

Part A: Guide for the public

Visitors, applicants, cooperatives, scheme members and investors

This part is for people who are not government or bank staff. It covers the public website at <https://dffms.org>, creating and using your account, applying for finance, notifications, and the two investment schemes, SCAFI and SAIF.

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1. Before you start

DFFMS keeps one record of every naira in the SAPZ programme. It shows you what has happened to your request, your payments and your investment.

- **You can read the public pages without an account.** Products, the marketplace, zones, partners and help are open to everyone.
- **You need a free account to apply, join or invest.** A public account never gives staff or administrator powers.
- **The investment schemes are not open yet.** On the live platform today, SCAFI and SAIF are both in **Draft**. A Draft scheme is hidden from the public. You cannot join it or pay into it. Section 11 explains when and how they open.

The people in this guide are fictional. Their emails end in @demo.dffms.org.

2. Words used in this guide

Word	What it means
Marketplace	The list of opportunities open to apply for now.
Request	Your application. It has a reference number.
Scheme	An investment scheme. SCAFI and SAIF are the two schemes.
Cooperative	A registered society. SCAFI members join through a verified cooperative.
Unit	A share in a scheme. Units are first sold at ₦1,000 each.
NAV	Net asset value: the current value of one unit. It changes after each approved valuation.
Dividend	A yearly payment to unit holders.
Withholding tax (WHT)	Tax taken off a payment before you receive it. Dividends carry 5%.
Redemption	Asking the scheme to buy back your units and pay you cash.
Custodian bank	The licensed bank that holds the cash. DFFMS never holds investors' money.

3. Visiting the public website

What it is for. Learning about the programme before you sign up.

Steps.

1. Open <https://dffms.org>.
2. Select **Products** in the top menu. Each card shows a facility and its share of the programme. A card marked **Restricted access** is only open to approved users.
3. Select **Marketplace**. Each listing names the provider and the amount it starts from. A listing can show **Terms based** if there is no fixed minimum.
4. Select **SAPZ Zones** for the participating states, and **Partners** for the institutions involved.
5. Select **About DFFMS** to read about the four pillars: blended capital, credit guarantees, index-based insurance and digital traceability.
6. Use the **Help Center** and **FAQ** links in the footer for answers.

Common problems.

- **"No opportunities are currently open"**. Nothing is open today. Check again later.
- **The top button says Dashboard, not Sign in**. You are already signed in.

4. Creating an account and verifying your email

What it is for. Creating a free public account to apply, follow requests, join SCAFI and see your investments.

Before you start. Have your full name, an email address you can open today, and a password of 6 to 128 characters.

Steps.

1. Select **Create account** at the top of any page. Or open <https://dffms.org/sign-up>.
2. Type your **Full name** and your **Email address**.
3. Type a **Password**, then type it again in **Confirm password**.
4. Tick the box for the **Terms and Privacy Notice**.
5. Select **Create account**.
6. The **Verify your email** screen appears.
7. Open your email. Look for the DFFMS message. Check your spam or junk folder if it is not there.
8. Select the verification link in the same browser you used to sign up. The link expires in **30 minutes**.

What happens next. Once the link is confirmed, DFFMS signs you in and opens your **Overview** page.

Example: Hauwa Musa, chairperson of the Zaria Grain Growers Cooperative, signs up as hauwa.musa@demo.dffms.org. She opens the link in the same browser and is signed in.

Common problems.

- **The link has expired.** Sign in and request a new one, or sign up again with the same email if you cannot sign in.
- **The link does not work on your phone.** Open it in the browser where you started signing up.
- **No email arrives.** Check spam and junk folders, and wait a few minutes.

5. Signing in

Steps.

1. Open <https://dffms.org/sign-in>, or select **Sign in** at the top of any page.
2. Type your **Email address** and your **Password**. Use the eye icon to show or hide the password.
3. On your own private device only, tick **Keep me signed in on this private device**.
4. Select **Sign in**.

If **Continue with Google** appears, you can use it instead. It appears only when Google sign-in is turned on.

Common problems.

- **"The email or password was not accepted"**. Check your spelling and caps lock. If you are unsure, reset your password (section 6).
- **You are asked for a second step.** This applies only if two-step verification is on for your account. Enter the code from your authenticator app.
- **Sign-in stops for a minute.** Sign-in allows 10 attempts per minute. Wait and try again.

6. Resetting a forgotten password

Steps.

1. On the sign-in page, select **Forgot password?**
2. Type your **Email address** and select **Send reset link**.

3. The reply is the same for every address, so check your inbox and spam folder.
4. Open the reset email and select the link. It expires in **30 minutes**.
5. Type a new password on **Choose a new password**, then select **Update password**.

What happens next. Your other signed-in devices are signed out. Sign in again with the new password.

Common problems.

- **You are told to wait.** Reset links are limited to 3 requests every 5 minutes.
 - **An old link does not work.** Request a new one. Each link works only once in its 30-minute window.
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7. Your account area

The menu.

- **Overview:** your account readiness, tiles for open opportunities and requests, and your recent requests.
- **Marketplace:** the opportunities open to you.
- **My requests:** every application you have made.
- **Investments:** your memberships, units, redemptions and dividends, and the schemes that are open to join.
- **Transactions:** your own payments and their verification status.
- **Notifications:** messages from DFFMS.
- **Profile:** change your **Full name**, then select **Save profile**. Your email address is shown as read-only. Ask support to change it.

The top bar has the bell, the dark or light theme button, your avatar and sign-out.

Common problems.

- **You do not see Investments.** Only public account holders see it. Staff are sent to the staff dashboard.
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8. Applying for finance

Before you start. Sign in. Have ready your business or cooperative name, your state, your main value chain, the amount you need, and a clear plan for the money. Check the published range for your applicant type. For example, a cooperative can ask for between ~~N~~25 million and ~~N~~500 million under the climate-smart cluster facility.

Example: Hauwa Musa applies for ~~N~~45 million for seasonal inputs for 180 maize farmers.

Steps.

1. Select **Marketplace** and find the opportunity. Select **View and apply**. (If you already applied, the button says **View request**.)
2. Read the left panel. It shows the facility, who provides the money, what it offers, and the first checks.
3. Under **Tell us about your request**, choose **I am applying as: Individual, Farmer, Cooperative, Enterprise or Investor**.
4. Type the **Business or cooperative name** and **Phone number** (both optional).
5. Choose your **State of operation** and **Primary value chain**.
6. Choose a **Financing instrument** and the **Applicant / ticket category**. The category shows its range, such as "~~N~~25m–~~N~~500m".
7. Choose the **Intended activity**.
8. Type the **Requested amount (NGN)**.
9. Fill in the extra fields for this facility. For the climate-smart facility these are **Production cycle, Crop or productive asset, Climate exposure, Adaptation technology** and **Cluster, cooperative or FPO identifier**.
10. Under **What will this opportunity enable?**, describe the benefit in 20 to 2000 characters.
11. Tick the consent box.
12. Select **Submit secure request**. Select **Cancel** to leave without sending.

What happens next. You get a reference number in the form **MKT-YYYYMMDD-XXXX**, and a notification called **Request received**. The request appears in **My requests** as **Under eligibility review**. DFFMS staff who handle marketplace requests are told a new one is waiting.

Rules to know.

- An amount outside the published range is still accepted. It is flagged for the committee as an exception, so expect more questions.
- You cannot send a second request for the same opportunity while the first is pending, approved or active.
- Non-naira amounts need a currency (FX) assessment.

9. Following your request

Steps.

- 1. Select **My requests**.
- 2. Find your reference number and select **View details** to see the timeline.

Your request moves through these stages: submitted, eligibility review, due diligence, appraisal, committee review, then approved or declined. Each move is recorded with a reason. You are told at each decision.

Badge you may see	Meaning
Under eligibility review	Being checked against the facility rules.
Continue to secure payment	Approved, and an application fee is due. Shown only when the opportunity has a fee.
View transaction	Payment made. Check its status in Transactions .
No payment due	No fee applies. This is what most requests show.

If a decision stalls. Each stage has a time limit. If nothing happens in time, DFFMS escalates it to a senior administrator automatically, and you are told at each step.

10. Notifications and browser alerts

DFFMS tells you in three ways.

- 1. **In the app.** The bell at the top of each account page. This always works.
- 2. **By email.** This works only when the platform's email service is set up.
- 3. **Browser alerts.** Pop-up messages on one device. You switch them on per device.

The bell and the Notifications page. The number on the bell is the count of unread messages. Select **Open** on a message to go to its page. Select **Mark all read** to clear the list. An empty list says "You are all caught up."

How to turn on browser alerts.

1. Select **Notifications** in your menu.
2. In the **Browser alerts** box, select **Enable alerts**.
3. Your browser asks whether to allow notifications from DFFMS. Select **Allow**.
4. The box now says "Enabled on this device for major request, decision and payment updates."

To stop them, select **Turn off** in the same box.

Common problems.

- **"Browser alerts are blocked in your browser settings"**. Open your browser's site settings for dffms.org, set notifications to **Allow**, reload the page and select **Enable alerts** again.
- **"Browser alerts are not available on this device"**. Your browser does not support them. Messages still arrive in the app and by email.
- **Alerts stop on your other device**. Alerts are set per device. Turn them on again on each one.

11. The investment schemes, and before you start

Before you start. Both schemes are in **Draft** on the live platform today. Until an administrator opens a scheme, you cannot see it under **Open schemes**, join it, or pay into it.

An administrator opens a scheme like this (you do not do this yourself):

1. A Programme Administrator or system administrator opens **Investment schemes**.
2. They select **Manage** on the scheme.
3. They set **Status** to **Open**.
4. They enter the **Trustee**, **Custodian bank**, **Fund manager**, **Auditor** and the **Custodian collection account shown to members**.
5. They save.

When the scheme is open, it appears under **Investments**, and the collection account appears under **How to contribute**. Do not pay any account until you see it there.

SCAFI and SAIF side by side.

	SCAFI (Series 1)	SAIF (Series 1)
Full name	SAPZ Civil Service Agricultural Funding Initiative	SAPZ Agro-Investment Fund
Who it is for	Civil servants through their cooperative, the public, the diaspora	Retail and institutional investors, development partners, the diaspora
Where you join	On DFFMS, from your account	On an SEC-licensed crowdfunding platform
Series size	₦250 million	₦100 million
Length	60 months	12 months, rolled over
Price per unit	₦1,000 at issue, then the NAV	₦1,000 at issue, then the NAV
Dividends	Yearly, after 5% withholding tax	Yearly, after 5% withholding tax
Redemption	Paid within 7 working days	Paid within 7 working days

Who holds the money. The cash sits with an SEC-licensed custodian bank (for SCAFI, Sterling Bank). A trustee protects investors' interests, a fund manager runs the investments, and an auditor checks the accounts each year. DFFMS keeps the register: who joined, who paid, how many units each person holds, and every approval.

12. Joining SCAFI

Before you start.

- The scheme must be open (section 11).
- Your cooperative must be registered and **verified** on DFFMS. Only verified cooperatives appear in the list. If yours is missing, ask it to register with the SAPZ coordination office.
- Have your **NIN** and **BVN** (11 digits each). Both are required.
- For civil servants, have your **Staff or IPPIS number** and your ministry, department or agency.
- Have your bank account for payouts, with its 10-digit account number.

Example: Musa Ibrahim, a civil servant at the Kaduna State Ministry of Agriculture, joins through the Kaduna State Civil Servants Multipurpose Cooperative Society. He signs in as musa.ibrahim@demo.dffms.org.

Steps.

1. Sign in and select **Investments**.
2. Under **Open schemes**, select **Join** on SCAFI. The **Join SCAFI** form opens.
3. Choose your **Cooperative society**.
4. Choose your **Employment**, and type the **Ministry, department, agency or employer** and the **Staff or IPPIS number**.
5. Type your **Phone number**, and choose your **State** and **Gender**.
6. Tick **Aged 18–35** or **Living outside Nigeria** if they apply.
7. Type your **NIN** and **BVN**. The form says they are "Stored only as a secure token." DFFMS does not keep the plain numbers, and one identity cannot join twice.
8. Enter your payout **Bank for payouts**, **Account name** and **Account number (NUBAN)**. Only the last 4 digits of the account are kept.
9. Tick the **Consent** box, then select **Submit application**.

What happens next. You get a membership number such as SCAFI-000001. Your status is **Awaiting verification**, and registrars are told to check you. When they confirm your cooperative and your staff or IPPIS number, your status becomes **Active** and you are notified. You can pay in only when you are Active.

Common problems.

- **Your cooperative is not listed.** It is not verified yet.
- **The application says the identity is already used.** The NIN or BVN is already on a membership. Contact DFFMS. Do not apply again.
- **You stay at Awaiting verification.** Contact your cooperative or DFFMS with your details.

13. Paying into SCAFI

You can pay in two ways.

- **Online, with Paystack.** Only when online payment is set up on the platform.
- **Bank transfer**, into the custodian collection account shown under **How to contribute**.

Option A: pay online.

1. Open **Investments**. On your SCAFI card, select **Pay online**.
2. Type the amount in **Amount in ₦**. The minimum is one unit at the current NAV.

3. Select **Pay online**. The Paystack secure checkout opens. Complete the payment there.
4. You return to DFFMS, which checks the payment directly with Paystack.

Option B: bank transfer.

1. Open **Investments** and read **How to contribute** on your card.
2. Transfer the money to the collection account shown.
3. Keep your bank receipt. Staff will record it using the bank reference.
4. A finance officer records it, and a finance approver approves it. Your units are allotted after approval.

Musa pays ₦500,000 by bank transfer. Blessing Okon, a SAIF investor, pays on the SEC platform instead (section 16).

What happens next.

- **Online:** if the payment succeeds, your units are allotted at once. No staff approval is needed. You see "Your payment was verified with the provider and your units were allotted."
- **Bank transfer:** the payment waits for approval. You are notified when units are allotted at the price per unit that applies.

Common problems.

- **"Online payment is not available at the moment"**. Use bank transfer.
- **"...being confirmed..."**. Wait a few minutes and check **Transactions**. Do not pay again.
- **"The payment was not completed. No value was posted; you can try again."** Nothing was taken. Try again.
- **The scheme is nearly full.** DFFMS does not accept a payment that takes the scheme past its series size.

14. Units, NAV and dividends

Units. Units equal the amount you pay divided by the price per unit that day. The price is **₦1,000** until the first valuation. After that it is the latest approved **NAV per unit**. Units are rounded down to four decimal places.

Example: Musa pays ₦500,000 at ₦1,000 per unit and gets **500 units**. Later he pays ₦100,000 when NAV is ₦1,020, and gets 98.0392 units.

NAV. The fund manager values the fund. The net assets (assets minus liabilities) are divided by the total units. A finance approver checks and approves each NAV. When a new one is approved, you are told.

Example: assets ₦618,000, liabilities ₦6,000, 600 units. $\text{₦612,000} \div 600 = \text{₦1,020 per unit}$.

Your membership card shows:

- **Units held**, and **Value at NAV**
- **NAV per unit**, with its valuation date
- **Contributed**
- **Redemptions**, with each request and its status
- **Dividends**, with the gross, tax and net amounts
- **Unit register**, the last 20 movements

Dividends. Dividends are paid once a year to the units you held on the **record date**. Tax at 5% comes off the gross amount.

Musa, 600 units, ₦20 per unit	Amount
$600 \times \text{₦20}$	₦12,000 gross
Withholding tax at 5%	minus ₦600
Paid to Musa	₦11,400 net

Common problems.

- **Your value looks wrong.** It uses the latest approved NAV. A new valuation may still be waiting.
- **You are not in a dividend.** You must hold units on the record date.
- **A dividend is not marked paid.** The custodian must confirm payment and an approver must approve it.

15. Redeeming units

Before you start. You must be an **Active** member. You can only redeem units that are not already in a pending request. The price is the NAV in force **today**.

Steps.

1. Open **Investments**. On your card, select **Redeem units**.

2. Type the number of units in **Units to redeem** (up to four decimal places).
3. Select **Request redemption**.

Example: Musa asks to redeem 100 units at ₦1,020, which is ₦102,000. No tax is taken at the moment.

What you see. Each redemption shows its reference (for example SCAFI-RED-...), units, NAV, net amount, tax, **Payable by** date and status.

Status	Meaning
Requested	Received. You can still withdraw it.
Approved	Agreed. Payment is being prepared.
Declined	Not approved. The reason is given.
Withdrawn	You cancelled it.
Paid	Cash sent to your bank account. The units are cancelled.

The seven-working-day rule. The **Payable by** date is seven working days after your request, counting Monday to Friday. Musa's request on Monday 26 October 2026 is payable by Wednesday 4 November 2026.

To withdraw. While the status is **Requested**, select **Withdraw**.

If it is late. DFFMS escalates a late payment automatically. The first escalation goes to the Programme Administrator the day after the due date. The second goes to the Client System Administrator about three working days later. You are told at each step.

Common problems.

- **You cannot request.** You are not an Active member, or some units are already in a pending request.
- **The tax is more than you expected.** The rate is set by the administrators for each scheme. Check the figures before you confirm.

16. SAIF investors

The short answer. You buy SAIF units on an **SEC-licensed crowdfunding platform**. DFFMS keeps the register. You cannot join SAIF on DFFMS.

Steps.

1. Sign in and open **Investments**. The SAIF card shows the badge **Subscribe on the SEC crowdfunding platform** in place of a Join button.
2. Subscribe on the SEC-licensed platform.
3. Keep the platform statement. It shows your investor reference and the amount paid.
4. Give your **platform investor reference** to DFFMS, through the SAPZ coordination office or the contact form (section 17).

What staff do. A staff member registers you using your platform investor reference, which links you to the platform's records. They record each payment from the platform statement. Units are allotted at the NAV in force on the payment date.

Example: Blessing Okon pays ₦250,000 on the platform. DFFMS registers her with her platform reference, records the payment from the statement, and shows her units.

Common problems.

- **DFFMS will not take a SAIF payment online.** This is correct. Pay on the platform.
- **Your payment does not show yet.** Records are keyed in from the platform statement, which can take time. Send your statement to DFFMS.

17. Contacting DFFMS

Steps.

1. Open <https://dffms.org/contact>, or select **Contact** in the menu.
2. The page shows the office address and the support email if you prefer a letter or a call.
3. To write to us, fill in **Submit an Official Inquiry: Full Name, Official Email, Organization** (optional), **Subject** and **Detailed Message**.
4. Select **Send Secure Message**.

What happens next. If email is set up, you get a confirmation email. Your message goes to the DFFMS support team. Include your reference or membership number in the message.

Help. The **Help Center** at <https://dffms.org/help> has short articles with a search box. The **FAQ** page answers common questions.

18. Language and dark mode

Language. The language selector appears on public pages when you are **not** signed in. Choose **English**, **Pidgin**, **Hausa**, **Yorùbá** or **Igbo**. The page is translated by Google Translate.

Translated text is for information only. The English text is the official version. Translation sends the visible public page text to Google. It is not used on the account pages.

Dark mode. Select the theme button in the top bar. Its label is **Use dark theme** or **Use light theme**. It works on public pages and in your account area.

Common problems.

- **The page is still in English.** Reload the page. The selector works only on public pages.
- **A translation looks wrong.** Read the English text, and report the problem through the contact form.