

Part B: Facility finance for staff, from request to repayment

This part of the DFFMS user manual follows one financing request from the day a cooperative applies to the day its loan is repaid. It is written for bank staff and programme staff. You do not need any technical knowledge to use it.

All people and organisations in this guide are fictional. Every screen described is the real platform.

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Before you start

Who this part is for

Programme and state staff, institution staff at participating banks, Finance Entry Officers (the makers), Finance Approvers (the checkers), and auditors and analysts who need to follow the flow.

You need a staff account. Staff accounts are never created by public sign-up. An administrator invites you, and you must set up two-step verification before you can approve money.

Words you will see

Word	Plain meaning
Facility	One of the five financing pots, for example F-I.
Window	A sub-door into a facility. Some windows are restricted.
Ticket	The size band and category of an applicant.
Pricing corridor	The lowest and highest interest rate allowed for each structure.
Structure	How the money is shared: FOL (full on-lending), 50/50 or 70/30 (co-lending), PCG (partial credit guarantee), FL (first-loss), IBD (interest buy-down).
Financing case	The live loan record, created when an application is approved.
Condition precedent (CP)	A requirement that must be resolved before money moves.
Tranche	One part of the loan that is paid out.
Maker / checker	The person who records a money movement / the different person who approves it.
Ledger	The permanent double-entry record of every money movement.

The people in this part

These fictional people appear in the examples. Their demo email addresses end in @demo.dffms.org.

Person	Role in DFFMS	Demo email	What they do in this part
Hauwa Musa	Chairperson, Zaria Grain Growers Cooperative (public applicant)	hauwa.musa@demo.dffms.org	Applies for ~~₦~~ 45 million for maize inputs.
Adaeze Okafor	Platform Super Administrator (PSA)	adaeze.okafor@demo.dffms.org	Accepts marketplace requests.
Ibrahim Sule	Programme Administrator (PA)	ibrahim.sule@demo.dffms.org	Reviews the application and prepares the case.
Funmilayo Ogunleye	Finance Entry Officer (FEO), the maker	funmilayo.ogunleye@demo.dffms.org	Records the payout and repayment.
Yusuf Garba	Finance Approver (FA), the checker	yusuf.garba@demo.dffms.org	Makes the committee decision and approves money.

Two-step verification and fresh sign-in

- **Two-step verification (MFA):** after your password, you also type a six-digit code from your authenticator app.
- **Fresh sign-in:** some actions also need you to have signed in recently. For approving, reversing, refunding, paying out, configuring and exporting, the window is 15 minutes. For finance decisions in the staff portal, the window is 5 minutes. If the system asks you to sign in again, do so and repeat the action.

If your account has no two-step verification, the buttons for these actions will be disabled or refuse you.

B1. The five facilities and their terms

The October 2026 term sheet, called the **SAPZ Indicative Term Sheet 2026.10-v1**, is the authority for DFFMS. It is non-binding and took effect on 19 October 2026. The five facilities add up to **₦420 billion**.

The rules on each facility page come from this term sheet. DFFMS uses them to check every application and every approval.

Summary table

Code	Facility	Envelope (share)	Instruments	Open windows	Restricted windows	Main tenors	Pricing corridor (all structure)
F-I	Climate-Smart Production Cluster Finance	~~₦~~ 42bn (10%)	Debt ~~₦~~ 21bn, Guarantee ~~₦~~ 10bn, Trade ~~₦~~ 5bn, Equity ~~₦~~ 6bn	Climate-smart production, Green productive assets, Smallholder cluster credit, Women and youth enterprise finance, Agricultural MSME finance	None	Production 3–18 months; working capital or trade 12–18 months; productive asset 60–120 months	10%–20%
F-II	Agric-Vault Warehouse Receipt & Inventory Finance	~~₦~~ 33.6bn (8%)	Debt ~~₦~~ 12.6bn, Guarantee ~~₦~~ 4bn, Trade ~~₦~~ 17bn	Warehouse receipt finance, Inventory finance	None	Inventory finance 3–12 months; no grace	10%–20%
F-III	Value-Chain Risk-Sharing & Offtake Finance	~~₦~~ 33.6bn (8%)	Debt ~~₦~~ 5.6bn, Guarantee ~~₦~~ 18bn, Trade ~~₦~~ 10bn	Production and contract farming, Aggregator and processor working capital, Offtake-backed trade finance,	None	Production 1–18 months; trade 3–12 months; growth 24–84 months	8%–20%

Code	Facility	Envelope (share)	Instruments	Open windows	Restricted windows	Main tenors	Pricing corridor (all structure)
				Growth and investment finance			
F-IV	Agribusiness Working Capital & Growth Finance	~~£~~ 142.8bn (34%)	Debt ~~£~~ 86.8bn, Guarantee ~~£~~ 12bn, Trade ~~£~~ 18bn, Equity ~~£~~ 10bn, Venture capital ~~£~~ 16bn	Working capital, Equipment and asset finance, Growth debt	Equity and quasi-equity, Venture capital	Working capital 3–12 months; asset finance 24–84 months	13%–20%
F-V	Infrastructure & Asset Finance	~~£~~ 168bn (40%)	Debt ~~£~~ 82bn, PPP finance ~~£~~ 68bn, Guarantee ~~£~~ 14bn, Equity ~~£~~ 4bn	Productive assets	Core infrastructure, Infrastructure PPP, Risk-sharing and guarantees, VGF and project preparation	Asset 36–60 months; infrastructure debt 84–120 months; PPP 180–300 months	8%–15%

Across the programme, the instrument totals are: debt ~~£~~208bn, PPP finance ~~£~~68bn, guarantees ~~£~~58bn, trade finance ~~£~~50bn, equity ~~£~~20bn and venture capital ~~£~~16bn.

Older records may refer to the September 2026 term sheet, which had seven facilities. Those terms are kept only so that old records are judged against the terms they were created under. Use the October 2026 facilities for all new work.

How to open a facility's terms page

1. Sign in as a staff member.

2. In the menu, open **Financial management**, then select **Financial facilities**.
3. The **Financial facilities** register shows the columns **Facility**, **Allocation**, **Available**, **Instruments**, **Windows**, **Pipeline**, **Version** and **Status**.
4. Select the facility's row to open its page. For example, select **F-I Climate-Smart Production Cluster Finance**.

Who can do this: every staff role that can open finance pages. Only the Platform Super Administrator can use **Manage published calls**.

What the page shows:

- **Facility envelope:** the total allocation for the facility.
- **Available balance:** the money not yet reserved.
- **Pipeline:** money in applications that are still being reviewed.
- **Portfolio:** money already in approved cases.
- **Instrument allocations, Financing windows, Ticket-size rules, Pricing corridors, Required security and insurance** and **Required application evidence**.

Common problem: if you cannot see a facility, check your data scope. A State Coordinator sees only the records for their state.

What each facility page shows

Use this table as a quick guide. The facility page is always the final reference.

Facility	Ticket bands	Pricing corridor (by structure)	Contribution and coverage	Security and insurance
F-I	Individual farmer ~~₦250k–₦50m~~ per cycle; cluster or cooperative ~~₦25m–₦500m~~ ; commercial climate asset ~~₦50m–₦1bn~~ ; women or youth ~~₦1m–₦25m~~ ; agricultural MSME ~~₦25m–₦500m~~	FOL 15–16.5%; 50/50 16–18%; 70/30 16–20%; PCG 10–13%; FL 13–16%; IBD 14–16%. Commercial ceiling 15%	Contribution 10–20% (lower needs an exception). PCG capped at 75%. Finance up to 80% of eligible cost	Financed production insured, up to 100% of cost. Produce assignment, cooperative guarantee, warehouse receipts
F-II	Farmer or cooperative ~~₦5m–₦100m~~ ; aggregator ~~₦25m–₦500m~~ ; processor or trader ~~₦50m–₦1.5bn~~	FOL 15–16.5%; 50/50 16–18%; 70/30 16–20%; PCG 11–14%; FL 10–13%; IBD 13–16%. Ceiling 16%	Advance rate 50–70% (75% by strong exception). Advance = verified value × rate, less risk adjustments	Commodity or storage cover, lender as loss payee. Electronic warehouse receipt, controlled release
F-III	Production cluster ~~₦25m–₦250m~~ ; aggregator or processor ~~₦50m–₦1bn~~ ; offtake trade ~~₦50m–₦2bn~~	FOL 15–16.5%; 50/50 15–18%; 70/30 16–20%; PCG 10–13%; FL 8–12%; IBD 13–16%	Contribution at least 25%. PCG cover 50–70%; first loss 20–30%. Money released against milestones	Assigned offtake receivables, controlled accounts, appropriate production and asset cover
F-IV	Working capital ~~₦25m–₦1.5bn~~ ; inventory or commodity ~~₦50m–₦2bn~~ ; contract or supply chain ~~₦25m–₦2bn~~ ; equipment ~~₦50m–₦3bn~~ ; growth debt ~~₦100m–₦5bn~~ ; equity ~~₦100m–₦2.5bn~~ ; venture capital ~~₦50m–₦1.5bn~~	FOL 15–16.5%; 50/50 15–18%; 70/30 16–20%; PCG 13–16%; FL 13–16%; IBD 14–16%. Ceiling 20% (22% by exception)	Contribution 10–20%; 15–30% for equipment and growth debt. Emerging MSMEs default to 50/50 plus PCG	Receivables, inventory, financed assets, domiciled accounts, insurance. Equity and venture capital windows are restricted
F-V	Productive asset ~~₦100m–₦5bn~~ ; core infrastructure ~~₦500m–₦15bn~~ ; PPP ~~₦2bn–₦30bn~~ ; SME or sponsor preparation ~~₦10m–₦75m~~ ; zone, AIH or PPP	FOL 8–10%; 50/50 10–13%; 70/30 11–14%; PCG 12–15%; FL 10–14%; IBD 8–12%. Ceiling	Sponsor contribution 20–35% for asset, core and PPP tickets. Strategic preparation above ~~₦500m~~ needs enhanced approval	Project cash flow and collateral, SPV shares, step-in rights, construction and operational insurance

Facility	Ticket bands	Pricing corridor (by structure)	Contribution and coverage	Security and insurance
	preparation ~~₦50m–₦500m~~ ; complex strategic preparation ~~₦50m–₦1bn~~	18% (20% by exception)		

Notes for F-I: finance is limited to 80% of eligible production cost, and concentration limits are cluster 5%, value chain 25%, and state or zone 30%. Equity and venture capital in F-IV and most F-V windows are restricted and do not appear on the public marketplace.

How DFFMS checks terms: blocking and exception breaches

Every application is checked against its facility rules, twice: once at intake and once at committee approval. The checks give one of two results.

Result	What it means	Example	What happens
Blocking (hard) breach	The rule cannot be bent by anyone.	The ticket category is not allowed for this facility. The instrument is not allowed. A non-naira loan is requested without an approved FX assessment. A guarantee is above the absolute maximum.	Intake or approval stops . The system shows the reason and will not save the decision.
Exception (soft) breach	The rule can be bent, but only by a committee decision.	Amount outside the ticket band. Interest rate outside the pricing corridor. Tenor or grace period outside the permitted range. Contribution below the minimum where the facility allows an exception.	The request continues . DFFMS records a rule exception , and the committee must approve it with the terms.

Plain example: suppose a ticket band stopped at ~~₦40~~ million (an invented figure for illustration). If Hauwa then asked for ~~₦45~~ million, DFFMS would accept the request but flag it for the committee. If she asked for an instrument the facility does not offer, DFFMS would stop the request.

B2. Intake: accepting a marketplace request

When a public user applies from the marketplace, the request waits in **Marketplace requests**. Only the Platform Super Administrator can accept or decline it.

Task B2.1: Accept a marketplace request for review

Who can do this: Platform Super Administrator only, with fresh sign-in.

Before you start

- Read the request in full before you decide.

Steps

1. Sign in to the staff portal and open the notification bell. Select the new request notification, or open **Marketplace requests** from the menu.
2. In the list, select the row for the request. For this example, it is Hauwa Musa's request from the Zaria Grain Growers Cooperative.
3. Read the request: the applicant, the amount, the ticket, the instrument, the state and the facility window.
4. Optional: type a short internal note, such as "Eligible cooperative in Kaduna".
5. Select **Accept for review**.
6. If asked, sign in again. The system shows **Request approved**.

What happens next

- A finance application is created at the stage **Eligibility review**.
- Hauwa is notified in the app, by email and by browser notification (if she has allowed it) that her request has been accepted for review.
- The application appears in the **Finance applications** register.

Declining a request

1. Select **Decline** instead.
2. Type the **Decision note (required to decline)**. You cannot decline without it.
3. Select **Decline** to confirm. The applicant is told in the app, by email and by push.

Common problems

- **The buttons are missing:** your account is not the Platform Super Administrator. Ask Adaeze Okafor or your administrator.

- **"Request approved" appears but no application shows:** refresh the **Finance applications** register. If it still does not appear, contact your administrator and quote the request reference.

B3. Application stages

Every application passes through the same stages. A stage is a step in the review. Each move needs a written reason.

The stages

Stage	What it means	Who can move the application on
Submitted	The applicant has sent the request.	Accepted by the Platform Super Administrator (Task B2.1).
Eligibility review	Staff check the request against the facility rules and the applicant's basic eligibility.	Client System Administrator, Programme Administrator, State Coordinator, Institution Administrator, Finance Entry Officer or Finance Approver.
Due diligence	Staff check registration, identity, members, site and documents.	Same roles as above.
Appraisal	Staff analyse the request and recommend terms.	Same roles as above.
Committee review	The request waits for an independent decision (Part B4).	Same roles as above.
Approved or Declined	The final decision.	Finance Approver or State Coordinator, as the checker (Part B4).

Applications can also be **Withdrawn** or **Expired** along the way.

Task B3.1: Move an application to the next stage

Who can do this: Client System Administrator, Programme Administrator, State Coordinator, Institution Administrator, Finance Entry Officer or Finance Approver. Your data scope must include the application.

Before you start

- Read the application's evidence and the **Eligibility and exceptions** section.
- Know your reason. It must be at least **10 characters**.

Steps

1. Open **Finance applications** from the menu.
2. Select the row **Open application** for Hauwa's application.
3. Read the **Application evidence** section.
4. Check the **Workflow timeline**, which shows every earlier move, who made it, when, and why.
5. Select **Move to {next stage}**. For example, **Move to Due diligence**.
6. In the **Reason** box, type what you checked. For example: "Cooperative registration, member list and identity checks verified against the originals on 27 October."
7. Select **Confirm**.

Example from the walkthrough

Ibrahim Sule moves the application to **Due diligence** after he confirms the cooperative's registration, member list and identity checks. After the site visit, the offtake letter and bank statements are reviewed, and he moves it to **Appraisal**. His appraisal recommends approval at 16% on 50/50 co-lending over twelve months, and he moves it to **Committee review**.

What happens next

- The timeline records the move.
- The people responsible for the next stage are notified in the app, and by email and push if they have allowed it.

Automatic escalation when a stage stalls

DFFMS watches each stage. It checks once a day, at **06:00 UTC**.

Event	What happens
An application sits in one stage for 5 working days	Level 1: it is escalated to the Programme Administrator with a WARNING.
It sits for 10 working days	Level 2: it is escalated to the Client System Administrator with a CRITICAL warning.

These limits are set in **Configuration**, under **Escalation service levels**. The defaults are 5 and 10 working days. Only the Platform Super Administrator or Client System Administrator can change them.

Escalations close automatically when the application moves on.

Task B3.2: Raise an escalation by hand

Use this when a decision is stuck and you do not want to wait for the daily check.

1. Open the application, financing case or scheme redemption page.
2. Go to the **Escalation** panel.
3. Select **Escalate**.
4. In **What needs a decision**, describe the decision, for example "Committee decision needed before the cooperative's planting window closes."
5. In **Reason**, type at least 10 characters.
6. Confirm. The row shows **Escalated to Programme Administrator** (or the next level), with the source (you).

Resolving an escalation

1. In the **Escalation** panel, select **Resolve**.
2. Type **How was this resolved?** (at least 5 characters).
3. Confirm.

Only the Platform Super Administrator, Client System Administrator, Programme Administrator, or the person who raised the escalation can resolve it.

B4. Committee decision and the maker-checker rule

The maker-checker rule

DFFMS works like a bank with two keys. One person records the work, and a different person approves it.

Role	Job	Example
Maker	Records the work and asks for approval.	Funmilayo Ogunleye records a payout.
Checker	Reviews the work and approves or rejects it.	Yusuf Garba approves the payout.

- The same person can never be both maker and checker for one item.
- The Platform Super Administrator is the only exception to this rule.
- The system enforces this, so no one can move money on their own.

Task B4.1: Record the committee decision and approve as independent checker

Who can do this: Finance Approver, State Coordinator or Platform Super Administrator. You need two-step verification and a fresh sign-in. You must not be the person who moved the application to committee, and you must not be the applicant.

Before you start

- Read the application and its full timeline.
- Check the eligibility and exceptions section. Know which rule exceptions are being asked for.

Steps

1. Open **Finance applications**, then select **Open application**.
2. Read the **Workflow timeline** and the **Eligibility and exceptions** section.
3. Scroll to **Approval terms** (credit instruments). Enter:
 - **Approved amount (NGN)**, for example 45,000,000.
 - **Pricing structure**, for example **50/50 co-lending**.
 - **Interest rate (%)**, for example 16.5.
 - **Tenor (months)**, for example 12.
 - **Grace (months)**, for example 3.
 - **Contribution (%)**, for example 15.
 - **Guarantee / advance coverage (%)**, where the structure needs it.
 - **Repayment structure** and **Conditions precedent**.
4. Record the committee's reasons in the decision box.
5. Select **Approve as independent checker**.
6. Enter your two-step verification code, if asked.
7. Confirm.

What happens next

- DFFMS checks the terms against the facility rules.
 - If there is a **blocking breach**, the approval stops and the message names the rule.
 - If there is an **exception breach**, the approval goes through, and the exception is recorded for the committee.
- The application shows **Approved**. The timeline records the decision.
- Hauwa is told in the app, by email and by push.
- The **Open approved financing case** button now appears (Part B5).

Declining

1. Select **Decline** instead of approving.
2. Enter the reason. Declines also need the reason and the same checker rules.

Common problems

- **"FINAL_TERMS_INVALID" or a blocking message**: a hard rule is broken, for example the guarantee is above the maximum. Change the terms, or decline the application.
 - **The approve button does not appear**: you are the requester or the applicant, you lack the Finance Approver role, or you have not signed in with two-step verification.
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B5. Opening the financing case

When an application is approved, a **financing case** is opened. This is the live record for the loan. Opening it reserves the money from the facility's allocation.

Task B5.1: Open the financing case

Who can do this: Finance Approver or Platform Super Administrator, with two-step verification.

Before you start

- The application shows **Approved**.
- You know the beneficiary's legal name, category, and the external reference (for example the cooperative's registration number).

Steps

1. On the approved application, select **Open approved financing case**.

2. Fill in the fields:

- **Beneficiary legal/display name:** Zaria Grain Growers Cooperative.
- **Beneficiary category:** Cluster or cooperative.
- **Approved external reference:** the cooperative's reference number.
- **Owner or lead gender:** the gender of the owner or lead. This sets the women-led flag.
- **Youth (18–35):** tick this if the owner or lead is aged 18 to 35. This sets the youth-led flag.

3. Submit the form, and confirm with your two-step verification code when asked.

What happens next

- The financing case appears in **Financing cases**, at the first stage, **Conditions precedent**.
- The instrument allocation in the facility is reserved for this case. The facility's **Available** balance goes down.
- The case team (Programme Administrator, Institution Administrator, Finance Entry Officer and Finance Approver) is notified.

Common problems

- **The allocation is not enough:** the facility's **Available** balance is lower than the approved amount. Ask the facility manager to check the pipeline.
 - **The button is missing:** the application is not yet approved, or you are not a Finance Approver or Platform Super Administrator.
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B6. Conditions precedent

A **condition precedent (CP)** is something that must be true before any money can move. Every financing case carries **eleven standard conditions**:

1. **Due diligence**
2. **Credit approval**
3. **KYC and anti-money-laundering checks** (identity checks on the executives)
4. **Borrower or sponsor contribution**
5. **Definitive documents** (the signed agreements)
6. **Security perfection** (the security is properly registered)
7. **Insurance**
8. **Permits and licences**

- 9. **Environmental and social checks** (ESG)
- 10. **Offtake**
- 11. **Account domiciliation** (the money goes through a controlled bank account)

For equity and venture capital cases, security perfection and offtake are presumed not applicable.

No case can move to **Ready to disburse** until every condition is resolved.

Task B6.1: Record a condition as satisfied

Who can do this: staff who can work on the case. Your data scope must include it. Check your role in the roles table with your administrator, as the exact list is not set out in the reference notes.

Before you start

- Have the evidence ready. For example, the cooperative's registration certificate, the executives' identity checks, or the signed contribution letter.

Steps

1. Open **Financing cases** and select **Open financing case** for Zaria Grain Growers Cooperative.
2. Scroll to **Conditions precedent**.
3. For **Due diligence**, select **Record evidence decision**.
4. Choose **Satisfied**.
5. In the evidence field, describe what you reviewed and where it is kept. For example: "Registration certificate and member list reviewed against originals, 27 October 2026."
6. Confirm.
7. Repeat for each condition.

What happens next

- The condition shows **Satisfied**, with your name, the date and the evidence description.
- Recorded evidence is kept on the case. Corrections are made by adding a new record, not by changing the old one.

If the evidence is not good enough, choose **Evidence rejected** and say why. The condition stays open.

Task B6.2: Waive or mark a condition not applicable

You cannot waive a condition on your own. A different finance approver must decide.

Who can do this: staff who can work on the case can request the decision. Only a different Finance Approver, with two-step verification, can decide it.

Steps

1. Open the condition, for example **Permits and licences**.
2. Select **Request independent decision**.
3. Choose **Waive this condition** or **Mark not applicable**.
4. Write the reason. For example: "Rain-fed maize on existing farmland does not need a permit under the state rules. Reference checked."
5. Confirm.

Deciding the request

1. The approver is notified that a decision is waiting.
2. The approver opens the case and reads the reason.
3. The approver selects **Approve** (or **Reject**) in the request.
4. The condition changes to **Not applicable** or **Waived**, with both names recorded.

Example from the walkthrough: Ibrahim Sule requests that the permits condition be marked not applicable. Yusuf Garba reads the reason and approves it.

Common problems

- **The button says "Request independent decision" but you cannot request it:** the condition is already resolved, or your role cannot work on the case.
 - **The approver is you:** DFFMS blocks it. A different approver must decide.
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B7. Insurance, security and other case evidence

Some evidence is recorded in special records rather than as a condition. The case page has **Record controlled case evidence**, which offers 28 record types. Each record is kept on the case and appears in a cross-case register.

The 28 record types, grouped

- **Parties and agreements (6):** condition precedent; collateral or security; insurance policy; executed financing agreement; special purpose vehicle; public-private partnership structure.

- **Money schedules (7)**: disbursement schedule; repayment schedule; recognise repayment arrears; restructuring request; recovery event; guarantee exposure; project co-financing commitment.
- **Offtake (3)**: offtake agreement; offtake delivery obligation; delivery obligation status.
- **Warehouse (2)**: warehouse receipt pledge; controlled release of a pledged receipt.
- **Insurance claims (2)**: insurance claim; insurance claim decision.
- **Projects (5)**: infrastructure or preparation project; project-preparation deliverable; project milestone; project milestone completion; project milestone progress and cost.
- **Equity and performance (3)**: equity or venture-capital position; equity drawdown, distribution, valuation or exit; enterprise performance report.

Task B7.1: Record an insurance policy

Who can do this: staff who can record case evidence.

Before you start

- Have the policy certificate. In the walkthrough, the policy is an area-yield crop policy from NAIC covering the full ~~N~~45 million, with the lender named as loss payee.

Steps

1. Open the financing case and select **Record controlled case evidence**.
2. Choose **Insurance policy**.
3. Fill in the policy details on the form. For the walkthrough, the cover amount is ~~N~~45,000,000 and the lender is named as loss payee.
4. Record the policy reference. Document upload is not yet available (see [B16](#)), so keep the certificate in the bank's own filing.
5. Submit the form.
6. Go to the **Insurance** condition and select **Record evidence decision**, then **Satisfied**.

What happens next

- The insurance condition can be satisfied.
- The policy appears in the **Insurance** register.

Common problems

- **The cover is less than the financed production cost:** the rules require cover up to 100% of production cost (F-I). Record the correct cover, or request an exception.

Saved records

Executed agreements can never be changed. Other records should be treated the same way: once saved, correct them by adding a new record, not by editing the old one.

B8. Documents and schedules

Three records must exist before money can move: the **executed financing agreement**, the **disbursement schedule** and the **repayment schedule**.

Task B8.1: Record the executed financing agreement

Who can do this: the maker roles for the case (see Part B10). Check your permissions with your administrator if the option is missing.

Steps

1. Open the financing case and select **Record controlled case evidence**.
2. Choose **Executed financing agreement**.
3. Enter:
 - the **agreement version** (for example "v1.0");
 - the **date signed**;
 - the **execution reference**;
 - the names of the people who signed for the cooperative and for the bank.
4. Confirm.

What happens next

- The executed agreement is recorded. It can never be changed. If the terms change, a new agreement is recorded.
- The **Definitive documents** condition can be satisfied.

Task B8.2: Record the disbursement schedule

1. Select **Record controlled case evidence**, then **Disbursement schedule**.
2. Enter each tranche: the amount, the due date and the purpose.

3. For Hauwa's case, the schedule is one tranche of **₦45,000,000**, due on **30 October 2026**, for seasonal inputs.
4. Confirm.

Task B8.3: Record the repayment schedule

1. Select **Record controlled case evidence**, then **Repayment schedule**.
2. Enter each instalment: the principal, the interest, and the due date.
3. For Hauwa's case, the repayment is **₦45,000,000 principal plus interest**, due in **October 2027**.
4. Confirm.

What happens next

- The repayment schedule drives reminders and arrears (Part B13).
- For debt and trade instruments, a repayment schedule is required before **Ready to disburse**.

Common problems

- **"A disbursement tranche is missing" when you try to move the case forward**: record the disbursement schedule first.
 - **Uploading the signed PDF**: not available yet. Record the reference.
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B9. Case lifecycle and readiness to disburse

A financing case moves through set stages. Each move is recorded.

Stage	Meaning
Conditions precedent	The conditions are being resolved.
Documentation	The agreements and schedules are being recorded.
Ready to disburse	Everything is in place. Money can be paid out.
Partially disbursed	Some tranches have been paid.
Active	Money is out and repayments are running.
Completed	The loan is fully repaid.

Other stages exist for problems: **Restructured**, **Defaulted**, **Recovery**, **Cancelled** and **Written off**.

Task B9.1: Move the case to Ready to disburse

Who can do this: Finance Approver or Platform Super Administrator, with two-step verification and a fresh sign-in. This is a high-risk step. A Finance Entry Officer cannot do it.

Before you start

Before DFFMS allows **Ready to disburse**, the case must have:

- every condition precedent resolved;
- an executed financing agreement;
- a disbursement tranche;
- a repayment schedule (for debt and trade instruments);
- insurance, or the insurance condition marked not applicable;
- for F-II (Agric-Vault) cases, a warehouse advance that covers the amount.

Steps

1. Open the financing case.
2. Select **Controlled case transition**.
3. In **Next lifecycle state**, choose **Ready to disburse**.
4. In **Transition reason and evidence**, write a short reason, for example "All eleven conditions resolved; schedules checked by Yusuf Garba on 26 October 2026."
5. Enter your two-step verification code and confirm.

What happens next

- DFFMS checks the conditions again on the server.
- If all checks pass, the case shows **Ready to disburse**.
- The case team is notified.

Example from the walkthrough: Funmilayo Ogunleye tries to mark the case ready. DFFMS refuses, because only a Finance Approver may take this step. Yusuf Garba checks the schedules himself and records the transition.

Common problems

- **The transition is refused:** the message names the missing item. Fix it, then try again.

- **The button is greyed out:** you are not a Finance Approver, or you have not used two-step verification.
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B10. Paying out a tranche

Paying money out takes two people. The maker records the payment. The checker approves it. Nothing is paid out until the checker approves.

Task B10.1: Initiate a tranche payout (maker)

Who can do this: the maker roles, which are Finance Entry Officer, Programme Administrator, Institution Administrator and Client System Administrator, with two-step verification. The case must be at **Ready to disburse** (or **Partially disbursed**).

Before you start

- Have the bank transfer reference ready.
- Know the two ledger accounts: the account the money leaves (debit) and the account it is recorded against (credit). At least two ledger accounts must exist.

Steps

1. Open the financing case and select **Initiate tranche payout** for the first tranche.
2. Fill in:
 - **Payment channel:** choose **Manual bank transfer** (no gateway).
 - **Debit account** and **Credit account**.
 - **Bank transfer reference**.
 - **Purpose and narration**, for example "First tranche of ₦45 million for maize inputs, Zaria Grain Growers Cooperative."
3. Select **Submit for approval**.

What happens next

- Nothing has been paid yet.
- The payout appears in **Transactions** with the status **Pending approval**.
- The checker is notified.

Common problems

- **Submit for approval is disabled:** you have not signed in with two-step verification, or fewer than two ledger accounts exist. Ask your administrator.
- **You cannot pick a gateway:** gateway payments (Flutterwave, Paystack, Fincra, Squad) work only once the provider is configured. Use **Manual bank transfer**.

Task B10.2: Approve the payout (checker)

Who can do this: Finance Approver or Platform Super Administrator, with two-step verification and a fresh sign-in. You must not be the maker.

Steps

1. Open **Financial management**, then **Transactions**.
2. Find the payout in the list marked **Pending approval**. Open it.
3. Check the bank transfer evidence against the approved tranche.
4. To approve, select **Approve transaction**. In **Decision reason**, type at least 5 characters, for example "Transfer ref matched, tranche 1 of approved schedule."
5. Enter your two-step verification code and confirm.

To refuse, select **Reject transaction** and give a reason.

What happens next

- For a manual bank transfer, approval posts the payment to the **General ledger** straight away.
- The case shows the tranche as disbursed.
- The maker and the case team are notified.

Common problems

- **"You cannot approve your own transaction":** the maker and checker must be different people.
 - **The approve button is missing:** you do not have the Finance Approver role, or you have not used two-step verification.
-
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B11. The ledger, reversals and refunds

The ledger is permanent

- The **General ledger** (under **Financial management**) is a double-entry record. Each movement has a debit and a credit.
- Ledger entries are never edited or deleted.
- Staff can view the ledger but cannot change it.

Task B11.1: Correct a mistake with a linked reversal

A mistake is never fixed by editing it. It is reversed, and the reversal is approved.

Who can do this: Platform Super Administrator, Finance Entry Officer or Finance Approver. You need two-step verification.

Which items can be reversed: collections, disbursements and adjustments.

Steps

1. Open **Transactions** and find the wrong item.
2. Select **Record linked reversal**.
3. In the reason, type at least 10 characters, for example "Payment sent to wrong account; reversing and paying again."
4. Confirm.
5. A checker (Finance Approver) opens the reversal in **Transactions** and approves it, using **Approve transaction**.

What happens next

- The reversal is linked to the original entry.
- After approval, the ledger shows both the original and the reversal. Nothing is erased.

Task B11.2: Request a refund

Refunds apply only to collections (money received). Refunds can be partial.

1. In **Transactions**, select the collection.
 2. Select **Request refund**.
 3. Enter the **Refund amount** and a reason of at least 10 characters.
 4. Confirm. A checker approves it as in Task B10.2.
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B12. Recording repayments

Task B12.1: Record a repayment received (maker)

Who can do this: Finance Entry Officer or other maker role, with two-step verification.

Before you start

- Confirm the credit on the bank statement. Have the bank reference.

Steps

1. Open the financing case.
2. Open the **Repayment schedule**.
3. Select **Record repayment received**.
4. Enter the amount received, the date, and the bank reference. For Hauwa's cooperative, the example is **₦20,000,000** from maize sales.
5. Select **Submit for approval**.

What happens next

- The payment appears in **Transactions** as pending approval.
- The checker is notified.

Task B12.2: Approve the repayment (checker)

1. Open **Transactions**.
2. Check the credit against the bank statement.
3. Select **Approve transaction** and enter a decision reason of at least 5 characters.
4. Confirm with your two-step verification code.

What happens next

- The repayment is posted to the ledger.
 - The **Repayments** register and the case both show the payment.
 - The schedule shows how much of each instalment has been paid.
 - The applicant sees the payment in her account, and in her notifications.
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B13. Arrears reminders and escalation

If an instalment is not paid on time, DFFMS acts automatically.

Days overdue	What happens
1 day	Reminder to the borrower and the case team.
7 days	Reminder to the borrower and the case team.
30 days	Reminder, and the unpaid instalment is escalated to the Programme Administrator (level 1).

Early warnings are also raised for arrears at **30 days** and **90 days** (the 90-day warning is CRITICAL). These appear on the **Facility monitoring** page.

When are these checked? Once a day, at 06:00 UTC. Escalations close automatically when the instalment is paid.

Task B13.1: Respond to an arrears escalation

Who can do this: Programme Administrator (level 1), or Client System Administrator (level 2).

1. Open the financing case from the notification.
2. Read the arrears amount and the number of days overdue.
3. Contact the borrower, and record what was agreed.
4. Record any agreed plan on the case (for example, a restructuring request under **Record controlled case evidence**).
5. In the **Escalation** panel, select **Resolve**, and type **How was this resolved?** (at least 5 characters), for example "Borrower confirmed payment for 5 November."

If the escalation is not resolved, it moves to the Client System Administrator (level 2) with a CRITICAL warning.

B14. Registers and reports

Everything recorded on cases also appears in registers. A register is a list of records across the portfolio. Every register has:

- a counter of live records;
- a search box;
- a **Filter by status** drop-down, with **All statuses** as the default;
- **Export CSV**, which downloads the visible rows as a spreadsheet file;
- **Record details** and **Record actions** for each row.

Registers in Part B

Register	Page	What you can do
Financial facilities	Financial management > Financial facilities	View the five facilities and their terms.
Finance applications	Finance applications	Move applications, make the committee decision, open cases.
Financing cases	Financing cases	Move the case, record evidence, initiate payouts and repayments.
Transactions	Financial transactions	Approve, reject, reverse and request refunds.
Disbursements	Disbursements	Start a payout from the register ("New disbursement"), and see the approval queue "Awaiting your independent approval".
Loans, Investments, Grants	Portfolio registers	View only. Records come from financing cases.
General ledger	Financial management > General ledger	View only.
Reconciliation	Reconciliation	View only. Settlement matching runs through the system, not this screen.
Conditions precedent, Collateral and security, Insurance, Repayments, Offtake agreements, Infrastructure projects, PPPs, Project preparation	Cross-case registers	View only. Records are entered on the financing case page.
Warehouses and receipts	Warehouses	Register warehouses, issue and inspect receipts, record stock movements.

Warehouses and receipts (Agric-Vault, F-II)

1. Open **Warehouses**, and select **Record warehouse activity**.
2. Choose the type:

- **Register warehouse:** enter the code, name, location, state, capacity, accreditation reference and expiry date. The warehouse stays **pending** until the Platform Super Administrator confirms the accreditation and activates it.
- **Issue warehouse receipt:** the warehouse must be active with valid accreditation. Enter the receipt number, commodity, holder, quantity, unit, quality grade, declared valuation and dates. Duplicate receipts are blocked.
- **Record inspection and valuation:** choose **Verified**, **Discrepancy found** or **Rejected**. A Verified result needs a valuation above zero.
- **Record inventory movement or release:** choose Transfer, Controlled release, Deterioration, Liquidation or Adjustment. A pledged receipt can only be released through its financing case.

Reports and exports

- **Reports:** select **Create report**, choose the approved report (for example **Application pipeline and ageing** or **Conditions precedent ageing**) and a format (PDF, CSV or Excel). Generating a report needs two-step verification.
- The file appears in **Exports**. Select **Download securely**. The link lasts 5 minutes. Files are kept for up to 7 days and can be up to 50 MB.

B15. Common problems

What you see	Likely cause	What to do
A button is missing or disabled	Your role or data scope does not cover it, or two-step verification is not set up.	Check your role with your administrator. Read any message beside the button.
"Reason must be at least N characters"	The reason is too short.	Minimums: move a stage 10; approve or reject a transaction 5; reverse, refund or escalate 10; resolve an escalation 5.
"You cannot approve your own transaction"	You are the maker.	Ask a different Finance Approver.
A blocking breach stops an approval	A hard facility rule is broken.	Change the terms to fit the rule, or decline.
"Fresh sign-in required"	Your sign-in is too old for this action.	Sign in again and repeat the action.
The case will not move to Ready to disburse	A requirement is missing.	Read the message, fix the missing item, try again.
No escalation appears	Checks run once a day at 06:00 UTC.	Use Escalate to raise it by hand.
Warehouse receipt refused	The warehouse is not active, its accreditation has expired, or the receipt is a duplicate.	Ask the Platform Super Administrator to check the warehouse.

B16. What is not available yet

- **Document upload.** You cannot attach scanned signed agreements or certificates. Record the reference, and keep the document in the bank's own filing.
- **SMS notifications.** Notifications go in the app, by email and by browser notification only.
- **Scheduled reports.** Reports are generated only when someone selects **Generate report**.
- **Gateway payouts.** Paystack, Flutterwave, Fincra and Squad payouts work only once the provider is configured. Use **Manual bank transfer** until then.
- **Reconciliation on screen.** The reconciliation page is view only.