



TAO Explained

TAO EXPLAINED



The Agriculture Option - At The Agriculture Option-TAO, our purpose is to make agriculture a viable economic option for young, and indeed all people. We support the evolution of the average Nigerian agriculturist to become a young person that cultivates on up to 50 hectares of land, or its equivalent in non-crop value chains like poultry, aquaculture, and trade. By deploying integrated infrastructure, equipment, and processing capacity they can add value and earn about 50 million Naira in per year.

Discover - Discover brings agricultural enthusiasts of all levels together in a community that provides opportunity to connect, collaborate, and thrive

Our community of agricultural practice, helps you to discover and use access to a wealth of resources, discussions, and expert insights that will empower YOU to take your agricultural journey to new heights.

TAO AI - TAO AI invites you to experience an agricultural assistant on your digital device. TAO AI supports you to farm smarter and sustainably.

Whether you're troubleshooting crop health, optimizing irrigation, predicting yields, or battling pests, it is here to help You—instantly. Try it!

JUNCTION - Stay ahead of the agricultural curve with the newsfeed that is dedicated to agriculture and its intersection with humans! Junction provides you with the latest updates, trends, and insights in the world of agriculture—a rich one-stop destination for all your information, and data needs that will make you wise in agriculture.

With Junction, get access to a treasure trove of the real deal that which will keep YOU informed and inspired.

YOUNG RANCHERS - Do you seek to improve your skills in agriculture to move from theory to practice?

Young Ranchers offers a diverse range of courses that improves the capacity of enthusiasts, new comers and seasoned professionals in agriculture.

Our people-inspired and people-centered curriculums cover a wide spectrum of what is important, and broken down to what is relatable and understandable, from the fundamentals of farming to advanced techniques and innovations.

Our pool of experienced doers teaches with a commitment to provide you with the knowledge that YOU need to succeed in the dynamic world of agriculture.

BOAT - Experience the future of agriculture finance today, with Boat, the digital bank for agricultural transformation, that offers tailored agricultural financing for input, processing, services, trading and students.

Boat's user-friendly digital banking platform supports easy, quick processing and disbursement of agricultural credit and other financing. It supports both individual and corporate agricultural ventures and interventions, complete with terms that are best suited for the peculiarities of Nigeria's agriculture.

TELAGRI - Experience the convenience of centralized farm management, that allows you to monitor activities, track expenses, and analyze performance in one place.

Telagri supports efficient productivity in agriculture as it helps you to assign, manage, monitor and evaluate activities in areas like agronomy, husbandry, production, extension, input distribution, expense and more both on your farm and in your warehouse.

You can use Telagri for crop and livestock production planning and management, resource allocation and inventory management. Beyond these, disease diagnosis and treatments, growth stage tracking and yield estimation. With insight and data-driven decision support, YOU will have the power to enhance productivity, reduce waste, and maximize profitability with Telagri.

FARM TINDER - Meet the matchmaker for agriculture trade, where buyers and sellers find themselves to build and unleash the potential of strong relationships for viable commerce. Our e-commerce platform for agriculture provides a seamless and efficient way for producers, suppliers, services providers, buyers, and even window shoppers to connect and transact with ease. They have the opportunity to build mutually beneficial relationships.

Together, let's experience the power of a hub for agricultural trade, where YOU can network, negotiate, and secure deals with confidence.

LIVING - Living at TAO, also known as The Young Ranchers Program is the command and physical expression of The Agriculture Option (TAO). They are connected and thriving agricultural production and processing clusters that integrates young people in agricultural faculties of tertiary institutions, and their host communities into agriculture focused circular economic activities.

Living at TAO provides a training and experiential platform in production, processing, marketing, distribution, and management through a connected ecosystem, that will support the foundation of Nigeria's agricultural transformation.

COMMUNITY - We place premium on the development of a strong community that aggregates to develop agriculture for the benefit of young people in Nigeria (map) and the world.

The concept of community features prominently at the core, and in operating all the modules of TAO because we believe that the whole is greater than the sum. The aggregate knowledge, passion and support of our members will present transformational effects for individual user and the agricultural industry as a whole. Join us.

CREATORS - TAO's Creator Program empowers agricultural visionaries to shape the community's narrative while earning economic rewards. Creators play a key role in TAO's mission, with potential earnings of up to ₦50 million annually.

The application process includes:

1. Application – Online form, acknowledged within 72 hours.
2. Assessment – Review of materials & interviews (scheduled within a week).
3. Offer & Acceptance – Offer made within a week of the interview; acceptance within a week of offer.
4. Onboarding & Activation – Account activated after onboarding.

Where applicable, a beginner grant is disbursed within two weeks of activation or upon completing initial content. Join TAO and unlock agricultural opportunities!

FARM PRODUCTION LOAN - Are you ready to bring your agricultural vision to life?

Learn, qualify and grow with TAO Farm Input Loan!

We believe in supporting your journey from learning to leading. That is why we bring you the loan to help YOU turn knowledge into action and scale in your agricultural ambitions.

Here's how it works:

- Learn and grow: Complete our expert-designed courses, pass the assessments, join the circle, and gain the skills needed to thrive in your area of agriculture.
- Apply with confidence: Once, you've gained the knowledge and interacted with all necessary TAO area, you'll have the opportunity to apply for a production loan to kickstart or expand your operations.

The loan is more than just funding. It's a bridge to your next big step in agriculture.

VALIDATOR - We bundle an expert validation process with your loan to ensure you're fully equipped to make the most of it. When you apply for the input, processing or student Loan, our team of seasoned professionals will:

- Thoroughly review your course performance and assessments to confirm your understanding of the materials and readiness for real-world application.

- Evaluate your practical skills, knowledge, and ability to manage resources effectively in your chosen area of farm production.
- Guide you with actionable insights to strengthen your skills and improve your chances of approval.

Our goal is simple —to ensure that every loan we approve goes to individuals who are prepared, capable, and driven to succeed. With this process, YOU are not just getting funding but a team of professionals committed to your growth and success. Guess what, YOU can also become a validator and be paid for it, after you have demonstrated competence in your area of agriculture.

BENEFITS OF TAO - At The Agriculture Option TAO, we're redefining what it means to thrive in agriculture. Our mission is to make agriculture a viable and rewarding economic path for young people—and for anyone ready to grow their future in agriculture.

We empower agriculturists with the right tools, resources, and knowledge to succeed. From innovative technologies to practical support, funding, markets and a community of helpers, TAO is your trusted partner every step of the way. Whether you're just starting or looking to scale up, we help you turn your agricultural dreams into reality.

GROW! because with TAO, agriculture isn't just an option—it's the option.

KEEP GROWING - At TAO, we believe your growth is the key to transforming the future of agriculture.

Start Your Journey

Take TAO

Use the community of Discovery and get known by joining a circle.

Learn more in your area of agriculture with Young Ranchers.

Open an account at Boat.

Maintain your farm and agriculture on Telagri.

Your First Year

Get a loan for up to 5 hectares of land, or its equivalent in poultry, fish and cattle from Boat.

Manage your agriculture on Telagri and show your workings.

Sell on Farm Tinder.

Make revenue of up to 5 million Naira a Year.

By Your 3rd Year

By showing your working on Telagri and selling on Farm Tinder,

Increase your loan for up to 15 hectares of land, or its equivalent in poultry, fish and cattle from Boat.

Continue to manage your agriculture on Telagri and show more of your workings again.

Sell more on Farm Tinder

Make revenue of up to 25 million Naira a year.

By Your 5th Year

By showing your workings on Telagri and selling on Farm Tinder,

Boat will believe in you and increase your loan for up to 30 hectares of land, or its equivalent in poultry, fish, cattle and processing capacity.

Manage your agriculture on Telagri and show your workings again.

Sell more on Farm Tinder.

Make revenue of up to 50 million Naira a year from farming and processing.

STUDENTS IN TAO - TAO is committed to always actively engage students of agriculture in tertiary institutions, agricultural communities, and digital platforms.

We chose these spaces because they teem with people that have foundational appreciation of agriculture, understand the fundamentals and recognize its vast potentials.

By connecting in these vibrant communities, TAO provides lifelong students of agriculture with the resources and opportunities they need to lead the next wave of agricultural transformation.

With TAO, students don't just learn—they always grow. Together, we're building a future where agriculture thrives, powered by the minds and skills of tomorrow's LEADERS

We are all students...because we are always learning.

ASSOCIATES - The Young Ranchers cluster chain exists to nurture growth and reward progress.

Becoming an Associates is the starting point for aspiring, well rounded and productive farmers and agriculturists. Typically, 300 Level students in a tertiary institution that has demonstrated strong aptitude in academic and self-leadership, will be supported to build foundational skills, gain hands-on experience in farming, while required to fulfill the requirements to advance to the next level of fellowship.

To be an associate comes with economic benefits such as salary and profit share in the production endeavor which may be up to 5 million Naira a year. Successful completion of this stage comes with promotion and incentives that rewards dedication and progress.

FELLOWS - Recognized for their growth and achievements, TAO Fellows who are now in 400 Level in a tertiary institution and have successfully completed their associate level will take on greater challenges and responsibilities in agricultural produce processing, leveraging advanced agricultural knowledge to further their quest of becoming rounded agriculturists, while driving meaningful change. To be a fellow also comes with economic benefits such as salary and profit share in their production and processing endeavors which may be up to 7 million Naira a year. Successful completion of this stage comes with promotion and incentives that rewards dedication and progress.

As young, ambitious agriculturists, with demonstrated progress and dedication, our fellows become key contributors to their communities, applying innovative practices, mentoring peers, and future proofing Nigeria agriculture.

PARTNERS - Admission to partnership represent the pinnacle of achievement while Living at TAO.

Now in the 500 Level of school and young leaders in the agricultural community, having successfully completed associate and fellowship levels. Partners embody excellence, demonstrating advanced expertise in agricultural production and processing. They take on greater responsibility in agribusiness and lead the way for associates and fellows in such areas as strategy, management, book keeping, marketing and distribution; as they go further on the path to be well rounded and experienced agriculturists and business leaders. To be a partner comes with economic benefits such as salary and profit share in the activities of the total agricultural ecosystem, which may be up to 10 million Naira per year. Successful partners and by extension graduates of Living at TAO qualifies for a beginning farmer grant or credit of up to 50 million Naira, that will be deployed towards setting up their own agricultural enterprises. Partners inspire their peers by leading with innovation, championing sustainable practices, and shaping the future of the ranching and farming ecosystems. They don't just succeed—they set the standard for what's possible in modern agriculture.

FUTURE PROOF OF AGRICULTURE - At The Agriculture Option we are linking available agricultural segments for improved and layered productivity, for a future where agriculture isn't just sustainable—but also unstoppable. These are the Nucleus, Cell and Body segments.

The Nucleus-Is an Integrated highly productive clusters of farming, processing and agribusiness, where best practices are developed, standardized and documented. It is also sustainably hosted on contiguous land, including in higher institutions and peopled by up to 350 thousand young agricultural students, that will share in the economic benefits as incentives. The Cell- This is a documented cluster where best practices are scaled with an integrated digital platform that supports knowledge, community, finance and markets. It will reach up to 10 million agricultural enthusiasts that are using digital technology for agriculture. Lastly, The Body- This would be further scaled to 30 million smallholder farmers by encouraging agency through digital platform users such as service providers, extensionists, creators, project managers, input retailers and produce aggregators.

MAKING A COURSE FOR YOUNG RANCHERS - Welcome to the Young Ranchers Course Creation Guide! Whether you're an instructor or a creator, this is your step-by-step guide to making engaging and effective course content. Let's get started!

CAMERA AND EQUIPMENT

First, let's talk about equipment. A smartphone with a good camera is enough, but if you have access to a DSLR, even better! Use a tripod or stabilizer for steady shots. A lapel or external mic improves audio clarity. And don't forget good lighting! Natural light works, but a ring light or soft box gives a professional touch.

WHAT TO SHOOT & CAMERA ANGLES

Content is key! Capture clear visuals of what you're teaching. Use a mix of wide shots, mid-range shots, and close-ups to keep it dynamic. Wide shots show the full scene, mid-range shots focus on key actions, and close-ups highlight details.

RECOMMENDED SHOOTING LOCATIONS

Whenever possible, shoot in real agricultural environments such as farms, poultry houses, ranches, greenhouses, and processing facilities. Real-life settings make learning more practical and engaging.

WHEN TO SHOOT

Timing matters! Shoot in a quiet environment to avoid distractions. If you're using natural light, morning or late afternoon works best to avoid harsh shadows.

LIGHTING

Lighting makes a huge difference. Position your light source in front of you, not behind, to avoid shadows. If shooting outdoors, avoid direct sunlight—find a shaded area for even lighting.

LENGTH & ENGAGEMENT

Keep it short and engaging! Ideally, each video should be 3 to 7 minutes long. Break complex topics into smaller lessons. Use visuals, examples, and storytelling to keep your audience hooked.

SYNOPSIS & COURSE STRUCTURE

Every course needs a clear structure. Start with a brief introduction—who you are and what the

course covers. Each lesson should have a learning objective, clear explanations, and a summary. End with a call to action, encouraging learners to apply what they've learned.

CREATOR CONTENT

As a creator, you can share your own experiences and insights. Use the same filming principles—clear visuals, good lighting, and concise messaging.

TECHNICAL REQUIREMENTS

To ensure consistency and quality, follow these technical specifications:

- Video Format: MP4 (preferred), MOV
- Resolution: Minimum 1080p (1920x1080)
- Frame Rate: 24–30 fps (frames per second)
- Audio Format: AAC or MP3
- File Size: Keep videos under 200MB if possible, to ensure easy upload

Now you're ready to create! Follow these tips, stay creative, and make an impact. Young Ranchers is about sharing knowledge and building a community. Join the winning team and let's get started!

AGRICULTURAL STUDENT LOAN - TAO is empowering the next generation of agriculture leaders for a Future Proof Agriculture.

Are you a student and ambitious farmer or rancher with dreams of making a lasting impact in agriculture? We understand the challenges you face—because funding your education and agriculture together may be a stretch. That's why TAO is here to help you with an agriculture loan for students, designed just for YOU.

Here's are the 3 simple steps:

1. You ascertain to us that you are an agricultural student in a tertiary institution, or you are a student of a tertiary institution and interested in agriculture.

2. We take it from there and provide you with convenient funding and other support.

3. It is that simple.

Take the same simple step toward becoming financially buoyant and a leader in agriculture.

TAO REWARDS - The loyalty program of TAO will change the way you experience agriculture and its support. Joining TAO will provide you with benefits and experiences that will compliment your agriculture and your lifestyle, making every move and action more rewarding and fulfilling. Earn Points

Earn both TAO Miles and TAO Tiers while using any of the TAO modules. You can also earn points while living at TAO.

The best part about earning TAO Tiers and points is deciding how to spend them, and it won't take you long to reach exciting rewards. You could earn enough points for loans after just small period of engagement in TAO.

Spend Points

Buy airtime on Boat, courses on Young Ranchers or exciting items on Farm Tinder. Splurge on lifestyle goods and experiences at our partners. With your TAO Points, how you choose to reward yourself is up to you.

Your Points are valid for one year, so you'll have plenty of time if you want to save up for something really special.

Move up the TAO Tiers

Four levels of exclusive benefits designed to make your agriculture more rewarding. Build up your Tier by using TAO to enjoy a higher level of privileges from Green to Silver, Gold and Platinum Rancher tier status. You can also get there faster by using Boat card. Pay for your everyday purchases with your card and earn Tier Points.

CIRCLE - How does it feel to be with people that know you, share your experiences and understand you, safe, and appreciated? I believe so too. Your Circle at Discover provides you with a space to be appreciated, informed, taught and rewarded, as it links you with people of same profile, interests, location, practice, ambitions or whatever you may think of in agriculture. And what if there is no circle that meets your needs, YOU just go ahead and create one and

your people will come. One more thing, your activities in your circles add to your benefits on TAO, so get your circle going.

POST - A post on TAO's Discover is more than a bunch of words, a video or an image, it is the pulse of our community, because it helps us communicate and engage. Posts connect, teaches, enlightens and strengthens the bonds that keep us together in our community that is making agriculture a viable economic option and future proofing Nigeria's agriculture. Therefore, go ahead and make that post, because it is one of your contributions to making yourself and Nigeria's agriculture great.

CALL TO CREATOR - If you are an expert in any agricultural area and have a farm or provide a service that you want to show to the world, you are welcome as a Creator. You get to transfer your skills for financial and other benefits. Creators are the gatekeepers of TAO; they make the community tick. Your work will educate on Young Ranchers, enlighten on Discover and validate on Boat. It doesn't end there, you also become a voice of influence. As a Creator, you rise higher and derive fulfillment by making others better and stronger. Will you join us?

PITCH TO MINISTER OF FINANCE - There are about 350 thousand agricultural students that are seeking opportunity for economic engagement in about 144 agriculture focused tertiary institutions in Nigeria. 52% of them already practice agriculture for financial support. As the Federal Ministry of Finance seeks to support agricultural institutions for productive agriculture, we propose that this effort is built around students and present The Agriculture Option (TAO) to support it. At TAO, our purpose is to make agriculture a viable economic option for young people. We do this by supporting a young person with a community of agricultural practice, insight, knowledge, finance, project management and markets tools, all through digital and physical deployments. Our work with the agricultural students of tertiary institutions helps them to appreciate productive agriculture by training and engaging them in a 3-year program of farming, processing and business, with economic benefits while in school, therefore growing them into rounded and bankable agriculturists that will support Nigeria's agricultural transformation right after school.

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rounded and bankable agriculturist that will support Nigeria's agricultural transformation right after school.

WHEN WE ALL ACT – WE THRIVE TOGETHER - To build and keep a thriving community that provides answers, relationships, opportunities, financial freedom. and many more benefits, we must all act, and act together. Therefore, ask that question, post that video, make that comment, create that circle and be a good neighbor, because they all add up to make us stronger, together! And then as we hold each other's hands, we build a community of winners in agriculture and life.