

Start here: DFFMS user manual

DFFMS is the record and monitoring platform for the Special Agro-Industrial Processing Zones (SAPZ) programme in Nigeria. This page tells you what DFFMS is, how it works, who uses it, and how this manual is organised.

Names in this guide are fictional. All email addresses end in `@demo.dffms.org`.

Table of contents

1. [What DFFMS is](#)
 2. [The three big ideas](#)
 3. [Who uses DFFMS](#)
 4. [How this manual is organised](#)
 5. [What is live today](#)
 6. [Getting help](#)
 7. [Conventions used in this manual](#)
-

1. What DFFMS is

DFFMS stands for Digital Financial Flow Monitoring System. It does three things:

- It keeps one record of every naira, from the first application to the last repayment.
- It makes sure every money movement is recorded by one person and approved by a different person.
- It tells everyone affected what has happened, in the app, by email and by browser notification.

The programme behind DFFMS is worth **₦420 billion**, set out in the October 2026 term sheet. The money is split across five financing facilities:

Code	Facility	Allocation	Share of programme
F-I	Climate-Smart Production Cluster Finance	~~₦~~ 42.0bn	10%
F-II	Agric-Vault Warehouse Receipt & Inventory Finance	~~₦~~ 33.6bn	8%
F-III	Value-Chain Risk-Sharing & Offtake Finance	~~₦~~ 33.6bn	8%
F-IV	Agribusiness Working Capital & Growth Finance	~~₦~~ 142.8bn	34%
F-V	Infrastructure & Asset Finance	~~₦~~ 168.0bn	40%
	Total	~~₦~~420.0bn	100%

Alongside the facilities are two investment schemes:

- **SCAFI**: the SAPZ Civil Service Agricultural Funding Initiative. Civil servants, cooperative members and the public buy units.
- **SAIF**: the SAPZ Agro-Investment Fund. Investors buy units through an SEC-licensed crowdfunding platform. DFFMS records the units.

2. The three big ideas

Idea 1: one record of every naira

Applications, approvals, payments and repayments live in one place. Nothing is quietly edited. A ledger entry is never changed or deleted. A mistake is corrected only by a linked reversal, and the reversal is also approved.

Idea 2: two people for every money movement (maker-checker)

One person **makes** a record. A different person **checks** and approves it. The system enforces this rule. For example:

Step	Who does it	What happens
Make	Finance Entry Officer (the maker)	Records a payment. It waits as "pending approval".
Check	Finance Approver (the checker)	Reviews the evidence and approves or rejects it, with two-step verification.
Post	System	Approval posts the entry to the ledger.

The person who made a record cannot approve it. Some decisions need more than a maker and a checker, such as committee decisions and waivers of conditions. For the exact rules, see [Part F](#).

Idea 3: everyone affected is told, with escalation

DFFMS sends a notification to the people responsible. It uses three channels:

- **In the app:** always on.
- **Email:** on where the system has an email service set up.
- **Browser push:** on for each device where the user opts in.

If a decision stalls, DFFMS escalates it. A decision that waits too long goes first to the Programme Administrator, then to the Client System Administrator. Each escalation is recorded and visible on the page.

3. Who uses DFFMS

Group	Examples	Where to read
Members of the public	Farmers, cooperatives, enterprises, investors	Part A
Programme, state and bank staff	Programme Administrator, State Coordinator, Institution Administrator	Parts B to D
Finance staff	Finance Entry Officer (maker), Finance Approver (checker)	Part B and Part C
Oversight	Monitoring & Evaluation Analyst, Auditor, Executive and Investor viewers	Part D
Administrators and support	Platform Super Administrator, Client System Administrator, Support	Part E

Each person sees only the pages and records their role allows. Staff roles are explained in [Part F](#).

4. How this manual is organised

Part	Title	File	For
Start here	What DFFMS is and how to use this manual	this file	Everyone
A	Guide for the public	02-public-users.md	Applicants, members, investors
B	Facility finance, from request to repayment	03-facility-finance.md	Finance and programme staff
C	Investment schemes: SCAFI and SAIF	04-investment-schemes.md	Cooperatives, members, registrars, investors
D	Oversight: monitoring, early warnings and reports	05-oversight-reporting.md	Analysts, auditors, executives
E	Administration, security and support	06-administration-security.md	Administrators and support
F	Roles, glossary and FAQ	07-roles-glossary-faq.md	Everyone
G	API reference	08-api-reference.md	Developers and integrators

Read Part A if you are a member of the public. Read the parts that match your role if you are staff. Read Part F if you want to know what a role can and cannot do, what a word means, or how to fix a common problem.

5. What is live today

DFFMS is live. Some features are ready to use. Some depend on setup. Some are not yet connected.

Ready to use

Feature	Status
Five financing facilities, with their rules and allocations	Live
Public website, account sign-up and marketplace applications	Live
Staff sign-in with two-step verification	Live
Notifications in the app	Live
Escalations for stalled decisions	Live
Facility monitoring and daily early warnings (checked at 06:00 UTC)	Live
Ledger, approvals and payments	Live

Depends on setup

Feature	What it needs
Email notifications	An email service must be configured for the system.
Browser push notifications	Each device must opt in. The system must be configured for push.
Online payments through Paystack	Payment keys must be configured. Without them, the page says online payment is not available.
Report exports	Exports must be enabled and file storage must be configured. Otherwise the page says "Reporting exports are not available".

Not yet available

Feature	What this means for you
SMS notifications	No message is sent by SMS. Use the app or email.
Scheduled reports	The schedule text is shown, but nothing runs a report on a schedule. Generate reports by hand.
SAIF statement upload	There is no file upload or feed for SAIF platform statements. Staff key each statement line by hand.

Investment schemes are still in draft

SCAFI and SAIF are both still in DRAFT. Members cannot join, register or pay until a Programme Administrator or Client System Administrator opens each scheme. To open a scheme, go to **Investment schemes**, select **Manage**, enter the trustee, custodian, fund manager and auditor, and the custodian collection account. Then set the status to **Open**. For details, see [Part C](#).

6. Getting help

If you need	Do this
Help with a page	Select Help in the portal menu, or open the help centre at https://dffms.org .
Help with your account or sign-in	Use Account recovery on the website, or see Part A .
Help with a staff account or security	Contact your Client System Administrator.
A problem you cannot fix	Contact support at support@dffms.org . Give the reference number of the record, the time, and what you clicked. Do not send passwords or codes.
Quick answers	See the FAQ and troubleshooting section in Part E .

Never send your password, one-time code or recovery code to anyone, including support staff.

7. Conventions used in this manual

Convention	Meaning	Example
Bold	A button, menu item or link you select	Select Manage .
"Quotes"	Exact words shown on the screen	The page says "Save profile".
Code font	An email address, a code or a file name	support@dfms.org
₦	Nigerian naira	₦45 million
UTC	Coordinated Universal Time. Daily jobs run at 06:00 UTC, which is 07:00 in Nigeria.	"The sweep runs at 06:00 UTC."
Role codes	Short forms used in tables	PSA, CSA, PA, SCA, IA, FEO, FA, MA, AUD, EXEC, INV, SUP
Reference numbers	Each record has one	MKT-YYYYMMDD-XXXX for marketplace requests

Role codes are explained in [Part F](#).