Farmer credit scoring, built around real performance.

Developing an AI credit-assessment model from verified farm activity, financial records and repayment outcomes.

Early stage. Data foundation first.

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FYIELD

fyield.xyz/pitch

An evidence gap, before a financing decision.

Land, operating capability and sales do not always appear together in a conventional financial record.

Farm reality	Land, production and operating capacity need verification.
Business records	Sales, costs and documents can be fragmented.
Financing decisions	Institutions need a consistent view of risks and gaps.

FARMER
Business activity → FYIELD
Verified evidence → INSTITUTION
Own assessment

The end product: farmer credit intelligence.

A planned AI-based model aiming to produce a farmer credit score banks can use in their own assessments, beyond conventional credit histories.

01

Build the evidence

Connect verified farm activity, financial records and repayment outcomes.

02

Develop the model

Test whether these histories can support better credit assessment.

03

Validate usefulness

Evaluate reliability, fairness and value in institutional decisions.

The model is planned and has not been validated or deployed.
Institutions retain responsibility for every lending decision.

The farm financing lifecycle.

A repeatable process links the farmer with institutional assessment.

01 **Screen**
Understand the business and financing need.

02 **Collect**
Gather consent, identity, production and financial records.

03 **Verify**
Check documents and field observations.

04 **Prepare**
Build a case file with findings, risks and open gaps.

05 **Connect**
Support institutional assessment and financing.

06 **Monitor**
Record performance and shared repayment outcomes.

The process is documented. Financing and outcome collection form the next complete institutional pilot.

A record with a source.

Each profile connects farm information with supporting records and a verification status.

EVIDENCE AREA	WHAT THE PROFILE RECORDS
Identity and assets	Business identity, land, location and infrastructure
Production	Crops, capacity, historical yields and operating costs
Markets and cash flow	Sales evidence, buyer relationships and financial records
Financing readiness	Use of funds, repayment assumptions, risks and open gaps

Verified observations and unresolved gaps remain distinguishable.

From individual records to useful credit intelligence.

Combine verified farm and financial records, repayment and default outcomes, and relevant external-source data into permissioned histories.

Farm activity

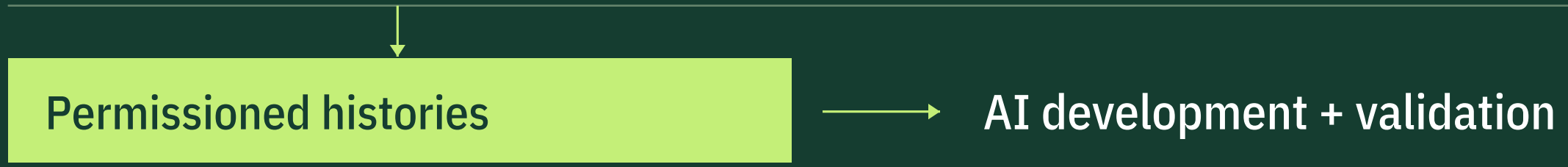
Production, sales and operating performance

Financial records

Transactions, costs and financial history

Repayment + defaults

Payment and financing outcomes from partners



Planned architecture. Partner access, consent and integrations remain to be agreed.

Building toward a first institutional pilot.

Early stage

A registered Nigerian company with a defined verification process.

ESTABLISHED

Incorporation and structured onboarding materials.

IN PROGRESS

Farm case preparation and potential partner discussions.

01 **Agree the case**
Select a farm and define information requirements.

02 **Deliver the evidence**
Complete verification and document risks.

03 **Observe the cycle**
Monitor performance and permissioned outcomes.

04 **Review the results**
Assess data quality, cost and institutional usefulness.

Initial facilitation.
Future credit intelligence.

INITIAL FACILITATION PROPOSAL

5% proposed fee

Subject to agreement

For successful financing facilitation. The fee base, payer, timing and responsibilities remain to be agreed.

POTENTIAL FUTURE SERVICES

Credit-assessment tools
Monitoring
Data services

Future offerings depend on validated usefulness, institutional adoption and agreed access to data.

The 5% is a proposal, not established revenue. Future product pricing is undefined.

From verified records to a tested credit model.

AI credit assessment is the intended end product. Building and testing it requires permissioned data, observed outcomes and institutional research.

01

Reliable records

Standardise collection, verification and traceability.

02

Observed outcomes

Build histories of farm activity and shared repayments.

03

Train and test AI

Train and test models against observed outcomes.

04

Validate usefulness

Assess reliability, fairness and value for institutions.

Planned roadmap. The AI model is not live or validated. Institutions retain lending decisions.

Help build a new approach to farmer credit.

Work with FYIELD on the evidence, pilot cycles and research needed to develop and validate farmer credit intelligence.

Institutional pilots

Shape the evidence requirements and observe complete farm cycles.

Permissioned data

Agree access to financial records and repayment outcomes.

Model research

Support AI development, validation and usefulness testing.

Start a conversation

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