



AI in Agri-FinTech Solutions

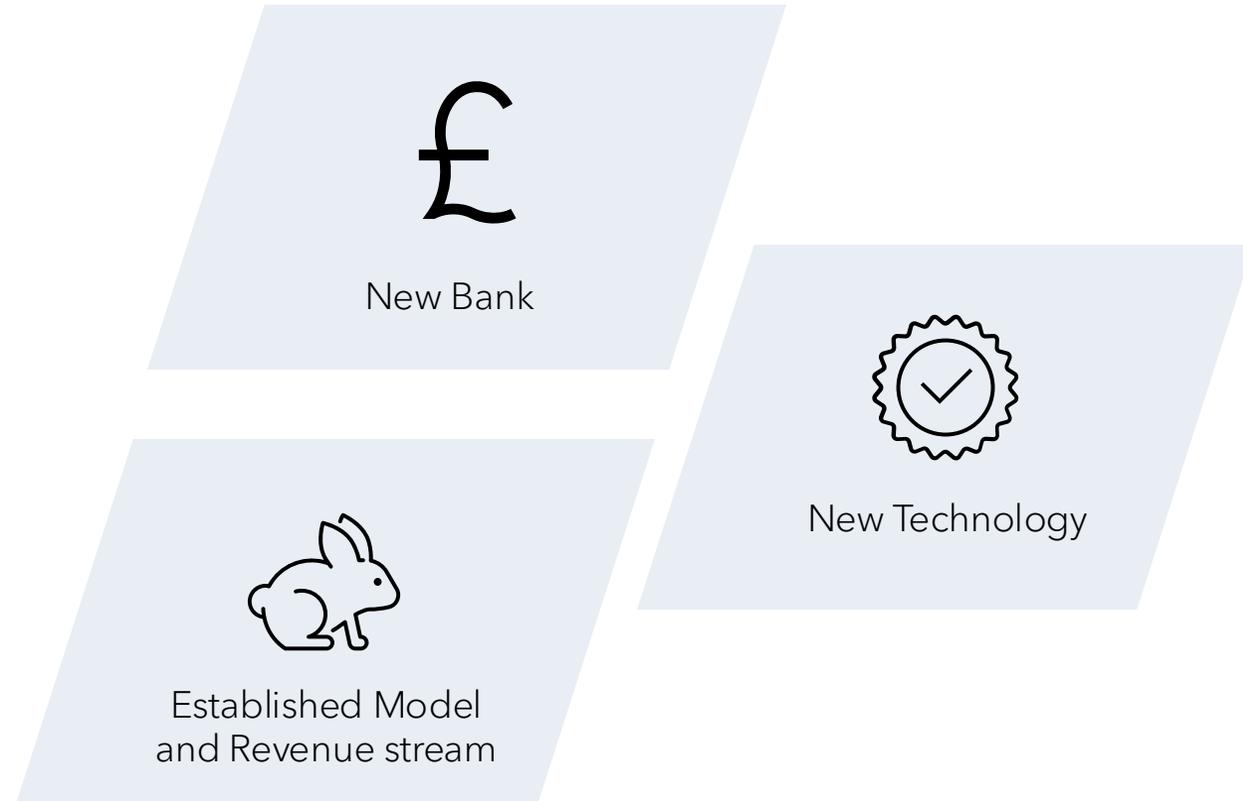
September 2025



Jeff Bradshaw
MD Oxbury Earth

- Passionate technologist
- International career working across Agriculture Supply Chain
- Former CTO First4Farming, Adaptris, Proagrica, Telus Agriculture & Consumer Goods
- Member of Forbes Technology Council
- Presented at ODSC on Agriculture Data
- Former Board member AgGateway

A **new tech bank**. Fully authorized and regulated since February 2021 built on its **own Technology Platform**



Data-Driven Decisions

Using clean data to inform lending, risk assessment, and financial planning



Operational Efficiency

Automating manual processes to save time and reduce costs.



Enhanced Security

Protecting against fraud and other financial threats



Secure & Private Solutions

Implementing AI architectures that protect customer data



REBATE BOT
AUTOMATING YOUR SAVINGS

AI FINANCIAL DOCUMENT REVIEWER

AI REBATE DATA CLEANING AGENT

AI CALL ANALYTICS SYSTEM

- Analyse historical sales data, inventory, rebate position
- Identify **cross-selling and up-selling opportunities** in the **field** or in the **vet surgery**
- Provide **actionable** recommendations to sales teams
 - Based on inventory availability
 - Based on rebate optimization



 Earthling



Hi! I'm Earthling, your AI assistant for all things rebates. How can I help you today?

Ask Earthling anything...





- Machine learning algorithms automate the process of cleaning, linking and standardizing data from multiple sources, identifying and correcting errors, and filling in missing values.
- Training data is available from many years of manual processing and intervention.
- Auditing and QA checking of data is key to build confidence.

AI FINANCIAL DOCUMENT REVIEWER



- Could we reduce the cost of accountants manually reviewing and presenting farm financial documents for our lending team?
- Upload financial accounts for different years for each farm.
- Agent leveraged o4-mini to extract relevant information
- Automated quality check, any missing values passed to user
- Corrections fed back to model

Oxbury <<

Logged in as [Redacted]

Logout

Select page

- Welcome
- Upload Documents
- Review and Download**

Financial Document Parser – Review & Download

Review and download data

Request ID: U0TA7PCHSZYU

Field	Year 2024-03-31	Year 2023-03-31	Year 2022-03-31	Year 2021-03-31
Field				
Applicant	[Redacted]			
Abbreviated accounts and/or no P&L Held	No	No	No	No
Period ended	2024-03-31	2023-03-31	2022-03-31	2021-03-31
Number of months	- 0.00%	-	12	12
Accounts type	Certified	Certified	Certified	Certified
Profit & Loss				
Revenues	8,146,297.00 +7.87%	8,842,572.00 +13.00%	6,845,729.00 +14.41%	5,808,633.00
Gross Profit	432,282.00 -73.66%	248,928.00 -2.88%	295,772.00 -8.57%	254,334.00
Interest Paid	394,747.00 +126.62%	178,929.00 +193.16%	92,662.00 -4.75%	99,372.00
Depreciation & Amortisation	320,138.00 +%	- 0.00%	- 0.00%	-
Nat Profit/loss before Tax	-185,002.00 +198.29%	-51,814.00 +76.56%	-48,074.00 -180.20%	73,665.00
Fixed Assets				
Intangible Assets	- 0.00%	- 0.00%	- 0.00%	-
Land & Buildings	1,366,594.00 -6.11%	1,459,505.00 -5.78%	1,544,538.00 -5.02%	1,626,201.00
Plant, Machinery & Vehicles	2,300,037.00 -8.73%	2,520,475.00 -5.03%	2,654,400.00 -8.81%	2,910,973.00
Livestock	- 0.00%	- 0.00%	- 0.00%	-
Investments	98,960.00 +%	- 0.00%	- 0.00%	-
Other	- 0.00%	- 0.00%	- 0.00%	-
Total assets	3,796,629.00 -5.27%	3,976,041.00 -5.31%	4,199,028.00 -7.45%	4,537,174.00
Current Assets				
Stock	523,449.00 +22.58%	426,977.00 -12.06%	485,522.00 +216.33%	159,015.00
Debtors and prepayments	2,297,229.00 +224.92%	706,901.00 +110.57%	606,414.00 +110.36%	548,507.00
Cash at bank	425,685.00 +%	- 0.00%	- 0.00%	-
Other	- 0.00%	- 0.00%	- 0.00%	-
Total current assets	3,246,373.00 +186.31%	1,133,878.00 +13.84%	1,091,936.00 +54.11%	708,522.00
Current Liabilities				
Bank overdraft	- 0.00%	- 0.00%	- 0.00%	-
Bank loans, H.P & Leasing	- 100.00%	281,636.00 +4.83%	277,931.00 -76.96%	391,394.00

AI FINANCIAL DOCUMENT REVIEWER



- **Cost Efficiency:**
 - £60 per document reduced to 10p.
- **Operational Efficiency:**
 - 24-hour turnaround reduced to 3 minutes.
 - Automated annual review of back book.
- **Accuracy:**
 - Human in the loop corrections are fed back to the model to improve over time.



- We wanted to build a Call Analytics System (CAL) for call transcripts, sentiment analysis and categorisation.
- Partnered with AWS to build on top of the Transcribe platform.
- We are using OpenAI GPT-5 to categorise rather than as traditional classifier
- Current categories that are being tagged - (Change of details, Complaint, High Risk, No Security, Oxbury app no longer supported, Payments, Possible Vulnerable Customer, Potential Fraud, Specialist, Voicemail)
- Average call duration 4.5 minutes.

Select page

- Agents
- Calls
- Category Library
- Monthly Metrics
- Weekly Metrics

Date Range

2025/09/01 - 2025/09/19

- Random Sampling
- Add filters

Help

<input type="checkbox"/>	2025-09-18 16:28:29
<input type="checkbox"/>	2025-09-18 16:28:15
<input type="checkbox"/>	2025-09-18 16:26:12
<input type="checkbox"/>	2025-09-18 16:25:42
<input type="checkbox"/>	2025-09-18 16:22:11
<input type="checkbox"/>	2025-09-18 16:21:39
<input type="checkbox"/>	2025-09-18 16:20:21
<input type="checkbox"/>	2025-09-18 16:17:41
<input checked="" type="checkbox"/>	2025-09-18 16:14:16
<input type="checkbox"/>	2025-09-18 16:13:29
<input type="checkbox"/>	2025-09-18 16:12:25
<input type="checkbox"/>	2025-09-18 16:09:25
<input type="checkbox"/>	2025-09-18 16:07:20
<input type="checkbox"/>	2025-09-18 16:05:25
<input type="checkbox"/>	2025-09-18 16:05:25
<input type="checkbox"/>	2025-09-18 16:01:12
<input type="checkbox"/>	2025-09-18 15:57:57
<input type="checkbox"/>	2025-09-18 15:51:27
<input type="checkbox"/>	2025-09-18 15:46:37
<input type="checkbox"/>	2025-09-18 15:42:39
<input type="checkbox"/>	2025-09-18 15:39:45
<input type="checkbox"/>	2025-09-18 15:33:56
<input type="checkbox"/>	2025-09-18 15:32:09
<input type="checkbox"/>	2025-09-18 15:31:30
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<input type="checkbox"/>	2025-09-18 15:28:13
<input type="checkbox"/>	2025-09-18 15:24:58
<input type="checkbox"/>	2025-09-18 15:21:18
<input type="checkbox"/>	2025-09-18 15:18:47
<input type="checkbox"/>	2025-09-18 15:15:34
<input type="checkbox"/>	2025-09-18 15:12:59
<input type="checkbox"/>	2025-09-18 15:11:05
<input type="checkbox"/>	2025-09-18 15:10:45
<input type="checkbox"/>	2025-09-18 15:10:04

Call audio:

▶ 0:00 / 6:13 🔊 ⋮

Data Transcript

Transcript

Categories

- No Security
- Payments
- Change Of Details**

Category Classification Analysis

Category Classification Analysis

This section shows the AI's reasoning for each category classification, along with the category definitions used for evaluation.

Category Library Version: 5.0

- [AI Explanations](#)
- [Category Definitions](#)

Matched Categories

Change Of Details MATCHED

AI Analysis: There is a clear, explicit request and agreement to update account details (linked repayment account) before the agent proceeds. This satisfies the Explicit Request Guard and Agent Confirmation Guard. Although examples list contact details/name, the core principle covers updates to account details and this conversation explicitly requests changing the linked accounts used for repayments.

Supporting Evidence:

- "we can change all those accounts over"
- "you can change them, we can change all them and move all those across"
- "provide me with a bank statement of the NatWest account"

0.5	0:03:03	0:00:00	PossibleVulnerableCustomer
0	0:00:23	0:00:00	Voicemail
1.4	0:22:19	0:04:45	PossibleVulnerableCustomer NoS
0.5	0:04:27	0:01:05	
1	0:01:25	0:00:17	
1.3	0:01:08	0:00:00	
0	0:00:09	0:00:00	
1.5	0:09:49	0:00:19	NoSecurity
1.8	0:06:12	0:00:03	ChangeOfDetails NoSecurity Pa
0	0:00:35	0:00:00	Voicemail
0	0:00:06	0:00:00	
2.5	0:06:32	0:00:03	
1	0:06:49	0:00:00	Payments
0.9	0:01:11	0:00:03	
0.6	0:39:15	0:00:00	PossibleVulnerableCustomer
0.8	0:04:34	0:00:00	Payments
1.2	0:26:02	0:00:00	PossibleVulnerableCustomer
0	0:00:09	0:00:00	
0	0:00:34	0:00:16	
0.7	0:04:17	0:00:53	NoSecurity Payments
2.5	0:00:31	0:00:00	Voicemail
0.5	0:18:21	0:00:04	PossibleVulnerableCustomer
2.5	0:00:31	0:00:00	
0.2	0:11:55	0:01:30	
-2.5	0:00:25	0:00:00	Voicemail
0	0:00:26	0:00:00	Voicemail
0	0:00:38	0:00:00	Voicemail
0.4	0:12:14	0:00:33	NoSecurity
0.9	0:09:00	0:00:00	
1.5	0:10:52	0:00:00	NoSecurity
-0.6	0:04:27	0:00:06	Payments
0	0:00:03	0:00:00	
1.2	0:08:58	0:00:00	
2.1	0:05:00	0:00:00	



- **Customer Service:**
 - Support for venerable customers.
 - Training
 - Manager can be alerted during call.
- **Operational Efficiency:**
 - Compliance team focus on calls of interest.
 - 6 minute reviews now take 30 seconds.

- Successful AI adoption is not just about technology; it's about a strategic approach that aligns with business goals and measures tangible results.
- **Implementation Best Practices:**
 - **Start Small, Think Big:** Begin with a pilot project to validate the technology and demonstrate value before scaling.
 - **Focus on Business Value:** Ensure every AI project directly addresses a clear business problem or opportunity.
 - **Human-in-the-Loop:** Design systems where AI augments, not replaces, human expertise. **AI is a co-pilot, not a replacement.** This is our primary defence against AI **hallucinations** and errors.
 - **Data is King:** Invest in data governance and quality. **Garbage in, garbage out** applies more than ever with AI.

Any Questions?