

Part D: Oversight, monitoring and reporting

Notifications, escalations, facility monitoring, early warnings, risk, performance, reports, the executive dashboard and programme records.

Audience: managers, analysts and executives who use DFFMS to watch the SAPZ programme.

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1. Before you start

Part D is for people who **watch** the programme. Most pages here show information. A few let you record data, acknowledge a warning, or raise an escalation.

Example people

These people are fictional. They show how a role is used in practice.

Person	Role in this example	What they do in Part D
Ngozi Eze	Monitoring Analyst	Records climate readings and prices, and creates risk and performance records
Ibrahim Sule	Programme Administrator	Resolves early warnings, creates reports, handles escalations
Aminu Danjuma	Executive / Donor Viewer	Reads the executive dashboard. He cannot change anything.
Kemi Adebayo	Investor Viewer	Reads her own organisation's portfolio and the schemes

Role names

The role names below are used in plain English in this manual. Your screen may use slightly different wording.

Code	Role name in this manual
PSA	Platform Super Administrator
CSA	Client System Administrator
PA	Programme Administrator
SCA	State Coordinator
IA	Institution Administrator
FEO	Finance Entry Officer
FA	Finance Approver
MA	Monitoring Analyst
AUD	Auditor / Compliance
EXEC	Executive / Donor Viewer
INV	Investor Viewer
SUP	Support

Data scope

You only see records inside your **data scope**. A State Coordinator sees one state. An Institution Administrator sees one institution. Notifications follow the same rule. If a record is missing from your screen, check your scope with your administrator before you assume it does not exist.

Two-step verification

Some actions need recent **two-step verification** (MFA). Generating a report always needs it. If DFFMS asks you to set up MFA, use **Security centre** or **Set up my authenticator** first.

2. Notifications

2.1 How you are notified

Channel	What it is	How it is set up
In-app bell	A bell in the top bar with an unread badge (a red count of unread items). The badge is hidden at zero.	Always on
Notifications page	The full list, at <code>/notifications</code>	Always on
Email	A message to your work email	Set up by the system administrators
Browser push	An alert on your device	You turn it on for each device

Every message has a severity: **INFO**, **ACTION**, **WARNING** or **CRITICAL**.

Delivery happens straight after the event. A retry job at 02:00 UTC tries again anything that failed. SMS is not used for notifications yet.

2.2 Who is told about which event

You only receive a message when you hold the right role **and** the record is in your scope. Read-only investor users never receive operational alerts.

Event	Who is told
A marketplace request is submitted	The Platform Super Administrator. The applicant gets "Request received".
A finance application decision is needed	Finance Approvers and State Coordinators
An application is waiting in a review stage	Programme Administrators, State Coordinators, Institution Administrators and Finance Entry Officers
A financing case needs action	Programme Administrators, Institution Administrators, Finance Entry Officers and Finance Approvers
A payment waits for checking	Finance Approvers
A payment is prepared	Programme Administrators, Institution Administrators and Finance Entry Officers
A monitoring warning is raised	Programme Administrators, State Coordinators, Monitoring Analysts, Institution Administrators and Finance Approvers. For CRITICAL case warnings, the case team too.
A scheme member applies or registers	Registrars (Client System Administrator, Programme Administrator, State Coordinator)
A scheme redemption is requested	Scheme administrators (Client System Administrator, Programme Administrator)
A staff invitation is accepted	The invitee and the person who sent the invitation
The security policy is changed	The Platform Super Administrator who made the change
A staff message is sent	The people chosen: one person, selected people, a whole role, or all active staff

2.3 The notifications page

Who can use it: every staff member.

Steps

1. Click the **bell** in the top bar, or open **Notifications** in the menu.
2. Read the three counters at the top: **Unread**, **All activity** and **Email and push deliveries**.
3. Find the message in the table. The columns are **Notification**, **Message**, **Channel**, **Status** and **Created**.
4. Click **Open record** to go to the record the message is about.
5. Click **Mark as read** on one row when you have finished with it.
6. Click **Mark all read** at the top of the page to clear every unread message at once.

What happens next

- The unread badge goes down.
- Messages stay in **All activity**. Nothing is deleted.
- The **Email and push deliveries** counter shows that a message really went out. Use it when someone says they never got a message.

Common problems

- **The badge is different from the list.** Refresh the page. The badge counts unread items only.
- **I did not get an email.** Check **Email and push deliveries**. If the status shows a failure, tell the Client System Administrator. The retry job tries again each night.
- **I cannot see a message about a record I can open.** The message may go to a role you do not hold. Ask the Client System Administrator which roles receive that event.

2.4 Turn on browser alerts for a device

Who can do it: every staff member, for their own device.

Steps

1. Open **Notifications**.
2. Click **Enable alerts** in the push control.
3. Allow notifications when the browser asks.
4. To stop alerts on this device, click **Turn off**.

What happens next: alerts arrive on that device while the browser is running. Each device has its own switch.

Common problems

- **There is no Enable alerts button.** Your browser may block notifications. Check the site settings in your browser.
 - **Alerts stopped.** Turn alerts off and on again on that device.
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3. Escalations

An **escalation** means "this is stuck and needs someone more senior to decide". DFFMS escalates in tiers.

Tier	Who is told	Severity
Level 0: the case team	The people who normally act on the record	Normal
Level 1: Programme Administrator	Programme Administrators, and the people concerned	WARNING
Level 2: Client System Administrator	Client System Administrators, and the people concerned. This is the highest tier.	CRITICAL

3.1 Automatic escalations (service levels)

DFFMS checks for stuck work every day at **06:00 UTC**. You do not need to act for these. The timings below are the defaults, confirmed by the client on 25 October 2026.

Setting (label on screen)	Default	What it means
Approval reminder (hours)	24	A waiting approval gets a reminder after 24 hours
Escalate to Programme Administrator (hours)	48	After 48 hours, the approval goes to level 1
Escalate to Client System Administrator (hours)	96	After 96 hours, the approval goes to level 2
Application stage limit (working days)	5	At 5 working days in one review stage, level 1. At 10, level 2.
Repayment reminders (days overdue)	1, 7, 30	The borrower and case team are reminded at these points
Escalate unpaid instalment (days overdue)	30	An instalment 30 days overdue goes to level 1
Scheme redemption	Pay-by date plus 3 working days	Fixed in the code. It cannot be changed on screen.

Rules for changing these

- Only the Platform Super Administrator or the Client System Administrator can save them, with **Save escalation service levels** in **Configuration**.
- The numbers must climb in order: reminder, then level 1, then level 2. If they do not, DFFMS uses the defaults.
- Changes are recorded in the audit trail.

What the daily check does: it sends approval reminders and escalations, escalates stalled applications, reminds people about overdue instalments, checks the early warnings (Part 5), and checks scheme redemptions.

An escalation **closes itself** when the approval is decided, the application moves on, or the instalment is paid.

3.2 Raise a manual escalation

Who can do it: people who can update the record, such as Programme Administrators, Finance Approvers and Finance Entry Officers. Scheme administrators can escalate a redemption.

Steps

1. Open the record: a finance application, a financing case, or a scheme page with a redemption.
2. Find the **Escalation** panel. Its text reads: "Stalled decisions climb to the Programme Administrator and then the Client System Administrator."
3. Click **Escalate**.
4. In the dialog **Escalate for a decision**, choose the item in **What needs a decision**. This only appears when the record has more than one open item.
5. Write the **Reason**. Use at least 10 characters. Say what is blocked and what decision is needed.
6. Click **Escalate**.

What happens next

- The escalation moves **one tier up** from its current level. The first manual escalation goes to the Programme Administrator. The second goes to the Client System Administrator.
- The next tier, the people expected to act, and the person who raised it are told in-app, by email and by push.
- The action is recorded in the audit trail.
- A record already at the top tier cannot be escalated again. You will see: "This record is already escalated to the Client System Administrator."

Example

Ibrahim Sule sees that a finance application has waited for committee review for two weeks. He writes "The committee has not met since 3 October. We need a date set this week." He clicks **Escalate**.

3.3 Resolve an escalation

Who can do it: Platform Super Administrators, Client System Administrators, Programme Administrators, and the person who raised the escalation.

Steps

1. Open the record. Find the row **Escalated to {tier}** in the **Escalation** panel.
2. Check the **Source** and the reason.
3. In the box **How was this resolved?**, type what was done. Use at least 5 characters.
4. Click **Resolve**.

What happens next: the row closes, and the note stays on the record.

3.4 Where to see escalations

There is **no separate escalations list** in the menu. Open escalations appear in the **Escalation** panel on finance application pages, financing case pages and investment scheme pages (for redemptions). An empty panel shows "No open escalation."

Early-warning escalations, such as "Intervention required" on an infrastructure project, show as CRITICAL early warnings on the monitoring page, and as an escalation on the financing case.

Common problems

- **No Escalate button.** Your role cannot escalate that record, or the record is already decided or closed.
 - **"Already escalated".** The top tier is already open. Work with the people at that level.
 - **No Resolve button.** Only the people in 3.3 can resolve. Ask a Programme Administrator.
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4. Facility monitoring

Page: Facility monitoring at `/monitoring`

Who can open it: every staff member except Support.

Who can record readings: Client System Administrators, Programme Administrators, State Coordinators and Monitoring Analysts.

The page shows how each facility is performing, and the early warnings that need a decision.

4.1 The top tiles

Tile	What it counts
Open early warnings	Open warnings. The line below shows how many are not yet acknowledged.
Critical	Open CRITICAL warnings: defaults, breaches, climate triggers and interventions
Facilities monitored	Facilities in your scope, and the financing cases behind them
Climate triggers (90 days)	Triggered climate readings in the last 90 days, out of all readings recorded

4.2 Core KPIs every facility shows

KPI means key performance indicator: a number that shows how something is working.

KPI (label on screen)	Plain meaning
Applications received	Applications sent in. Drafts are not counted.
Approval ratio	Of the decided applications, the share approved
Average request size	The average amount asked for
Approved financing	Total approved for financing cases
Disbursed and Disbursement rate	Money paid out, and that money as a share of the approved amount
Beneficiaries financed	Number of different people or businesses financed
Women beneficiaries and Youth beneficiaries	The share of beneficiaries who are women, or young people (18 to 35). The line below shows "x of y".
Repayment rate	Money repaid as a share of money that has fallen due
Portfolio at risk (30+ days)	Unpaid money more than 30 days late, as a share of all money still owed. Higher is worse.
Recovery rate	Money recovered from defaulted cases, as a share of the money at risk in them

4.3 Extra KPIs for each facility

F-I: Climate-Smart Production Cluster Finance. Input finance disbursed; insured exposure (value insured on active policies); active insurance policies; premiums and premium subsidy; insurance claims; claim ratio (claims as a share of policies); loss ratio (approved claim money as a share of premiums); climate triggers in financed areas.

F-II: Agric-Vault Warehouse Receipt & Inventory Finance. Pledged receipts and their collateral value; loan-to-value (loans as a share of verified receipt value, where higher means less safety margin); collateral coverage; average storage period in days; receipts expiring within 30 days; largest warehouse share and largest commodity share; worst 30-day price movement.

F-III: Value-Chain Risk-Sharing & Offtake Finance. Contract fulfilment (delivered as a share of contracted); on-time delivery; rejection rate; delayed buyer payments; largest buyer share; offtake

receivables outstanding; first-loss utilisation; default rate.

F-IV: Agribusiness Working Capital & Growth Finance. Revenue, revenue growth and EBITDA growth from the latest period; operating cash flow; debt-service coverage (operating cash flow divided by debt payments due; below 1.0 means the business cannot cover its debt from operations); equity invested and equity portfolio value; IRR (annual return); MOIC (money back as a multiple of money invested); valuation change; follow-on investments and exits; jobs supported, women and youth in jobs; exports; value added.

F-V: Infrastructure & Asset Finance. Projects; cost to completion; cost overrun (estimate above budget); overdue milestones; physical progress; disbursed-versus-progress gap; debt-service coverage; asset utilisation and operating margin; private capital mobilised; co-financing leverage.

4.4 SCAFI on the monitoring page

SCAFI is an investment scheme, not one of the five facilities, so it has no facility KPI set. The page shows a **scheme KPI card** with members, contributions, net asset value (NAV), dividend payout and the investment portfolio.

5. Early warnings

An **early warning** is a condition that needs a management decision. DFFMS checks every day at 06:00 UTC and sends the warning in-app, by email and by push to the people responsible. Warnings are WARNING or CRITICAL.

5.1 Rules that DFFMS checks

All facilities

Rule	Severity	Plain meaning
Case default	CRITICAL	A financing case has defaulted
Arrears at 30 and 90 days	WARNING; CRITICAL at 90 days	Repayments are overdue
Debt-service coverage below minimum	WARNING; CRITICAL below 1.00 times	Minimum is 1.20 times by default

F-I

Rule	Severity	Plain meaning
Climate trigger in a state with live loans	CRITICAL	A reading passed its threshold in an area with financed cases. Only readings from the last 30 days count. You must close it by hand.
Concentration above term-sheet limits	WARNING	One cluster above 5%, one value chain above 25%, or one state above 30% of the facility envelope. These limits are fixed.

F-II

Rule	Severity	Plain meaning
Receipt expiring or expired	WARNING; CRITICAL once expired	A pledged receipt expires within 14 days, or has expired
Loan-to-value above approved advance rate	WARNING; CRITICAL above the higher of the limit and 75%	The loan is large for the value of the goods
Commodity price drop	WARNING; CRITICAL at 30%	Price fell 15% or more in 30 days
Warehouse or commodity concentration	WARNING	One warehouse above 40%, or one commodity above 60%, of pledged value

F-III

Rule	Severity	Plain meaning
Delivery overdue	WARNING; CRITICAL at 14 days late	Delivery is 7 days late
Delivery shortfall	WARNING	Less was delivered than contracted
Buyer payment delayed	WARNING; CRITICAL at 60 days late	Buyer is 30 days late to pay
First-loss utilisation	WARNING at 75%; CRITICAL at 100%	Share of first-loss cover already used

F-V

Rule	Severity	Plain meaning
Construction delay	WARNING	A milestone is more than 30 days late
Delayed disbursement	WARNING	A scheduled payment is more than 30 days past due
Cost overrun	WARNING; CRITICAL above 20%	Estimated cost is above 10% over budget
Financing gap	CRITICAL	Estimated cost is more than the money committed
Intervention required	CRITICAL	A financing gap and a construction delay or delayed disbursement. It also raises a level 1 escalation on the financing case.

5.2 Early-warning thresholds

Only the Platform Super Administrator or the Client System Administrator can change these, in **Configuration**, section **Early-warning thresholds**, with **Save early-warning thresholds**.

Setting (label on screen)	Default
Receipt expiry warning (days)	14
Commodity price drop (basis points)	1500 (15%)
Warehouse concentration	4000 (40%)
Commodity concentration	6000 (60%)
Delivery overdue (days)	7
Buyer payment delay (days)	30
First-loss utilisation	7500 (75%)
Arrears alerts (days overdue)	30, 90
Minimum debt-service coverage (x100)	120 (1.20 times)
Construction delay (days)	30
Delayed disbursement (days)	30
Cost overrun	1000 (10%)

Basis points are a way of writing percentages: 1500 basis points is 15%.

5.3 Record a climate reading (NiMet bulletin)

Who can do it: Client System Administrators, Programme Administrators, State Coordinators and Monitoring Analysts.

Steps

1. Open **Facility monitoring**.
2. Click **Record a climate reading**.
3. Choose the **Hazard**: Rainfall deficit, Drought, Excess rainfall, Flood, Heat stress, Pest or disease, or Other.
4. Choose the **State** and enter the **Area (LGA, SAPZ or cluster)**.
5. Enter the **Weather station or index** and the **Observed value**.
6. Enter the **Trigger threshold** and the **Unit**.
7. Enter the **Observed on** date and the **Source**, such as the NiMet dekadal bulletin.
8. Save.

Example

Ngozi Eze records a **Rainfall deficit** in the Ikara maize cluster in Kaduna. Observed rainfall is 41 millimetres against a trigger threshold of 60. For rainfall deficit and drought, a reading **at or below** the threshold is a trigger.

What happens next

- For a trigger, DFFMS checks the financed cases in that state straight away and warns the monitoring team. The screen says: "Trigger condition met. Financed cases in the state are being checked and the insurer and lenders notified." DFFMS alerts only its own staff. Your team must contact the insurer and lenders itself.
- For a non-trigger, the screen says: "Reading recorded. The trigger condition is not met."
- The reading appears in the **Climate readings** table with its **Deviation** and **Status**.
- A climate trigger stays open until someone records a management decision (5.5).

Common problems

- **"The state is outside your data scope."** Record readings only for states in your scope.
- **"The climate reading could not be recorded."** Check that every field is filled in and the values are numbers.
- **No warning appeared.** Readings older than 30 days do not raise a warning. There must also be live financed cases in that state.

5.4 Record a market price

Who can do it: the same roles as climate readings.

Steps

1. On **Facility monitoring**, click **Record a market price**.
2. Choose the **Commodity**, the **State** and enter the **Market**.
3. Enter the **Price (₦ per unit)**, the **Unit**, the **Observed on** date and the **Source**.
4. Save.

Example: Ngozi records maize at ₦465,000 per tonne at the Zaria grain market.

What happens next: the price appears in the readings table and feeds the F-II rules, such as the price drop and loan-to-value warnings.

5.5 Act on an early warning

Who can acknowledge: Client System Administrators, Programme Administrators, State Coordinators, Monitoring Analysts, Institution Administrators and Finance Approvers.

Who can resolve: Platform Super Administrators, Client System Administrators, Programme Administrators and Monitoring Analysts.

Steps

1. Open the warning from **Notifications** or from the **Early warnings** list on **Facility monitoring**.
2. Read the title and body. The body says what is happening.
3. Click **Acknowledge**. The warning is marked with your name, so colleagues know it is being handled.
4. Take the action in the real world, for example contacting the insurer or lender.
5. Click **Resolve**.
6. In **Management decision taken**, write what was decided, using at least 5 characters. Example:
"An insurance claim has been opened with NAIC. Lenders have given affected members a sixty-day repayment holiday."
7. Confirm.

What happens next

- The warning closes and the decision stays on the record for auditors and partners.
- Most warnings **close by themselves** when the condition clears at the next check.
- **Climate triggers never close by themselves**. Someone must resolve them with a decision.
- If the condition is still present, the warning **reopens** and notifies again. Resolving does not hide a live problem.

Common problems

- **No Resolve button**. Your role can acknowledge but not resolve. Ask a Programme Administrator or Monitoring Analyst.
- **The warning came back**. The condition is still present. Check the body and the latest readings.
- **The count did not change**. Refresh the page. Automatic closing happens at the daily check.

5.6 The F-V construction chain

For infrastructure projects, warnings link together like this:

1. A **construction delay** (late milestones) or a **delayed disbursement** (late payments) raises a WARNING.
2. If the project also has a **financing gap**, DFFMS raises **Intervention required**.
3. **Intervention required** is CRITICAL. It raises a level 1 escalation on the financing case, so the Programme Administrator is told.

The warning body lists the signals that fired, for example "construction delay → financing gap", and suggests a recovery plan: re-phasing, extra sponsor equity or co-financing, before more money is paid out. A cost overrun alone does not start the chain.

6. Risk and performance

6.1 Risk assessments

Page: Risk assessments at [/risk](#)

Who can create one: Platform Super Administrators, Client System Administrators, Programme Administrators, State Coordinators and Monitoring Analysts.

Risk scores are **advisory**. A score cannot approve credit or any financial action.

Steps

1. Open **Risk assessments**.
2. Click **Create assessment**.
3. Choose the **Subject type** and enter the **Subject record ID**.
4. Enter the **Score (0–100)**, where higher means more risk.
5. Choose the **Rating**.
6. Save.

Example: Ngozi gives a financing case a score of 42 out of 100 and a medium rating. The assessment joins the register and feeds the risk rating chart on the dashboard.

What happens next: the row appears in the register. Unscored records show "Not scored".

Common problems

- **The subject record ID is not found.** Copy the ID from the financing case or application page.

- **No Create assessment button.** Your role is read-only for risk.

6.2 Performance indicators

Page: Programme performance at `/performance`

Who can record one: the same roles as risk assessments.

Indicators measure progress against programme targets, for example the share of SCAFI members who are women or young people.

Steps

1. Open **Programme performance**.
2. Click **Record indicator**.
3. Enter the **Indicator name**, the **Indicator code** and the **Measurement unit**.
4. Enter the **Reported value** and the **Reporting date**.
5. Save.

What happens next: indicator values build up by period, so progress can be reported over time. The table shows values as they were submitted.

Common problem

- **A value looks wrong.** This manual does not describe a correction step, and the screen has no edit button for values. Ask a Programme Administrator how to correct it.
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7. Reports and exports

DFFMS makes formal reports from an **approved catalogue of 17 reports**. You cannot write your own query. Reports are made in the background.

7.1 The catalogue

Group	Reports
Money and records	Financial transactions; General ledger; Audit trail; Reconciliation; Marketplace applications
Facilities	Facility allocation and utilisation; Facility and instrument balances
Cases and portfolio	Application pipeline and ageing; Conditions precedent ageing; Portfolio performance and repayment; Guarantee exposure and claims; Insurance coverage and expiry
Programme delivery	Warehouse inventory and pledged value; Offtake delivery and settlement; Infrastructure and PPP progress
Monitoring	Facility KPI pack (the screen label is "Facility KPI pack (roles of DFFMS)"); Early-warning register

7.2 Create a report definition

Page: Report definitions at [/reports](#)

Who can do it: Platform Super Administrators, Client System Administrators, Programme Administrators, State Coordinators and Institution Administrators, or any role given the reports create policy.

Steps

1. Open **Report definitions** and click **Create report**.
2. Choose the **Approved report** from the catalogue.
3. Choose the **Format: PDF, CSV or Excel**.
4. Check **Schedule**. It shows **On demand** unless a schedule text has been entered.
5. Save.

Important: the **Schedule** text is stored and shown, but **nothing runs on a schedule**. A report is made only when someone clicks **Generate report**.

Example: Ibrahim Sule chooses the **Facility KPI pack** in **PDF** for the monthly steering committee.

7.3 Generate a report

Who can do it: Platform Super Administrators, Client System Administrators, Programme Administrators, State Coordinators, Institution Administrators, Finance Approvers, Monitoring Analysts

and Auditors. Two-step verification (MFA) is required.

Steps

1. In **Report definitions**, find the report row.
2. Click **Generate report**.
3. If asked, complete two-step verification.

What happens next: DFFMS builds the file in the background. The job appears in **Report exports** at `/exports` . You can keep working.

7.4 Download a report securely

Who can view exports: the report readers in the staff roles, including Executive / Donor Viewers and Investor Viewers. Each person sees exports within their scope.

Steps

1. Open **Report exports** at `/exports` .
2. Find the file in the **Export job register**. Check its **Report**, **Status**, **Size** and expiry.
3. Open the row's actions and click **Download securely**.
4. Confirm if asked.
5. Save the file from the link that opens.

What happens next

- The link is **signed** and works for up to **300 seconds** (five minutes). After that, click **Download securely** again.
- The download is recorded in the audit trail.
- Files are kept for up to **seven days**, then removed.

7.5 Limits

Limit	Value
File size	50 MB per file
Active report jobs	10 at a time for each tenant (client organisation)
Report jobs per day	100 for each tenant
How long a file is kept	Up to 7 days
Download link	Up to 300 seconds

7.6 Common problems

- **"Reporting exports are not available."** Exports are not switched on. Tell the Client System Administrator.
- **"Multi-factor authentication is required".** Complete two-step verification and try again.
- **The download link does not work.** It has expired. Click **Download securely** again.
- **The file is gone.** It was kept for up to seven days. Generate it again.
- **No Generate button.** Your role lacks the report create policy, or a saved role policy has narrowed it.

Note on CSV exports: every table has an **Export CSV** button. It saves the visible rows to your browser. It is quick, but it is not a formal report.

8. The executive dashboard

Page: Dashboard at `/dashboard`

Who can open it: every staff member. The dashboard shows only what your role may see. Executives and donors have **read-only** access.

Summary tiles: Authoritative facilities; Applications in review; Pending approvals; Active financing cases; Open risk assessments; Verified institutions; Verified disbursements; Unread notifications.

Charts

Chart	What it shows
₦420bn facility allocation	How the programme allocation is split across facilities
Six-month transaction value	Money moved over the last six months
Transaction type mix	Share of each transaction type
Risk rating distribution	How many risk assessments fall in each rating
Transaction workflow status	How many transactions are at each stage
Funding portfolio composition	How funding is split across the portfolio

Panels

- **Attention required** lists items that need action. It has a button **Open security centre**.
- **Recent financial workflow** lists the latest financial activity.
- **Latest notifications** lists the newest messages, with **View all notifications**.

Buttons at the top: **Open reports** and **Review finance**.

Example: Aminu Danjuma opens the dashboard each morning, reads the tiles, and checks **Attention required**. He opens **Open reports** when he needs the latest facility KPI pack. He sees no approve or edit buttons.

Common problems

- **A chart is empty.** Your scope may hide the data. Check with your administrator.
- **The ₦420bn in the chart title does not change with the data.** It is fixed text on the page.

9. Programme records and partners

These pages hold reference data and records. Most are **view only**. Records come from financing cases or approved steps, not typed in directly.

Page	What it holds	Who can add records
General ledger (/finance/ledger)	Every posted debit and credit. Immutable: entries cannot be edited.	View only
Investments (/investments), Loans (/loans), Grants (/grants)	Portfolio registers. Start from the application pipeline or open facility windows.	View only. Records come from financing cases.
SAPZ programmes (/sapzs)	Zones and states, the processing objective and focus value chains	Programme Administrators, State Coordinators, Institution Administrators, Client System Administrators. Platform Super Administrators can suspend or activate a zone.
Value chains (/value-chains)	Each commodity and its stage, from beef and cashew to cassava, cocoa and dairy	The same roles, with Add value chain
Stakeholders (/stakeholders)	Organisations on the programme: ministries, banks, development finance institutions, insurers and cooperatives	Add stakeholder
Institutions (/institutions)	Institutions taking part in the programme	Add institution
Collaboration (/collaboration)	Messages and notices between teams. Buttons: Send message , Invite collaborator .	Staff

Organisations marked with a **Public partner category** can appear on the public partners page.

Example: Ibrahim Sule opens **SAPZ programmes** to check the Oyo zone list, then **Stakeholders** to see which banks and insurers are public partners.

Common problems

- **No Add button.** Your role does not have the create policy for that register.

- **A new investment is missing.** Investment, loan and grant records come from financing cases. Check the case.
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10. Which page answers which question

Question	Go to	What you will see
Did my message reach me?	Notifications (/notifications), counter Email and push deliveries	Delivery status for email and push
Who was told about this event?	Notifications , row Open record	The record the message refers to
Is an approval or application stuck?	The Escalation panel on the application, case or scheme page	Open escalations and their tier
How is facility F-I (or F-II to F-V) doing?	Facility monitoring (/monitoring)	KPIs for that facility
Is anything urgent right now?	Facility monitoring , tile Critical , then Early warnings	CRITICAL warnings
Has rain failed in a financed area?	Facility monitoring , Climate readings	Readings, deviation and status
Is a commodity price falling?	Facility monitoring , market price readings	Prices and the worst 30-day movement
What is the risk score of a case?	Risk assessments (/risk)	Score, rating and status
Are we meeting programme targets?	Programme performance (/performance)	Indicator values by period
I need a PDF for the steering committee	Report definitions (/reports), then Report exports (/exports)	Generated file and secure download
What is the big picture on one page?	Dashboard (/dashboard)	Tiles, charts and attention items
Which zones and value chains exist?	SAPZ programmes (/sapzs) and Value chains (/value-chains)	Reference data
Who are our partners?	Stakeholders (/stakeholders) and Institutions (/institutions)	Organisations and public partner status
What has been posted to the accounts?	General ledger (/finance/ledger)	Entries (view only)

Question	Go to	What you will see
Who changed what, and when?	Audit trail (/audit)	Time-ordered event log (view only)

End of Part D.