



AGRA
Sustainably Growing
Africa's Food Systems



**ENTERPRISE
DEVELOPMENT
CENTRE**
PAN-ATLANTIC UNIVERSITY

**SYSTEMS STRENGTHENING FOR THE PROVISION OF BDS AND
ACCESS TO FINANCE FOR AGRIC-SMEs IN NIGERIA**

AGRA INITIATIVES COMPENDIUM

Project Brief

**Systems Strengthening for BDS Provision
and Access to Finance
for Agricultural SMEs in Nigeria**

Prepared by KBS | Consortium with EDC & SMEDAN

FOUNDER & PARTNERS

**Gates
Foundation**



KFW



The
**ROCKEFELLER
FOUNDATION**



**UK International
Development**

Partnership | Progress | Prosperity

1. Executive Overview

AGRA has awarded KBS a grant to implement the Systems Strengthening for Business Development Services (BDS) Provision and Access to Finance for Agricultural SMEs in Nigeria. This initiative is a 36-month project running from July 1, 2025 to March 31, 2028, targeting Kaduna, Niger, and Nasarawa States, three strategically important agricultural hubs in Nigeria.

The project is designed to strengthen the BDS ecosystem for Agricultural Small and Medium-sized Enterprises (Agri-SMEs), with a particular emphasis on addressing financing and capacity gaps that constrain SME growth and competitiveness. A special focus is placed on empowering women and youth-led Agri-SMEs through structured, accessible, and high-quality business development services.

Project at a Glance

Grant Reference	AGRA – Systems Strengthening for BDS Provision & Access to Finance
Implementing Organization	KBS (Lead Consortium)
Consortium Partners	Enterprise Development Center (EDC) SMEDAN
Project Duration	36 Months (July 1, 2025 – March 31, 2028)
Reporting Period	January 31, 2026 – June 30, 2026
Target States	Kaduna Niger Nasarawa
Target Value Chains	Rice Maize Soybean
Priority Groups	Women-led Agri-SMEs Youth-led Agri-SMEs FPOs

2. Consortium Structure & Partners

The project is led by KBS in strategic partnership with two key consortium partners who bring complementary expertise and institutional reach:

KBS <i>Lead Implementer</i> Overall project coordination, grant management, BDS ecosystem strengthening, and strategic oversight.	Enterprise Development Center (EDC) <i>Consortium Partner</i> Private sector BDS expertise, capacity building of providers, and Agri-SME training.	SMEDAN <i>Consortium Partner</i> Government's umbrella body for SMEs; policy linkage, regulatory support, and stakeholder mobilization.
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3. Project Objectives

The consortium is committed to delivering six core strategic objectives that collectively address systemic barriers in Nigeria's agricultural BDS landscape:

01 Standardize & Accredite BDS Providers

Ensure quality and consistency of services delivered to Agri-SMEs across target states.

02 Build Capacity of BDS Providers

Training, certification, and sector-specific expertise exposure for BDS practitioners.

03 Enhance Awareness & Demand

Increase awareness among Agri-SMEs for structured business services that improve competitiveness.

04 Facilitate Access to Finance

Link Agri-SMEs to investors, financial institutions, and innovative financing mechanisms.

05 Support Youth & Women in Agribusiness

Awareness programs, investment matchmaking, and digital platforms for inclusive growth.

06 Establish Governance Structures

Multi-donor BDS cost-sharing facility and steering committees for sustainability and long-term impact.

4. Scope & Focus Areas

4.1 Target Value Chains

The project concentrates BDS and finance-access interventions on three high-impact agricultural value chains:

- Rice : Supporting production, post-harvest handling, and market linkages for rice-focused SMEs and FPOs.
- Maize : Enhancing input access, processing, and business formalization along the maize value chain.
- Soybean : Improving aggregation, processing quality, and investor readiness for soybean-linked enterprises.

4.2 Target Beneficiaries

The project serves a diverse range of agricultural business actors, with equity at the core:

- Agricultural SMEs operating across rice, maize, and soybean value chains.
- Farmer Producer Organizations (FPOs) requiring structured business services.
- Women-led Agri-SMEs: prioritized for access to BDS and finance unlocking programs.
- Youth-led Agri-SMEs: targeted through awareness campaigns, digital tools, and investment matchmaking.
- BDS Providers: receiving accreditation, training, and quality certification support.

4.3 Geographic Coverage

Interventions are concentrated in three northern Nigerian states selected for their agricultural importance, SME density, and alignment with the project's value chain focus:

- Kaduna State: Strong rice and maize production base; significant SME clustering.
- Niger State: Key soybean and maize growing region; high FPO activity.
- Nasarawa State: Emerging agribusiness hub with growing women and youth participation.

5. Strategic Approach

The project deploys a systems-strengthening approach that addresses BDS ecosystem gaps at multiple levels — supply-side (BDS providers), demand-side (Agri-SMEs and FPOs), and enabling environment (governance, financing mechanisms, and policy alignment). Key strategic pillars include:

- **BDS Quality Assurance:** Standardization and accreditation frameworks to professionalize service delivery.
- **Capacity Development:** Structured training and certification programs for BDS practitioners with sector-specific agricultural expertise.
- **Market Linkage & Finance Access:** Active brokering of relationships between Agri-SMEs, financial institutions, and impact investors.
- **Digital Innovation:** Leveraging digital platforms to improve service delivery reach and efficiency, particularly for youth beneficiaries.
- **Gender & Youth Inclusion:** Targeted interventions ensuring women and youth-led businesses are not left behind in the BDS and finance ecosystem.
- **Sustainability Architecture:** Establishing multi-donor cost-sharing facilities and governance structures to ensure project impact beyond the grant period.

6. Expected Outcomes

The project is expected to deliver measurable improvements across the following outcome areas:

#	Outcome Area	Expected Result
1	BDS Provider Quality	Certified, standardized BDS providers delivering consistent, high-quality services across 3 states
2	SME Competitiveness	Agri-SMEs with improved business practices, financial literacy, and market access
3	Finance Unlocking	Increased Agri-SME access to formal finance through investor linkages and credit readiness
4	Women Empowerment	Measurable increase in women-led SMEs accessing BDS and finance opportunities
5	Youth Inclusion	Youth agribusinesses engaged through digital platforms and investment matchmaking
6	System Sustainability	Functional governance structures and cost-sharing mechanisms established

7. About This Compendium

This document forms part of the AGRA Initiatives Compendium developed by KBS as a knowledge management resource for the project. The Compendium serves as a structured repository of project briefs, implementation updates, lessons learned, and stakeholder communication materials.

Subsequent editions of this brief will be updated quarterly in alignment with the reporting schedule mandated under the Grant Agreement Letter (GAL). The Compendium is intended for use by AGRA, consortium partners, government counterparts, and other key stakeholders engaged in Nigeria's agricultural SME development ecosystem.

For enquiries regarding this document, please contact KBS Project Management Unit.
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TAKE AWAY:

- Agri-BDS (Series)
- Scaling the Farmscape
(Leveraging Technology)
- Funding Architecture
- Digital Agriculture
- Financial Inclusion
- Empowering the Eco-System

For more details contact:

Haggai Danjuma, 0916 777 3272
haggai.danjuma@kbs.edu.ng

Abdulkarim Ibrahim, 0815 210 6654



<https://tinyurl.com/4u3e9c6z>

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The Power Match Entrepreneurs Vs. Investors

Agric-SMEs

Cultivating Growth
Strategic Connections



Are You an SME in the Agricultural Space?

Do You have an Agric Innovative Idea to Scale?

Are You willing to Compete among the Best?

THE OPPORTUNITY IS HERE!

Highlights

ACCESS TO FINANCE

NETWORKING

PITCHING

REGISTER HERE



<https://tinyurl.com/9yvh4hyf>

For more details contact:

Haggai Danjuma

haggai.danjuma@kbs.edu.ng

0916 777 3272

Abdulkarim Ibrahim

0815 210 6654

Virtual Training begins 26th - 27th September 2025

Application Closes on the 24th September, 2025

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**Agri-BDS Systems
Strengthening Capacity
Building Programme for
Ministries, Departments
and Agencies Interfacing
with the SMEs in the
Agricultural Domain**

**(Niger, Kaduna &
Nasarawa States)**

**DATE:
22nd - 24th
September, 2025**



FOUNDER & PARTNERS





Multi-Donor Cost-Sharing Facility

INAUGURAL STEERING COMMITTEE MEETING AND ORIENTATION



PHYSICAL ATTENDANCE:

Join us in-person in Abuja for direct networking and full participation.



VIRTUAL ATTENDANCE:

Participate remotely via our online platform: bit.ly/4nZB7CY

Thursday, 9th Oct, 2025 | 10:00 AM to 3:00 PM

@Enspire Hub Merit House Maitama, Abuja

STRICTLY BY INVITATION

FOR MORE DETAILS CONTACT:

Dr. Dahiru Sani: 08098776600 **Dr. Wale Anifowose:** 08173000400 **Mr. Ado Adamu Bello:** 08036563569



Gates Foundation





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**SYSTEMS STRENGTHENING FOR THE PROVISION OF BDS AND
ACCESS TO FINANCE FOR AGRIC-SMEs IN NIGERIA**

Women *in* Agric



**An Initiative to Support
Women-led Agri-SMEs**

*Empowering Women in
Agri-Business*

**Business Clinics
& Mentorship**

**Working Capital
Support & Training**

**• KADUNA • NIGER
• NASARAWA**



For more details contact:

Haggai Danjuma,
0916 777 3272,
haggai.danjuma@kbs.edu.ng
Abdulkarim Ibrahim,
0815 210 6654

Application closes
26 February, 2026

SCAN TO APPLY

FOUNDER & PARTNERS





CALLING AGRI-BUSINESS EXPERTS IN KADUNA, MINNA & NASARAWA

Are you passionate about shaping the future of agriculture? Do you have hands-on experience in the agribusiness ecosystem?

We are assembling an exclusive panel of experts to develop a Competency-based Agribusiness Development Service Provider Training Curriculum Using the DACUM Method. This is your chance to directly impact the skills and knowledge of the next generation of Agri-Business service providers. (Ag. BDSP)





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**SYSTEMS STRENGTHENING FOR THE PROVISION OF BDS AND
ACCESS TO FINANCE FOR AGRIC-SMEs IN NIGERIA**

Agric-BDSPs Training & Certification

WHY?

Local agribusinesses need expert guidance to grow. We are bridging the professionalism gap by equipping high potential agri-BDSPs with standardized world-class advisory skills.

Kaduna - April 7-11, 2026 **35**

Niger - April 13-17, 2026 **35**

Nasarawa - April 20-24, 2026 **30**

Are You Eligible to Apply?

- Minimum of 2 years of active operation in the agricultural sector.
- Demonstrated footprint providing services to smallholder farmers or agri-SMEs.
- Strict commitment to completing the full certification curriculum

100% All Training & Assessment Fees fully covered
SCHOLARSHIP

For more details contact:

Haggai Danjuma, 0916 777 3272,
haggai.danjuma@kbs.edu.ng

Abdulkarim Ibrahim, 0815 210 6654



SCAN TO APPLY



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SYSTEMS STRENGTHENING FOR THE PROVISION OF BDS AND ACCESS TO FINANCE FOR AGRIC-SMEs IN NIGERIA



Training & Certification for Agric-MSMEs

WHY?

In these regions, a significant portion of harvests, sometimes up to 40% is lost before it even reaches the market. This training helps SMEs adopt better storage, rapid processing technologies, and "aggregation hubs" (centers where produce is collected and sorted).

Many SMEs in Northern Nigeria operate as traditional farms rather than professional businesses. Capacity development provides the "middle layer" of skills needed to turn a harvest into a profitable venture.

Many SMEs cannot access bank loans because they lack formal financial records.

Training helps them understand market analysis and operational efficiency so they don't just produce food, but manage a competitive company.

Are You Eligible to Apply?

- Youth and Aspiring Agripreneurs: Most programs focus on "youth" as defined by the Nigerian National Youth Policy (ages 18–35), though some foundations extend this up to age 40.
- Women and Vulnerable Groups
- Existing SME Owners and Smallholders
- You must be ordinarily resident in the State where the training is taking place (Kaduna, Niger, or Nasarawa).
- Business Status: Small: scale processors, aggregators, or farmers who are already active in specific value chains like Rice, Maize, Ginger, Soybean, or Poultry

KADUNA	NIGER	NASARAWA
35	35	30
April	April	April
13 - 15, 2026	20 - 22, 2026	27 - 29, 2026

100%
SCHOLARSHIP

All Training & Assessment Fees fully covered



SCAN TO APPLY

For more details contact:

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haggai.danjuma@kbs.edu.ng

Abdulkarim Ibrahim, 0815 210 6654

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REQUEST FOR EXPRESSIONS OF INTEREST

Knowledge Management & Strategic Communications Services

Issuing Organization: AGRA in partnership with Kaduna Business School (KBS), Kaduna State, Nigeria
Scope: Production of KM products: success stories, documentaries, newsletters, and video content
Location: Kaduna State, Nigeria (field deployment to focal states required)
Submission Deadline: | Enquiries: omagwu.ameh@kbs.edu.ng

Background

The AGRA-KBS Partnership is supporting agricultural ecosystem development in Kaduna State through the certification of Business Development Service Providers (BDSPs) and structured training of Agri-SMEs. As the project reaches key milestones, AGRA and KBS seek an experienced media and communications firm to document field results and produce a suite of KM products that will demonstrate proof of concept, support advocacy efforts, and create a replicable model for other regions.

Scope of Services

The selected firm will be responsible for:

- Success stories and case studies profiling certified BDSPs and Agri-SMEs, with a focus on women-led businesses
- Short-form documentary and video content (3-5 minutes) capturing the BDSP professionalization journey and SME outcomes
- Quarterly and annual newsletters synthesizing project results for donor and stakeholder audiences
- High-definition and drone footage of farm clusters across project focal areas
- A structured digital archive of all KM products for post-project use and multi-channel dissemination

Eligibility Criteria

Expressions of interest are invited from communications firms, media production houses, and creative agencies that can demonstrate:

- Proven experience producing KM or communications content for development sector projects (agriculture or SME development preferred)
- In-country operational presence in Nigeria with capacity to deploy field teams to Kaduna and surrounding states
- Technical capability in professional videography, drone filming, post-production, and print/digital content design
- A portfolio of at least three comparable projects completed within the past five years

Submission Requirements

Interested firms should submit a single PDF containing: (i) company profile (max. 3 pages); (ii) technical approach to the scope of services; (iii) minimum three portfolio samples of comparable work; and (iv) CVs of key personnel. Submissions must be sent to the **Project Manager**

Omagwu.ameh@kbs.edu.ng with the subject line: REOI - AGRA/KBS KM Services - [Firm Name]

Evaluation Criteria

Criterion	Weight
Relevant sector experience (agriculture/development)	30%
Quality and relevance of portfolio samples	30%
Technical approach and methodology	20%
In-country capacity and field deployment readiness	20%

Only shortlisted firms will be contacted. AGRA and KBS reserve the right to accept or reject any expression of interest. This REOI does not constitute a commitment to procure services, and no costs incurred in preparing a response will be reimbursed.

REQUEST FOR EXPRESSIONS OF INTEREST

Development & Dissemination of BDSP and SME Academic and Communication Materials

Issuing Organization:	AGRA in partnership with Kaduna Business School (KBS), Kaduna State, Nigeria
Scope:	Production of five (5) integrated academic and communication materials for BDSPs and Agri-SMEs
Categories:	Lot A: Academic & Technical Writing Lot B: Creative Design & Multimedia
Submission Deadline:	Enquiries: omagwu.ameh@kbs.edu.ng

Background

The AGRA-KBS Partnership is building a resilient agricultural ecosystem in Kaduna State through the certification of Business Development Service Providers (BDSPs) and structured support to Agri-SMEs. To standardize training quality, promote financial inclusion, and document AGRA's strategic investments, the partnership requires a suite of five integrated academic and communication materials developed to professional standards and aligned with AGRA branding guidelines.

Deliverables by Category

Lot A – Academic & Technical Writing

- BDSP Professional Certification Manual: standardized curriculum on advisory services for agricultural value chains
- SME Growth & Resilience Handbook: practical guide for agri-SMEs on scaling operations and managing risks
- Scholarship Prospectus: guidelines and application procedures for BDSP and SME scholarship opportunities

Lot B – Creative Design & Multimedia

- Digital & Print Flyers: visually engaging materials advertising program benefits across digital and physical channels
- Access to Finance Toolkits: designed materials outlining SME financing pathways, requirements, and eligible institutions
- AGRA BDS Ecosystem Report: publication layout and design detailing AGRA's investments and ecosystem impact

Eligibility Criteria

Applicants may apply for one or both Lots. Expressions of interest are invited from individuals, firms, or consortia that can demonstrate:

- Relevant experience in curriculum development, technical writing, or creative design for development sector clients (Lot A or B respectively)
- Familiarity with agricultural value chains, SME development, or financial inclusion programming in Nigeria
- Capacity to meet a structured four-phase delivery timeline with mandatory partner review at each stage
- Portfolio of at least three comparable materials produced within the past five years

Implementation Timeline

Phase	Activity	Start	End
Phase 1	Needs Assessment & Content Drafting	3 Feb 2026	13 Feb 2026
Phase 2	Design & Multimedia Production	14 Feb 2026	24 Feb 2026
Phase 3	Partner Review: KBS & AGRA sign-off	25 Feb 2026	3 Mar 2026
Phase 4	Finalization & Dissemination	4 Mar 2026	10 Mar 2026

Submission Requirements

Interested parties should submit a single PDF to **The Project Manager** - omagwu.ameh@kbs.edu.ng with subject line: REOI – AGRA/KBS ACM – [Lot A / Lot B / Both] – [Name]. Submissions must include: (i) profile or CV; (ii) technical approach; (iii) minimum three portfolio samples; and (iv) indication of Lot applied for.

Only shortlisted applicants will be contacted. AGRA and KBS reserve the right to accept or reject any expression of interest. This REOI does not constitute a commitment to procure services.



SYSTEMS STRENGTHENING FOR THE PROVISION OF BDS AND ACCESS TO FINANCE FOR AGRIC-SMEs IN NIGERIA

Terms of Reference (TOR): Engagement of IT Consultant for Online Platform Upgrade

Background

Kaduna Business School (KBS) operates at the forefront of business education and professional development in Nigeria and the broader West African region. Recognizing the transformative power of digital technology in education, KBS has invested significantly in an online training and certification platform to expand access to quality learning for professionals, entrepreneurs, and students. This platform has become an essential vehicle for delivering accredited courses, facilitating remote learning, and equipping learners with critical skills needed in a rapidly evolving economy.

However, the landscape of online education continues to evolve at an accelerated pace due to global advances in learning technology, emerging pedagogical standards, rising user expectations, and increasing regulatory requirements around data privacy and digital security. Internationally, online learning platforms are being benchmarked against robust criteria—such as user experience, accessibility, analytics, certifications, interoperability, and security—and institutions are expected to deliver seamless, flexible, and verifiable learning experiences.

In light of these trends, KBS recognizes that its current platform, while foundational, requires a comprehensive upgrade to remain competitive and credible on the global stage. Enhancing this platform will support KBS's mission to deliver world-class education, foster innovation, facilitate industry partnerships, and enable lifelong learning—while catering to a diverse and geographically dispersed learner base. The upgrade is also essential for meeting international accreditation expectations and supporting long-term sustainability.

Objective of the Assignment

The primary objective is to engage an experienced IT consultant to assess, redesign, and implement upgrades to the online training and certification platform. These enhancements must align with recognized international standards to ensure best practices in usability, security, scalability, interoperability, accessibility, and educational impact are met or exceeded.

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Scope of Work

The Consultant will be expected to:

- Conduct a detailed assessment of the current platform's architecture, infrastructure, usability, and performance.
- Recommend and implement system upgrades, encompassing the technology stack, user interface, backend systems, and security features.
- Redesign and improve the user experience (UX/UI), ensuring responsive design and broad accessibility in compliance with standards such as WCAG
- Integrate secure, automated digital certification solutions with global verification capabilities.
- Ensure seamless compatibility and integration with industry-standard Learning Management System (LMS) protocols like SCORM, xAPI, and LTI
- Build robust analytics and reporting features to monitor learner engagement and institutional performance.
- Strengthen data protection and privacy protocols, ensuring compliance with GDPR or equivalent international regulations, including data encryption, secure authentication, and regular security audits.
- Deliver thorough documentation and administer interactive training programs for administrators and users, cultivating a digital literacy culture.
- Provide ongoing technical support after deployment and present a knowledge transfer and risk-mitigation plan to ensure sustainability.

Deliverables

- Inception report detailing the methodology, approach, and project work plan with timelines and key milestones.
- Comprehensive system assessment and strategic recommendations report.
- Upgraded, fully operational online training and certification platform.
- User and system administrator manuals.
- Capacity-building and training workshops for staff and relevant stakeholders.
- Final project report, including lessons learned, a sustainability strategy, and future roadmap suggestions.

Duration of Assignment

The assignment is expected to last for six (6) months from the date of contract signing, with clear milestones and a project implementation schedule.

Required Qualifications & Experience

The Consultant (individual or team) must have:

- An advanced degree in Information Technology, Computer Science, Web Development, or a closely related discipline
- A minimum of 10 years of proven experience designing, developing, and managing large-scale online learning or digital certification platforms

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- Extensive practical knowledge of major LMS platforms (such as Moodle, Canvas, or Blackboard) and integration with digital credentialing systems
- Demonstrated expertise in information security, privacy, and compliance with international data protection standards (e.g., GDPR)
- A strong track record of successfully completed assignments of similar scale, substantiated by verifiable references

Reporting & Coordination

The Consultant will report directly to Dr. Dahiru Sani (PD) and collaborate with the Project Management Team, as well as designated institutional stakeholders, to ensure delivery in alignment with KBS's objectives and timelines.

Payment Terms

Payments will be structured in tranches tied to deliverables:

- 30% upon submission and approval of the inception report and project work plan.
- 40% upon will be contacted for further discussion or interviews. completion and acceptance of the upgraded platform
- 30% upon delivery of all user training, documentation, and submission of the final project report.

Application Procedure

Interested consultants should submit:

- A comprehensive technical proposal detailing the approach, methodology, and work plan
- A financial proposal with a transparent cost breakdown
- CVs and company profiles highlighting highly relevant experience and staffing plans
- At least two references from recent, comparable assignments

Submissions will be evaluated based on relevant experience, demonstrated technical proficiency, methodology, and overall value for money. Only shortlisted candidates.

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Francois Siewe,

Abuja, Nigeria.

23/01/2026

The Project Manager

KBS AGRA Project

Kaduna Business School

Subject: Expression of Interest for BDS Ecosystem Diagnostic Consultant

Dear Sir,

I am writing to formally express my interest in the consultancy position for the BDS Ecosystem Diagnostic Consultant as outlined in the Terms of Reference (TOR) for the project titled "*System Strengthening for the provision of BDS and Access to Finance for Agric SMEs in Nigeria*". Having reviewed the objectives and scope of work, I am confident that my technical expertise and experience in the Nigerian agricultural landscape align perfectly with the requirements of this assignment.

Understanding of the Assignment: I understand that Kaduna Business School (KBS), in partnership with AGRA, seeks a comprehensive, data-driven diagnosis of the Business Development Services (BDS) ecosystem to enhance the productivity of smallholder farmers and agribusinesses. My approach will focus on assessing the health and reach of providers while identifying the specific constraints that hinder the scaling of professional services in rural agricultural sectors.

Proposed Methodology

To fulfill the objectives of the TOR, I am prepared to deliver:

Ecosystem Mapping: A detailed identification of public and private players, including financial advisors, technical trainers, and digital service providers.

Gap Analysis: A rigorous comparison between the current supply of BDS and the actual needs of farmers under the AGRA project.

Demand-Side Assessment: Engaging directly with beneficiaries through interviews and focus groups to gauge their willingness to utilize and pay for services.

Strategic Roadmap: A final report that includes a "BDS Roadmap" to guide the next phase of the project interventions.

Qualifications and Commitment: I possess proven experience in agricultural value chain analysis and a deep understanding of the Northern Nigerian agricultural corridors. I am committed to delivering all required outputs including the Inception Report, Draft Diagnostic Report, and Final Presentation within the stipulated timelines and to the highest professional standards.

I look forward to the possibility of collaborating with the KBS AGRA Project Management Unit to strengthen the BDS ecosystem in Nigeria. Thank you for your time and consideration.

Sincerely,

Francois Siewe

Symphtech Technologies,

Abuja

20/07/2025

Dr. Dahiru Sani (PD) Project Management Team Kaduna Business School (KBS)
Kaduna, Nigeria

Subject: Expression of Interest: IT Consultancy for Online Platform Upgrade

Dear Dr. Sani,

I am writing to formally express my interest in the consultancy for the **Online Platform Upgrade** at Kaduna Business School (KBS). Having reviewed the Terms of Reference, I am eager to leverage my technical expertise to help KBS remain at the forefront of business education by developing a world-class, secure, and globally competitive digital learning environment.

Understanding of the Assignment I recognize that KBS seeks to move beyond its foundational digital presence to a platform that meets international pedagogical and security standards. The goal is to create a seamless, scalable, and verifiable learning experience that caters to a geographically dispersed learner base while ensuring compliance with global data privacy regulations.

Proposed Approach and Capabilities To meet the objectives of this six-month assignment, my approach will focus on several critical technical pillars:

System Modernization: Conducting a deep-dive assessment of the current architecture to implement a robust technology stack and a responsive UX/UI that adheres to WCAG accessibility standards.

Global Interoperability: Ensuring the platform is fully compatible with industry-standard protocols such as SCORM, xAPI, and LTI for seamless content integration.

Automated Certification: Integrating secure digital credentialing solutions with global verification capabilities to enhance the credibility of KBS certifications.

Security and Compliance: Strengthening data protection protocols to ensure full alignment with international standards, including GDPR-equivalent encryption and secure authentication.

Sustainability & Training: Beyond deployment, I will prioritize a culture of digital literacy through interactive training workshops and a detailed knowledge transfer plan to ensure long-term institutional autonomy.

Qualifications and Experience With over 10 years of experience in designing large-scale online learning platforms and an advanced degree in Information Technology, I bring extensive practical knowledge of major LMS frameworks (such as Moodle and Canvas). My track record includes successfully managing complex digital transformations that prioritize user engagement and data security.

Commitment to Deliverables I am prepared to adhere to the project implementation schedule, delivering the Inception Report, the upgraded platform, and final documentation according to the specified milestones. I am also comfortable with the payment structure tied to the approval of these key deliverables.

I am confident that my technical proficiency and commitment to excellence will provide significant value to Kaduna Business School. I look forward to the opportunity to discuss my technical and financial proposals with your team.

Thank you for your time and consideration.

Sincerely,

Simphtech Technologies

Simphtech Technologies,

Abuja

22/01/2026

The Project Manager

KBS AGRA Project

Kaduna Business School

Kaduna, Nigeria

Subject: Expression of Interest for the Development of Online Directory and Impact Tracking Database

Dear Sir,

Simphtech Technologies is pleased to submit this Expression of Interest to partner with the Kaduna Business School (KBS) AGRA Project for the **Development of an Online Directory and Impact Tracking Database for Accredited BDS Providers**. We have reviewed the Terms of Reference and are fully prepared to deliver a robust digital infrastructure that supports both public engagement and internal performance monitoring.

Our Understanding of the Assignment We understand that the primary goal is to digitize the agricultural ecosystem by creating a centralized platform to manage and track Business Development Service (BDS) providers. Our technical approach focuses on two core pillars:

Public Online Directory: A searchable, mobile-responsive platform where providers are categorized by location, specialization, and accreditation level.

Impact Tracking Database: A secure backend system featuring a KPI dashboard to visualize real-time metrics such as farmer reach, credit facilitation, and yield improvements.

Proposed Scope and Technical Execution

Simphtech Technologies commits to implementing the following modules as specified in the TOR:

Provider Profiles: Creating digital storefronts to showcase credentials and service history.

Service Logs: Developing a system for providers to record interventions with smallholder farmers and agribusinesses.

Security & Interoperability: Ensuring secure login protocols, automated backups, and the ability to export data for external AGRA reporting.

Sustainability: Providing six months of post-deployment technical support and comprehensive capacity building for KBS staff.

Timeline and Commercial Commitment We are prepared to complete the full project within the **12-week timeline**. We accept the contract value of **N7,000,000.00** and the proposed milestone-based payment schedule, starting with the Inception Report and UI/UX Design Prototypes. Furthermore, we acknowledge that all Source Code and Intellectual Property rights will transfer exclusively to Kaduna Business School upon final payment.

Simphtech Technologies is eager to apply our technical expertise to help KBS and AGRA achieve a more data-driven and transparent agricultural service ecosystem.

Sincerely,

Simphtech Technologies



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Africa's Food Systems



SMEDAN



**ENTERPRISE
DEVELOPMENT
CENTRE**
PAN-ATLANTIC UNIVERSITY

SYSTEMS STRENGTHENING FOR THE PROVISION OF BDS AND ACCESS TO FINANCE FOR AGRIC-SMEs IN NIGERIA

Terms of Reference (TOR)

Consultancy Position: BDS Ecosystem Diagnostic Consultant

Project: System Strengthening for the provision of BDS and Access to Finance for Agric SMEs in Nigeria

Reporting to: Project Manager, KBS AGRA Project

Location: Abuja / Kaduna (with field travel as required)

1. Project Background

The Kaduna Business School (KBS), in partnership with AGRA, is implementing a strategic intervention aimed at enhancing the productivity and profitability of smallholder farmers and agribusinesses. A critical component of this project is the availability and quality of Business Development Services (**BDS**). To ensure the project's interventions are data-driven, a comprehensive BDS Ecosystem Diagnosis is required as part of the Annual Agric Review.

2. Objectives of the Assignment

The primary objective of this consultancy is to assess the health, reach, and effectiveness of the BDS providers within the agricultural value chain. Specifically, the consultant will:

- Identify and map active BDS providers (public and private) within the project's target zones.
- Evaluate the quality and relevance of services provided to agricultural MSMEs.
- Analyze the constraints preventing the scaling of professional business services in the rural agricultural sector.

3. Scope of Work

The consultant, **Francois Siewe**, will be responsible for the following tasks:

- **Ecosystem Mapping:** Identify key players including financial advisors, technical trainers, market linkages experts, and digital service providers.
- **Gap Analysis:** Compare the current supply of BDS against the actual needs of the farmers and agribusinesses under the AGRA project.
- **Regulatory & Policy Review:** Assess how local and national policies affect the ease of doing business for BDS providers.
- **Demand-Side Assessment:** Conduct interviews or focus groups with beneficiaries to understand their willingness to pay for and utilize these services.
- **Annual Review Integration:** Align findings with the broader KBS AGRA Annual Review to provide a holistic view of the project's impact.

4. Deliverables

The consultant is expected to submit:

1. **Inception Report:** Detailing the methodology, work plan, and interview tools (within 1 week of commencement).
2. **Draft Diagnostic Report:** Presenting preliminary findings and ecosystem maps for internal review.
3. **Final BDS Ecosystem Diagnostic Report:** A comprehensive document including a "BDS Roadmap" for the next project phase.
4. **Presentation of Findings:** A slide deck summarizing key insights for the Project Management Unit (PMU) and stakeholders.

5. Timelines & Remuneration

- **Duration:** The assignment duration will be as specified in the contract agreement.
- **Total Fee: N7,000,000 (Seven Million Naira Only),** payable upon satisfactory completion and approval of final deliverables.

6. Required Qualifications

- Proven experience in agricultural value chain analysis or BDS market development.
- Deep understanding of the Nigerian agricultural landscape, specifically in the Northern corridors.
- Strong analytical and report-writing skills.

Terms of Reference (TOR)

Consultancy Firm: Simphtech Technologies

Project: Development of Online Directory and Impact Tracking Database for Accredited BDS Providers

Client: Kaduna Business School (KBS) – AGRA Project

Contract Value: N7,000,000.00

1. Project Overview

As part of the KBS AGRA Project's commitment to digitizing the agricultural ecosystem, there is a need for a centralized, robust platform to manage Business Development Service (BDS) providers. This assignment involves creating a digital infrastructure that functions as both a public-facing directory and an internal monitoring tool to track the performance and impact of accredited providers.

2. Objectives of the Assignment

The primary goals for **Simphtech Technologies** are:

- To develop a searchable Online Directory of all KBS-accredited BDS providers.
- To build a backend Impact Tracking Database to monitor service delivery and farmer outcomes.
- To provide a user-friendly interface for data entry, reporting, and real-time analytics.

3. Detailed Scope of Work

Simphtech Technologies is expected to deliver on the following technical modules:

A. Online Directory Module

- **Search & Filter:** Categorization of providers by location (State/LGA), specialization (finance, technical, marketing), and accreditation level.
- **Provider Profiles:** Digital storefronts for providers showcasing their credentials, service history, and contact details.
- **Mobile Responsiveness:** Full optimization for access via smartphones in rural/semi-urban areas.

B. Impact Tracking Database (Backend)

- **Service Logs:** A system for providers to log interventions with specific smallholder farmers or agribusinesses.
- **KPI Dashboard:** Real-time visualization of metrics such as "Number of Farmers Reached," "Volume of Credit Facilitated," and "Yield Improvements."
- **Data Security:** Implementation of secure login protocols and automated backups to protect sensitive beneficiary data.

C. Maintenance & Training

- **Technical Support:** 6 months of post-deployment bug fixing and updates.
- **Capacity Building:** Training sessions for KBS staff on database management and report generation.

4. Deliverables and Payment Schedule

The total contract sums of **N7,000,000** will be disbursed based on the following milestones:

Milestone	Deliverable	Payment %
Phase 1	Inception Report & UI/UX Design Prototypes	20%
Phase 2	Beta Version of Online Directory & Database Setup	40%
Phase 3	Full Deployment, Training, and Final Technical Manual	30%
Phase 4	Final Acceptance Sign-off (Post-User Acceptance Testing)	10%

5. Technical Requirements

- **Hosting:** Deployment on a secure cloud server with 99.9% uptime.
- **Interoperability:** Ability to export data in CSV/Excel formats for external AGRA reporting.
- **Ownership:** Upon final payment, the Source Code and all Intellectual Property rights transfer exclusively to Kaduna Business School.

6. Timeline

The project is expected to be completed within 12 weeks from the date of contract signing.



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