

Scope of the Project

AgriCredit ERP Suite: the nine scope areas and what each one covers

Document	Scope of the Project
Project	AgriCredit ERP Suite
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Purpose

The system does two things. It runs the venture's agricultural operations, and it turns the records that operation produces into a credit file a bank can lend against.

The work divides into nine scope areas. Each is listed below with the modules it contains and the fields those modules hold.

The venture is the agricultural business. **The farmer** grows under its contract. **The lender** is a licensed bank - the Agricultural Development Bank is the natural first partner. Nothing here is built yet.

Table 1
The nine scope areas.

No.	Scope area	What it covers	Phase
1	Farmer and Land	Farmer register, categories A and B, land bank, leases, plots	1
2	Contracts and Planning	Venture-farmer contracts, season plans, crop calendars, capacity	1
3	Inputs and Field Operations	Procurement, inventory, input packages, work orders, advisory	1
4	Harvest, Storage and Traceability	Yield capture, weighing, grading, cold store, lot tracing	2
5	Sales and Receivables	Buyers, forward orders, allocation, dispatch, invoicing, collection	2
6	Credit Scoring and Lending	Scoring, guarantee, limits, disbursement, recovery, re-scoring	4
7	Insurance and Risk	Cover bound before sowing, claims, risk controls	3
8	Bank Integration	Credit file, lender interface, smartphone loan, portfolio view	5
9	Platform and Reporting	Finance postings, MIS, farmer app, grievance, offline, security	1 to 5

1. Farmer and Land

Modules: farmer register, categorisation, document vault, land bank, lease management, plot register.

Fields held:

- Farmer: name, citizenship, household, contact, district and ward, group or co-operative, bank account where one exists, photograph.
- Category: A or B, with the reason recorded.
- Documents: citizenship, lease, contract, photographs, each with an expiry date and an alert before it.
- Land parcel: owner, area, location, boundary points, ownership document, owned or leased in or leased out.
- Lease: parties, plots, term, start, expiry, rent or share terms, signed document.
- Plot: farmer, lease, area, crop, season.
- Area: ropani and bigha as entered, hectares held alongside.

Table 2
The two categories of farmer.

No.	Category	What he has	How he is assessed
1	Category A	A bank account with history, and financial records of his own	On his documents, plus the venture's record of him
2	Category B	Nothing on paper anywhere	Entirely on the venture's record of him

Category B is the point of the project. He is the majority of farmers, no bank can assess him today, and every fact a lender will need has to be created by the venture while working with him.

Not in scope: land title registration and survey. Documents are recorded; rights are not created.

2. Contracts and Production Planning

Modules: contract templates, contract versioning, season definition, capacity planning, farmer production plans, crop calendars, forecasting.

Fields held:

- Contract: parties, plots, crop, variety, season, sowing and harvest window, committed quantity by grade, price basis, input supply terms, services, quality standard, guarantee and its limit, version and amendment history.
- Season: crops, districts, windows.
- Capacity plan: quantity the venture intends to source by crop and season, against its processing, storage and market commitments.
- Farmer plan: area, crop, expected yield, sowing and harvest window, input schedule.
- Crop calendar: stage, operation, expected cost, expected date.
- Forecast: expected receipts by crop, grade and week, updated as the season runs.

Contracts are dynamic. Terms differ by crop, district and farmer, and change mid-season. Every version is kept, and delivery is later scored against the version in force when the work was done.

Not in scope: legal drafting, digital signature certification, arbitration.

3. Inputs and Field Operations

Modules: suppliers and procurement, inventory, input packages, work orders, field capture, advisory and alerts.

Fields held:

- Supplier: terms, rate contract, purchase order, goods receipt, quality inspection result.
- Stock: item, batch, manufacture and expiry date, store, bin, quantity, valuation.
- Issue: item, quantity, plot, farmer, crop, date - the entry that puts cost on a crop.
- Input package: crop, area, item list, quantity per bigha, stage at which it is due.
- Work order: plot, stage, operation, labour, machinery, materials, cost, date, officer.
- Field record: observation, photograph, date, location, officer, captured offline.
- Advisory: crop calendar reminder, pest alert, weather warning, with who was notified and when.
- Exception: plots behind calendar, plots with no operation recorded, plots far off planned cost.

Not in scope: producing weather forecasts, diagnosing disease from photographs, satellite analysis.

4. Harvest, Storage and Traceability

Modules: yield capture, harvest logistics, weighbridge, grading, cold store, lot traceability.

Fields held:

- Yield: plot, farmer, crop, date, picking round, quantity - so a season's yield is built from the field upward.
- Logistics: collection point, vehicle, trip, transport cost, weight and quality lost in transit and who bears it.
- Weighbridge ticket: gross, tare, net, moisture, date, operator - the ticket the farmer is paid against.
- Grade split: quantity at first grade, at second grade, and rejected, on the same delivery.
- Cold store: chamber, capacity, occupancy, lot, owner, crop, grade, in and out dates, storage duration and charge.
- Conditions: temperature and humidity log, manual or sensor, with breach alerts.
- Loss: shrinkage and spoilage recorded against the lot, not a general write-off.
- Trace: delivered lot back through store, grading, plot, inputs issued and supplier.

Not in scope: operating cold store machinery, and issuing certificates. Conditions are recorded and alerted on; traceability feeds certification but does not replace it.

5. Sales and Receivables

Modules: buyer register, forward contracts, allocation, dispatch, invoicing, collection.

Fields held:

- Buyer: terms, credit limit, payment behaviour.
- Forward contract: quantity, grade, price, delivery window.
- Allocation: lot or part-lot to buyer, with the balance available shown.
- Dispatch: delivery note, gate pass, vehicle, proof of delivery.
- Invoice: quantity, grade, price, grade-based adjustment at delivery, rejection and reason.
- Receivable: amount, due date, ageing, collection status.

Not in scope: an online marketplace and retail sales.

6. Credit Scoring and Lending

Modules: scoring engine, crop profiles, guarantee ledger, limit calculation, disbursement, recovery, re-scoring.

Fields read by the score: the live contract; the lease and its remaining term; the production plan; delivery against plan in past seasons; quality mix of that delivery; spending against the crop calendar; cost recorded on the standing crop; insurance in force; the venture's guarantee; group standing; and, for category A only, bank and financial records.

Fields held:

- Crop profile: calendar, expected yield range for the district, grade definitions, off-grade weight, perishability, cash crop or food crop.
- Score: each check, its evidence, the total, the band.
- Guarantee: lender, farmer, guaranteed share, ceiling, utilisation, default events, recourse.
- Limit: assessed base, band share, route, regulatory ceiling, approved limit.
- Disbursement: input package or service, supplier, value, date, redemption status.
- Recovery: buyer payment, standing instruction, amount recovered, carry-forward, rescheduling.
- Statement: drawn, spent, owed, recovered - available to the farmer at any time.

How delivery is scored. Three separate facts: quantity delivered against quantity committed; the share of it that met contract grade; and whether it arrived inside the window.

Table 3
The venture's own example.

No.	Line	Value	Effect on the score
1	Committed under the contract	20 tonnes maize	The denominator
2	Delivered	20 tonnes	Quantity test passed in full
3	At contract grade	15 tonnes	Counted in full
4	Off-grade	5 tonnes	Counted at the weight set for maize - not zero, not full
5	Delivered inside the window	Yes	Timing test passed

Note. Off-grade maize still sells at a lower price, so it is not worth nothing. Off-grade tomato may be unsaleable, so its weight is set lower. The off-grade weight is a parameter per crop, set by the credit committee.

At season close the record is re-scored, and history sets next season's limit. Over three or four seasons a category B farmer acquires the thing he never had: a documented credit history, which is his to take with him.

Not in scope: lending our own money, holding client money, operating a wallet, and machine-learned scoring. The score is a published rule set a credit committee can inspect and amend.

7. Insurance and Risk

Modules: policy register, cover binding, claims, risk reporting.

Fields held:

- Policy: insurer, policy number, plots and crop covered, sum insured, premium, subsidy share, who paid the balance, cover start and end, exclusions.
- Cover on stored produce, produce in transit, and livestock where the venture runs it.

- Claim: plot, date, crop stage, area affected, photographs, attending officer, advisory log, intimation, survey, assessment, settlement or rejection and its reason.
- Settlement: amount, routed to loan recovery first, then to the farmer.
- Risk register: exposure by crop, district, buyer and lender, against limits the venture sets.

Cover is bound before sowing, because the weather arrives for every farmer in a district on the same day and no score can reduce that risk. An insured shortfall is recorded as insured: a farmer flooded out of 8 tonnes is not scored as a farmer who failed to deliver 8 tonnes. An insured plot also earns a higher share of the assessed base, which is what makes farmers insure.

Not in scope: underwriting, rating, broking, and deciding claims. A licensed insurer does all four.

8. Bank Integration

Modules: credit file export, lender interface, consent, smartphone loan journey, portfolio reporting.

Fields in the credit file: identity and category; land, lease and remaining term; the live contract; production history with quality mix and any insured shortfall; current crop cost and assessed base; the score, the band and every check with its evidence; insurance and claims history; the guarantee and its amount; the proposed limit and its route; the repayment path and standing instruction; and the farmer's recorded, withdrawable consent.

Also in scope: a two-way interface so the lender's decision, drawdowns and repayments return into the venture's record; a batch export in the bank's own format, because most banks cannot yet take a live interface; a smartphone loan journey where the lender offers one; settlement over the national payment rails; and a portfolio view for the lender showing its farmers, exposure, recoveries and how much of the pool is insured.

Not in scope: any activity requiring a banking or payment service provider licence.

9. Platform and Reporting

Modules: finance postings, management reporting, farmer app, grievance, security, master data, migration.

In scope:

- Cost centres by crop, plot, season and district, with every operating entry posting to the finance ledger and crop valuation reconciling against it.
- Farmer account: supplied, delivered, owed, recovered.
- Reports: season-wise capacity - committed, planned, delivered, outstanding; promise against deliverable; exposure advanced, guaranteed and insured; and the subsidy, insurance and production returns the venture already files.
- Farmer app in Nepali: his plots, contract, input package, deliveries, dues, score and what would raise it. Offline first, SMS for the essentials, assisted mode on the officer's device for farmers with no phone.
- Grievance: raised by farmer, officer or buyer against a specific record, routed with a response time, closed with a reason, corrected by reversing entry, and visible to the credit engine so a contested weight is not scored as a failure.
- Offline working on every field screen, with conflicts resolved by rule.
- Nepali and English throughout; Android phones and ordinary desktops; no special hardware beyond the weighbridge interface.

- Access by role and location; full audit trail of who, when and what changed; corrections by reversing entry, never overwriting.
- Consent recorded before any farmer data leaves the venture, withdrawable, with a record of who received what.
- Master data held centrally: crops, varieties, grades, units, districts, price lists, calendars.
- Migration of existing farmer lists, land records and opening balances; and training for field officers, because the record is only as good as the person entering it.

Not in scope: statutory accounting, payroll, tax filing and audit. Entries post to the ledger; the accounting package stays the book of record.

Order of Build

Table 4
Phasing.

No.	Phase	Scope areas built	What it proves
1	Phase 1	1, 2, 3 and the base of 9	The venture can run a season on the system and knows what a crop cost while it is running
2	Phase 2	4, 5 and the finance postings in 9	The operating record is complete and reconciles against the ledger
3	Phase 3	7, and the farmer app and grievance in 9	The season is protected and the farmer can see his own record
4	Phase 4	6	The credit file exists, and one loan is delivered as goods and recovered at harvest
5	Phase 5	8	A bank lends directly to farmers on the venture's data

Phases 1 and 2 are the twelve-month pilot in the Project Proposal. Phases 4 and 5 proceed only if the crop valuation reconciles against the ledger and a lender accepts the file format.

Assumptions

1. The venture can contract farmers and lease land to them, and will guarantee them within a stated ceiling.
2. Deliveries are weighed and graded at a point the venture controls.
3. Buyers pay through the platform and honour the deduction instruction.
4. An insurer will write cover on the crops and districts piloted, on broadly present terms.
5. A lender will accept a credit file in an agreed format, initially as a batch export.
6. Field staff record on the day, on a device, and are trained and supervised to do so.
7. Mobile coverage is intermittent, not absent, so offline capture is sufficient.
8. Regulation stays as it is: produce may stand as self-assessed collateral, and a technology company may assist a bank with credit analysis while the bank carries the risk.