & Analysis

Real-time dashboards provide visibility into program performance. Custom reports enable data-driven decisions at state, regional, and national levels.

# Strategic Benefits

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## ✓ **Eliminate Farmer Duplication**

BVN-based verification ensures each farmer is registered only once, preventing double allocation of inputs and reducing program leakage.

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## ✓ **Transparent Distribution**

Every input distribution is verified with OTP acknowledgment and GPS location, creating an indisputable record of resource deployment.

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## ✓ **Improved Loan Recovery**

Direct linkage between allocations, harvests, and farmer bank accounts enables systematic loan deductions, significantly improving recovery rates.

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## ✓ **Real-Time Visibility**

Decision-makers at all levels have instant access to program performance data, enabling timely interventions and evidence-based policy adjustments.

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## ✓ **Reduced Administrative Burden**

Automation of calculations, notifications, and report generation frees staff to focus on farmer engagement and program quality.

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## ✓ **Scalable Architecture**

The platform is designed to handle millions of farmer records across all 36 states and FCT without performance degradation.

# Adaptability & Customization

While the Farmers Management Platform (FMP) is a complete, production-ready solution, we recognize that Bank of Agriculture may have specific operational requirements unique to its programs. The platform's design philosophy embraces adaptability as a core principle.



## Rapid Customization Capability

The platform's modular architecture and established design patterns enable new features and modifications to be implemented and deployed within remarkably short timeframes—typically days rather than months. This means BOA can begin operations immediately while additional requirements are incorporated seamlessly during initial rollout phases.

## Immediate Deployment

The core platform can be operational within weeks of engagement, including:

- Complete farmer management system
- Input allocation and distribution
- Financial system integration
- Mobile application deployment
- Reporting and analytics
- User training and support

## Enhancement Options

Additional capabilities that can be incorporated based on BOA priorities:

- Multi-language SMS notifications
- Geographic map visualizations

- Off-taker and buyer integration
- USSD access for low-connectivity areas
- Advanced analytics and forecasting
- Additional value chain support

This approach allows Bank of Agriculture to realize immediate value from the platform while ensuring it evolves to perfectly match operational needs as they become clearer through actual program implementation.

# Why This Platform

The Farmers Management Platform (FMP) represents a strategic investment in agricultural development infrastructure. Unlike custom software development projects that carry significant delivery risk and extended timelines, this solution offers:



## Immediate Availability

A proven, operational platform ready for deployment rather than a concept requiring months of development.



## Purpose-Built Design

Specifically designed for Nigerian agricultural intervention programs, incorporating local regulatory and operational requirements.



## Continuous Evolution

A living platform that grows with BOA's needs, incorporating new features and improvements on an ongoing basis.



## Partnership Approach

Dedicated support and collaboration to ensure the platform delivers maximum value throughout its operational life.

# Investment Summary

The Farmers Management Platform (FMP) is offered under a transparent, value-aligned pricing model that combines a one-time license acquisition with a usage-based recurrent fee. This structure ensures Bank of Agriculture receives full platform ownership while costs scale proportionally with program reach and impact.

ONE-TIME LICENSE FEE

**₦45,000,000**

Forty-Five Million Naira Only

- ✓ Complete platform license
- ✓ Web portal & mobile applications
- ✓ Core Banking & VAS integration
- ✓ Initial deployment & configuration
- ✓ Administrator & user training
- ✓ 90-day post-deployment support

RECURRENT FEE PER PROGRAM

**₦1,000**

Per Farmer, Per Season/Program

- ✓ Unlimited program cycles
- ✓ SMS notifications to farmers
- ✓ OTP generation & verification
- ✓ Real-time sync & data backup
- ✓ Technical support & maintenance
- ✓ Platform updates & enhancements

**Value Proposition:** At ₦1,000 per farmer per season, the platform cost represents a fraction of the value of inputs distributed, while providing complete transparency, traceability, and significantly improved loan recovery rates that far exceed the technology investment.

## Ready to Transform Agricultural Intervention?

We welcome the opportunity to demonstrate the Farmers Management Platform (FMP) and discuss how it can be tailored to support Bank of Agriculture's agricultural development objectives.

[Schedule a Platform Demonstration](#)

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