

## **SCOPE Basic<sup>®</sup> Assessment Report**

**Kikundi cha wakulima skimu ya umwagilaji  
Mbulumtowo**

**Assessment date: March 23, 2021**

**Version SCOPE Basic<sup>®</sup> 2.0.1**

**DRAFT REPORT**

**Total score:**

**1.8**

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## About the SCOPE Basic Assessment Report

The SCOPE Basic Report gives insight into the level of professionalism and management maturity of the assessee. Furthermore, it outlines the strengths and weaknesses and business performance of the organization. The assessment data can be used for capacity building, assessing readiness for finance and market development, segmentation, benchmarking, and monitoring and evaluation. The Basic Report can inform companies and financial institutions regarding the assessee's readiness for finance and market linkages, however; it is not a due diligence process and does not make claims as to whether an organization is bankable or not. All data and information was collected during interviews with representatives of the organization.

### Outline report

This Basic Report contains the following items:

*Chapter 1 Assessment details:* outlining information about the assessment and assessor.

*Chapter 2 Organizational details:* provides detailed information about the organization's contact details, sector, services, board, management, membership and infrastructure.

*Chapter 3 Assessment results:* provides the scores per dimension and per subdimension and may compare scores to previous assessments (if relevant). The scores are benchmarked against other assessed organizations (if available). Furthermore, a summary by the assessor of risks and strengths per dimension is given.

*Chapter 4 Business performance:* outlines information about the financial and production information of the organization and presents relevant clients, service providers, and supporting organizations.

### Methodology

The SCOPE Basic tools measures professionalism by assessing the maturity of organizations' management capabilities across 8 dimensions. The 8 dimensions are: Internal Management, Financial Management, Sustainability, Operations, Production base, Market, External Risks and Enabling Environment. Depending on the relevance, each dimension has a different weight when calculating the scores.

### Scoring system

All tools have a scoring system from 1 to 5, 1 being the lowest and 5 being the highest score. Each organization receives a total score and a score on the dimension level.

Score 1	very immature organization	N/A	Not available
Score 2	immature organization	N/R	Not relevant (not applicable)
Score 3	maturing organization		
Score 4	professional organization		
Score 5	very professional organization		

*Note:* although the scale is the same, a SCOPE Basic score is not the same as a SCOPE Pro score. The Pro methodology assumes a higher level of professionalism. An organization that is considering access to markets and access to finance, and that scores a Basic 4 or higher, can be eligible for a SCOPE Pro assessment. The Basic methodology is aligned with the Pro methodology on dimensions in order to facilitate graduation to the Pro level. More detail about the methodology, weighting of dimensions and score interpretation, can be found in the SCOPEinsight Methodology and Score Interpretation Guidelines.

### Contact

SCOPEinsight provides assessment tools and business intelligence that enables you to professionalize actors in agricultural value chains. Analyses of data will improve the effectiveness of service delivery to those organizations. Assessments need to be conducted by certified SCOPE assessors.

contact@scopeinsight.com – www.scopeinsight.com

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## Chapter 1 Assessment details

### Assessee

Name	Kikundi cha wakulima skimu ya umwagilaji Mbulumtowo
SCOPEinsight Assessee ID	4510

### Type of Assessment

SCOPE Basic  
2.0.1

### Dates

Assessment Start Date	March 23, 2021
Assessment Finalization Date	Not finalized

### Purpose of Assessment

access to inputs, access to markets, capacity building, self-improvement

### Representatives Present

Jilosi Mgala	Chairman
Itika Mtawa	Secretary
Renald Nzowa	Treasurer

### Assessed and Reviewed by

Assessor	Frank Kaminyoge
Quality Reviewer	Maxine Geke

### Assessment Comments

The organization, needs a lot of improvement in the future as the leadership is weak, future plans are not existing, poor documentation and low financial capability to run its activities. New constitution is needed with strong leaders to reform the strategy of Mbulu Mtoni FBO.

### Observations on assessment process

The organization of the assessment was good, and all participants were on place on time. But a lot of proofs of what they are doing was not on place, suggesting either the group is so infant due to its weak capacity on bringing farmers together.

## Chapter 2 Organizational details

### Kikundi cha wakulima skimu ya umwagilaji Mbulumtowo

Location	Organizational information	
Mbulu Mbulu	Legal status	Association
Box 384 Mbozi	Number of members	118
Mlowo	Products	
Tanzania		

### Contacts

Name	Position	Contact Details
Ally Nyale	Asstant secretary	+225763531893

Basic & contact details		Sectors	
Name	Kikundi cha wakulima skimu ya umwagilaji Mbulumtowo	agriculture	
[%key_id:23631200%]		Services/Activities	
Street	Mbulu	training, financial services, collective production, marketing, input supply	
Street no.	Mbulu		
Zipcode	Box 384 Mbozi		
City	Mlowo		
Region	Songwe		
Region ISO	Mbeya		
Country	Tanzania		
Global region	East Africa		
GPS location	-8.956174, 33.045312		
Office phone number	255768024967		
Email address			
Website	NA		
Incorporation		Infrastructure information (main location)	
Legal status (specify if necessary)	Association Under Community developement.	[%key_id:23631210%]	Dirt road
Year of incorporation	2002	Distance to hub	0-20km
In operation since	-	Public transportation	Available in vicinity
Registration/Business license number	NA	Power / electricity	No electricity
Tax identification number	NA	Internet access	Mobile only
		Mobile network coverage	Broad coverage
		Running water	Running water
		Warehousing	

## Board and management

Board members		Manager / key staff	
No. of female board members	1	No. of female managers	1
No. of male board members	8	No. of male managers	4
<i>The central committee which can be referred as board member is on the basis of the constitution and responsible to oversee the implementation of the activity on behalf of Members and is selected during General Annual Meeting(AGM)</i>		<i>The Chair person, Secretary and treasurer are among staffs in the team of 5 people who carry daily activities of the organization. They are selected from the General Annual Meeting and they work with accordance to constitution and their time expires after three years. They are not employed and also not paid as they are volunteering. Due to the organization limited capacity on paying workers , they have limited also the number of workers until financial capability is built to accommodate other key staffs to be employed.</i>	

## Employees

Full-time employees		Part-time employees	
No. of female full-time employees	0	No. of female part-time employees	0
No. of male full-time employees	0	No. of male part-time employees	0
<i>No comment provided</i>		<i>No comment provided</i>	
Seasonal employees			
No. of female seasonal employees	0		
No. of male seasonal employees	0		
<i>No comment provided</i>			

## Membership and outgrowers (direct members of PO + indirect via subsidiary)

Members		Active members	
No. of female members	48	No. of <u>active</u> female members	20
No. of male members	70	No. of <u>active</u> male members	50
No comment provided		No comment provided	
Member cooperatives		Member unions	
No. of member cooperatives	0	No. of member unions	0
No comment provided		No comment provided	
Outgrowers		Active outgrowers	
No. of female outgrowers	0	No. of active female outgrowers	0
No. of male outgrowers	0	No. of active male outgrowers	0
No comment provided		No comment provided	

#### Governance Structure

	Present	Number of People	Description
Annual general meeting	Yes	70	No minutes shown
Management team	Yes	5	Chairperson, Secretary, treasurer and 2 members
Supervisory board	Yes	0	The supervisory Board according to the constitution is termed as central committee.

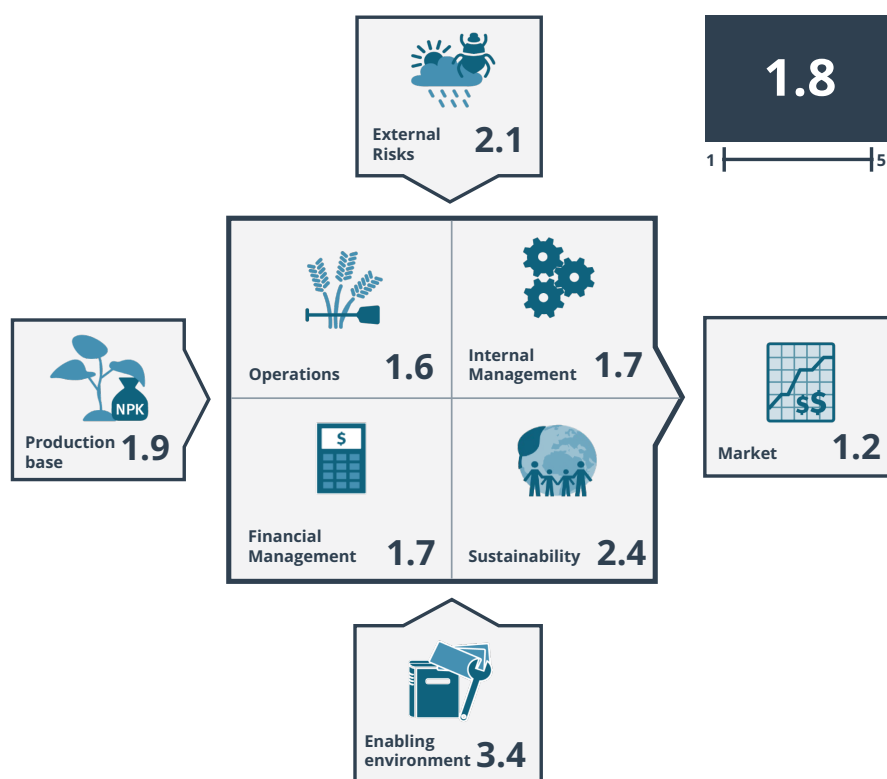
#### Mission

In the discussion no evidences were provided on weather the organization have mission.

#### Vision




In the discussion no evidences were provided if the organization has Vision

## Chapter 3 Assessment results



Total	1.8	Your scores per dimension	
Dimension	Score	Dimension	Score
<b>INTERNAL MANAGEMENT</b>	<b>1.7</b>	Strength of production base	1.4
Governance	1.7	Extension services	1.6
Internal organization	1.7	<b>MARKET</b>	<b>1.2</b>
Business planning	1.3	Market related risks	1.5
Membership management	2.5	Marketing strategy	1.0
<b>FINANCIAL MANAGEMENT</b>	<b>1.7</b>	<b>EXTERNAL RISKS</b>	<b>2.1</b>
Financial administration	1.6	Weather and natural risks	2.2
Financial planning	1.6	Biological and environmental	2.1
Financial reporting & monitoring	1.9	<b>ENABLING ENVIRONMENT</b>	<b>3.4</b>
Financial services	N/A	Capacity builders & NGOs	1.6
<b>SUSTAINABILITY</b>	<b>2.4</b>	Community	4.0
Social issues	2.2	Government	4.2
Environmental issues	2.7		
<b>OPERATIONS</b>	<b>1.6</b>		
Storage	1.0		
Logistics	1.6		
Processing	2.1		
<b>PRODUCTION BASE</b>	<b>1.9</b>		
Provision of inputs	2.3		
Collection from members	2.4		

### 3.1 Assessment risks and strengths

Section	Risk areas	Strong areas
<b>INTERNAL MANAGEMENT</b> 	<p>The current leader has help the organization to achieve some of its goals especially on water management. But as the organization is growing up needs more skilled employee working under contract to lead some changes for the better future of the FBO. The FBO need to registered as currently misses some opportunity as it has no legal identity to work with other business partners. The FBO is needed defined its objectives, mission and vision to help leaders on directing the organization on the desired path.</p>	<p>The organization has a management team which is willing to make changes on the FBO, already formulated the constitution and it is in the final draft for members approval and then proceed with registration. But also they are willing to allow profession people to help on shaping the direction of the organization as far as financing availability.</p>
<b>FINANCIAL MANAGEMENT</b> 	<p>The FBO need a profession person to handle financial issue as well as financial internal systems control does not exist. The current source of income can not satisfy the FBO to carry its functions well. it need more reliable sources in the future by expanding its services to members. The keeping of records practiced by The FBO is weak and need some improvement.</p>	<p>The willingness and commitment of the current financial management team to help the organization growth with out being paid so as to build the financial capability of the FBO for the future.</p>
<b>SUSTAINABILITY</b> 	<p>Although the FBO deal with water use and management, But has no clear policy on how to manage water and environment to farmers of river Mlowo. In the future their activities need to be monitored so that it doesn't affect the flow and contamination of water. The participation of youth and women is not well addressed by the FBO, as the big percentage of farmers involved in horticultural subsector being youth and women need to be involved in all levels of production and decision making for sustainability. The organization has no policy regarding child labor and the strategy on preventing not to happen in the future</p>	<p>Presence of strong advocacy on environmental issues from the Community environmental clubs and government policies help the FBO to dance on the tune, hence spending little resources and time to work on protection issues. Presence of strong advocacy and labor law from the community and the Government of Tanzania preventing the involvement of child labor in production has favored the FBO to use little resources on waging the war. The willingness of involvement of youth and women in production is the advantage to the FBO for sustainability only that should be supported with clear policy.</p>
<b>OPERATIONS</b> 	<p>The FBO has weak strategy on helping farmers on getting services they need. No collective marketing, no collective input supply and no production services offered to farmers. In the future farmers might lose interest with the FBO as it adds no value on them.</p>	<p>The presence of irrigation scheme infrastructure is uniting farmers and FBO which help on generating income to be used on other operation for its growth.</p>
<b>PRODUCTION BASE</b> 	<p>The FBO has good production base as it has a lot of embers involved in production at River Mlowo valley, yet no collection centers, hence no collective marketing done at all, it like farmers are working for themselves without assistance from the FBO</p>	<p>The FBO members has potential land for irrigation across the year and hence can stand as the potential supplier of verges in all near by cities. But also farmers willingness to engage on production is another opportunity for FBO to work with them the growth of the organization.</p>
<b>MARKET</b> 	<p>The involvement of the FBO in marketing is limited as it has no market strategy and done no risk assessment, but also currently it has no marketing contract or linkage anywhere to help farmers sale their produce.</p>	<p>Willingness of buyers to come to farm get and purchase the produce from farmers, as well as increased demand during dry season which is the opportunity to farmers around Mbulu Mlowo on making money.</p>

#### EXTERNAL RISKS



Since the production is done in the banks of the river, during rainfall the area floods posing significant loss to farmers. And also the presence of tuta absoluta a pest affecting tomatoes is another challenge to farmers.

Experienced farmers on working with horticultural sectors and hence capable on identifying new pests and diseases on collaboration with Agro dealers reacting accordingly to prevent the losses.

#### ENABLING ENVIRONMENT



The FBO relationship with other stakeholders is low, ranging from finance, input supply, marketing and production. No potential stakeholder is attracted to work with the organization at the business point of view.

The Government is willing to work with the FBO on maintaining the flow of the river and support community around to access water for irrigation. But also presence of extension officer employed by Local government authority is an opportunity to the FBO as he is widely used to train farmers on agronomic practices for horticultural crops around.

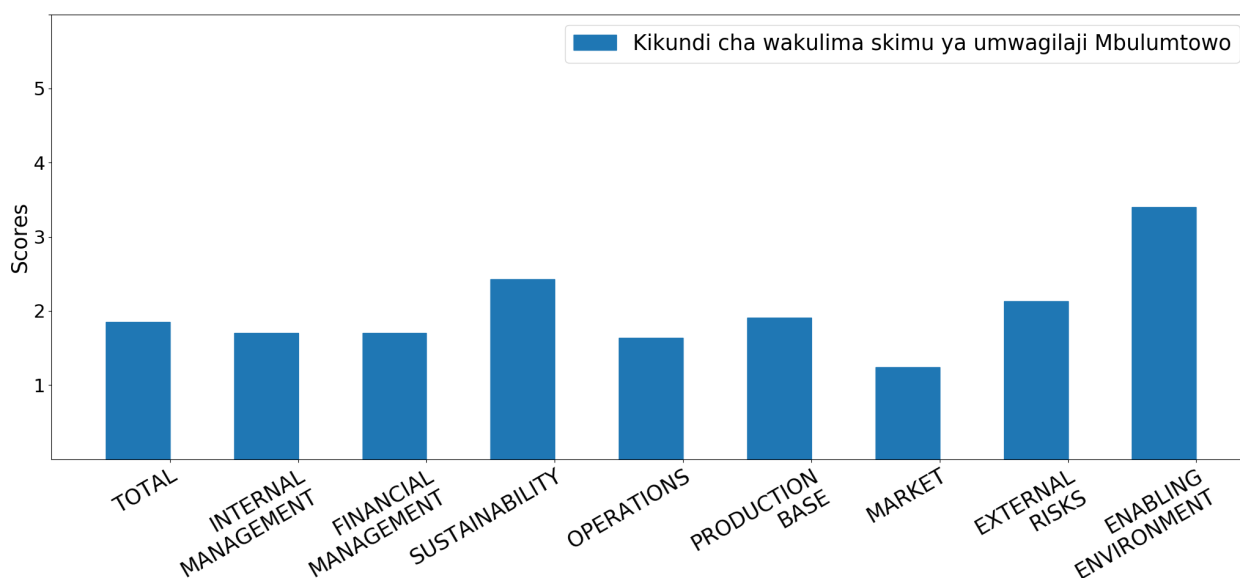
#### Comments by assessor

## 3.2 Benchmarking

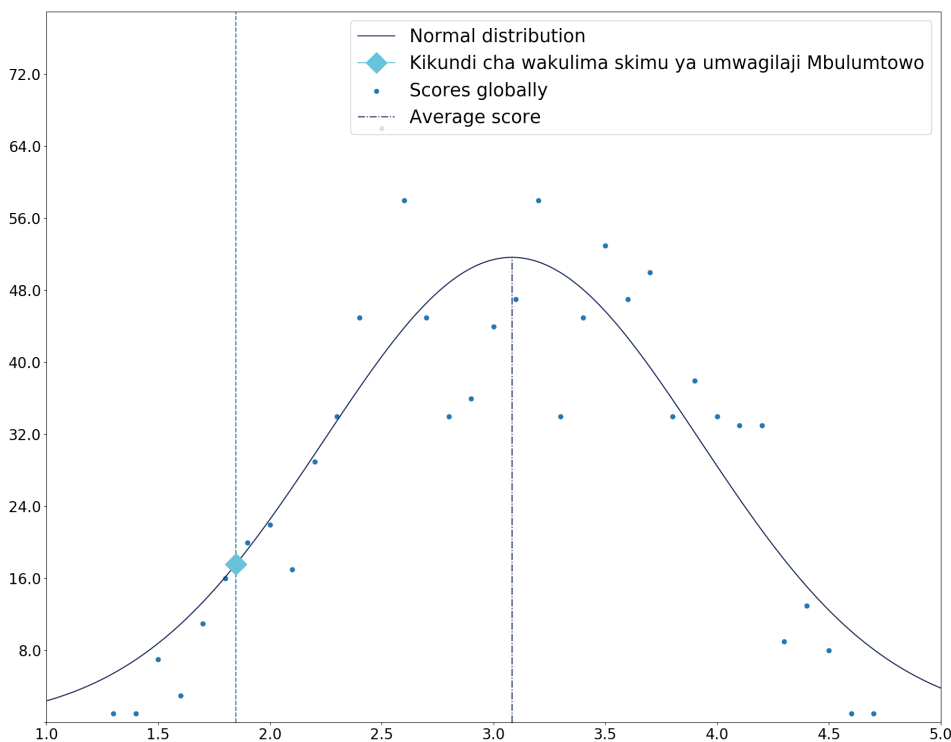
This page shows you benchmarking information of the assessment with other assessment data from the SCOPEinsight assessment database.

### Scores over time

Take regular assessments and you can see your progress over time.



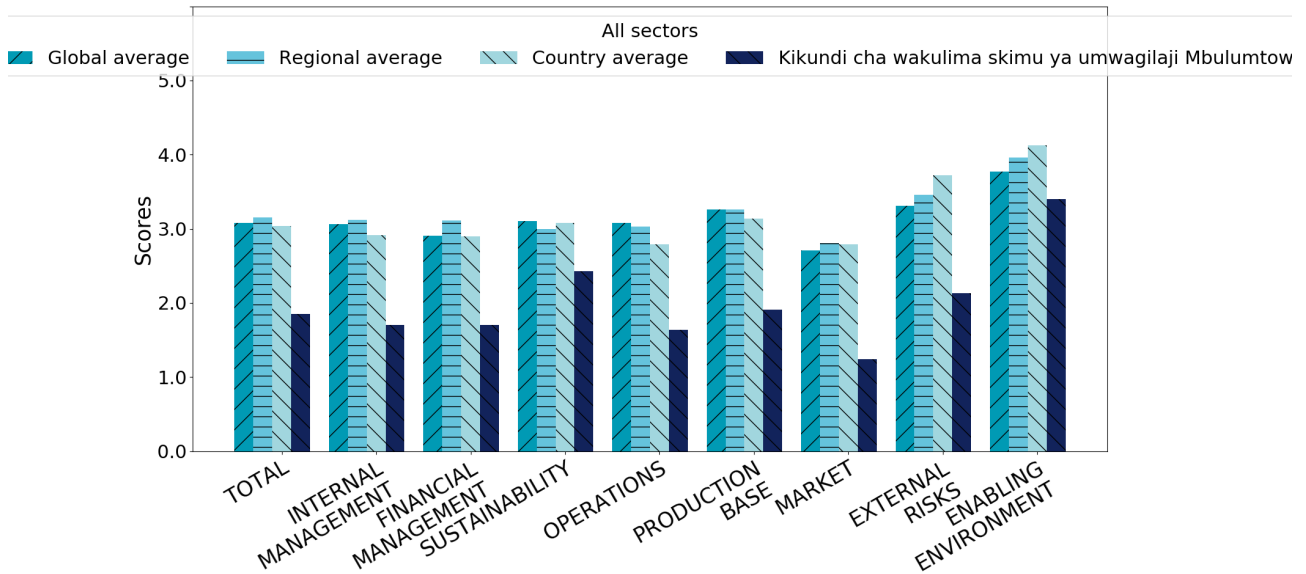
### Where am I



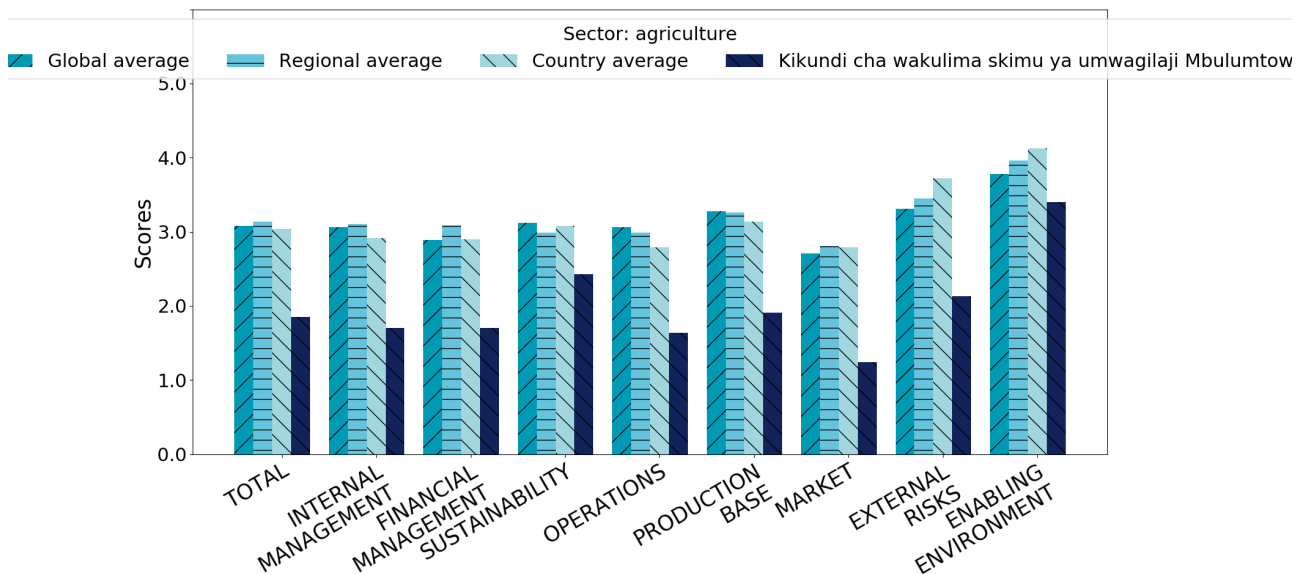
1.8 The total score of 1.8 for your organization is -1.2 points different from the average score of 3.1 for all assessed organizations globally.

4% Your organization scores equally or higher than 4% of all assessed organizations.

## All Sectors Benchmark



## Same Sector Benchmark



## Chapter 4 Business performance

### 4.1 Financial Information

#### Financial Information

Year	Turnover	Cost of sales	Gross profit	Operational Costs	Net Profit
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No information available.

Reason:

#### Financial strategy

Outline in percentages (rough estimates) how the FO is financed in the current fiscal year

Business surplus	Member fee/capital	Loan	Pre-finance	Grant	Other
No information	100	No information	No information	No information	No information

#### Bank Accounts

Bank	Type	Active since	Current balance
NMB	company	2021	TZS 150,000

#### Loan history

Loan amount	Type of Financier	Name of Financier	Start date	Duration	Interest rate (annual)	Repayment status	Purpose	Comment
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No information available.

Reason:

#### Pre-finance history

Amount	Type of provider	Name of provider	Start date	Duration (months)	Annual interest rate	Repayment modality	Purpose	Comment
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No information available.

Reason:

#### Grant history

Grant amount	In cash / in kind	Name of funder	Funder type	Start date	Purpose	Comment
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No information available.

Reason:

### Comments by assessor

Depends on fee collected from water users. They have opened their account with small balances as shown in the attachment. Generally this is growing group at initial stages.

## 4.2 Production & Sales

### No Products Found

#### Comments by assessor

Organization members are producing, but no record for anything

## 4.3 Value Chain & Enabling Players

### Clients

Name	No information available.
Organizational type	
Relation	
Number years in relation	
Contract in place	
Contract start year	
Contract end year	
Description of agreement/relation	

### Service providers and Supporting organizations

Name	No information available.
Organizational type	
Type of service	
Number of years in relation	
Contract in place	
Contract start year	
Contract end year	
Description of agreement/relation	

### Comments by assessor

The organization is working only with the Government which supported the construction of water capture table and canal for distribution of water to farms.

## Annex 1: Assessment results in detail

### 1: INTERNAL MANAGEMENT

#### Scores

1.7	1: INTERNAL MANAGEMENT
1.7	1.1: Governance
1.7	1.2: Internal organization
1.3	1.3: Business planning
2.5	1.4: Membership management

#### 1.1: Governance

	Topic	Score	Comments
1.1.1	<b>Management</b> Does the organization have an executive management for key positions?  <u>Does the organization have hired employees for the key positions?</u> <input type="checkbox"/> Manager <input type="checkbox"/> Financial manager (e.g. bookkeeper, accountant) <input type="checkbox"/> Marketing manager <input type="checkbox"/> Additional manager <input checked="" type="checkbox"/> None of the above	1.0	It has a executive committee consisting Chair person, secretary and treasurer. Are elected from annual general meeting(AGM) and there working as care takers as they are not paid, rather volunteering until the organization has built is financial muscles to employ technical people to run the office.
1.1.2	<b>General manager</b>  <u>How was the general manager appointed?</u> <input type="checkbox"/> Applicant was appointed by the board of directors and/or recruitment committee <input type="checkbox"/> Applicant made a formal application that was reviewed by the board of directors/recruitment committee <input type="checkbox"/> Applicant was selected based on relevant educational background <input type="checkbox"/> Applicant was selected based on experience in a management function(s) <input type="checkbox"/> Recruitment process is documented (e.g. HR manual, by-laws or otherwise) <input type="checkbox"/> Applicant was appointed without interferences of third parties (government, NGOs, etc) <input checked="" type="checkbox"/> None of the above	1.0	The organization have Chairperson working as the manager of the organization. He is obtained from the voting system during AGM

1.1.3	Topic	Score	Comments
	<b>Quality of management staff</b>	1.0	The selection is based on peoples opinion on how they see the person, but most of the selected has been leaders somewhere before.
	<u>How many years of relevant experience does the manager have?</u> Not relevant  <u>Do key staff have a relevant educational background and experience?</u> <input type="checkbox"/> Manager has a relevant educational background and/or experience <input type="checkbox"/> Financial officer/manager has a relevant educational background and/or experience <input type="checkbox"/> Marketing officer/manager has a relevant background and/or experience <input type="checkbox"/> Additional officer/manager 1 has a relevant educational background and/or experience <input type="checkbox"/> Additional officer/manager 2 has a relevant educational background and/or experience <input checked="" type="checkbox"/> None of the above		
	<b>Objectives of management</b>	1.0	No evidence was provided to show the objectives and targets of the selected leaders.
	<u>Are targets of managers/key staff clearly formulated and documented?</u> <input type="checkbox"/> Each manager/key staff has clear targets <input type="checkbox"/> Each manager's targets are documented <input type="checkbox"/> Targets contribute to and have a clear focus on the organization's business objectives <input checked="" type="checkbox"/> None of the above  <u>Are the targets of managers specific, measurable, achievable, realistic and time-bound?</u> <input type="checkbox"/> Targets are specific <input type="checkbox"/> Targets are measurable <input type="checkbox"/> Targets are achievable <input type="checkbox"/> Targets are realistic <input type="checkbox"/> Targets are time-bound <input checked="" type="checkbox"/> None of the above		
	<b>Accountability of management</b>	3.0	In the constitution, responsibilities of all three leaders are mentioned and gives the clear line of management and accountability.
	<u>In which way are managers/key staff held accountable for their responsibilities?</u> <input checked="" type="checkbox"/> Managers/key staff have distinct responsibilities <input checked="" type="checkbox"/> Responsibilities are clearly documented (e.g. organization's bylaws, HR manual or otherwise) <input type="checkbox"/> Organization can mention 2 mechanisms of how it holds managers/key staff accountable <input type="checkbox"/> Measures to hold managers/staff accountable on their responsibilities are documented <input type="checkbox"/> None of the above		

1.1.6	Topic	Score	Comments
	<b>Independence of management</b>  <u>To what extent can the management do their work independently?</u> <input type="checkbox"/> The BoD lets the management carry out its functions without interference into the day-to-day management <input checked="" type="checkbox"/> The management takes important decisions by consensus (e.g., on the organization's strategy, hiring new executives, approving budgets) <input checked="" type="checkbox"/> All managers get an equal say in decision-making <input checked="" type="checkbox"/> The management can carry out their work without influence from outside organizations or persons (e.g., government, donors, NGOs) <input type="checkbox"/> None of the above	4.0	All works according to the formulated constitution.
	<b>Continuity of management</b>  <u>Is there continuity of the management?</u> <input type="checkbox"/> Qualified candidates in the organization are under 35 years of age <input type="checkbox"/> Successors are available for the general manager <input type="checkbox"/> Successors are available for financial officer <input type="checkbox"/> Successors are available for other key staff positions <input type="checkbox"/> Potential successors are being trained to become future managers <input type="checkbox"/> Candidates will need little or no training to be able to fulfill executive functions <input checked="" type="checkbox"/> None of the above	1.0	Basing on the constitution, the executive committee stay on power for three years and the new one is elected.
	<b>General assemblies</b>  <u>Are general assemblies (AGMs) regularly organized?</u> <input checked="" type="checkbox"/> The organization holds AGMs <input checked="" type="checkbox"/> AGMs occur annually <input type="checkbox"/> Strategic, annual and business plans are presented and discussed at the AGM <input checked="" type="checkbox"/> Financial statements and/or audits are presented during the AGM <input checked="" type="checkbox"/> All members have the right to attend the meeting and/or represented during the AGM <input checked="" type="checkbox"/> Members are able to express their needs and (dis-)satisfactions during the AGM, and this is well-documented <input type="checkbox"/> None of the above	4.3	The AGM is organized once a year, and all members are invited to attend and participate in the activities conducted during the meeting and they are responsible and banded to whatever decision taken by AGM as per description in the constitution.

Topic	Score	Comments
1.1.9 <b>Board of directors</b>  <u>How are the Board of Directors (BoD) elected?</u> <input type="checkbox"/> There are annual elections for the BoD <input type="checkbox"/> The BoD has always been democratically elected at the AGM <input type="checkbox"/> Members elect the board of directors <input type="checkbox"/> Elections are based on description of eligibility and desired qualifications (e.g., required education and experience) <input type="checkbox"/> The election procedure is fair (anonymous voting by all members) <input checked="" type="checkbox"/> None of the above  <u>What are the terms and conditions based on which the board of directors is functioning?</u> <input type="checkbox"/> BoD terms are limited in number and duration <input type="checkbox"/> The board members don't exceed the number of terms or duration of terms <input type="checkbox"/> BoD change occurs in line with the rules of the organization <input type="checkbox"/> Organization makes sure all BoD doesn't change at the same time (staggered terms) <input type="checkbox"/> New board members are trained to prepare them for the board function <input type="checkbox"/> Term policy and termination processes are documented <input checked="" type="checkbox"/> None of the above  <u>Does the BoD represent its members and are there measures in place to work towards adequate representation?</u> <input type="checkbox"/> A documented policy/quota for percentage/number of young people (< 35 years) to be part of the board <input type="checkbox"/> A documented policy/quota for the percentage/number of women to be part of the board <input type="checkbox"/> A board that adequately represents the membership in terms of member's diversity (e.g. male, female, youth, region, ethnicity, etc.) <input checked="" type="checkbox"/> None of the above	1.0	The organization has no board of directors, instead it has central committee supervising the managing team to implement its daily activity.
1.1.10 <b>Division of responsibility</b>  <u>Is there a clear division of responsibility between the management team and board of directors?</u> <input type="checkbox"/> Responsibilities of managers and board of directors are documented <input type="checkbox"/> Respondents can describe the distinction in mandate and responsibilities between management team and board of directors <input type="checkbox"/> NO overlap between functions of management team and board of directors <input type="checkbox"/> Board of directors stick to their responsibilities and mandate <input checked="" type="checkbox"/> None of the above	1.0	There is no board of directors

	Topic	Score	Comments
1.1.11	<b>Supervisory committee</b>	1.0	The organization has no supervisory committee.
	<p><u>Is the supervisory committee functional and qualified?</u></p> <p><input type="checkbox"/> comes at least on a quarterly basis together</p> <p><input type="checkbox"/> makes minutes about the decisions and agreements made during the meetings</p> <p><input type="checkbox"/> reports during the AGM</p> <p><input type="checkbox"/> members of the supervisory committee are elected during the AGM, and they have the proper qualifications</p> <p><input type="checkbox"/> respondents mention responsibilities of the supervisory committee</p> <p>✓ None of the above</p>		

## 1.2: Internal organization

	Topic	Score	Comments
1.2.1	<b>Bylaws</b> <p><u>Does the organization have documented by-laws?</u></p> <input checked="" type="checkbox"/> has documented by-laws <input type="checkbox"/> has a written policy how to change/amend the by-laws <input type="checkbox"/> None of the above <p><u>The by-laws contains information about:</u></p> <input checked="" type="checkbox"/> Purpose of the organization <input checked="" type="checkbox"/> Qualification of members / membership criteria <input checked="" type="checkbox"/> Responsibilities of members <input type="checkbox"/> Dismissal of members <input type="checkbox"/> Election of the Board of Directors <input checked="" type="checkbox"/> Organization of general assembly/member meetings (e.g.) <input type="checkbox"/> Responsibilities of the BoD and management <input type="checkbox"/> Formation and composition of committees <input checked="" type="checkbox"/> Amendment of constitutions/bylaws <input type="checkbox"/> None of the above	3.1	The FBO has its constitution which guides its operation.
1.2.2	<b>Human resources risk</b> <p><u>Does your organization have sufficient staff?</u> Not relevant</p> <p><u>Does the organization have a high turnover of key staff?</u> Not relevant</p> <p><u>How many weeks does it take before vacancies are filled?</u> Not relevant</p>	N/R	The organization has no employed staff, rather it has an executive committee of which members work voluntarily as they are not paid.
1.2.3	<b>Human resources</b> <p><u>What is the quality of human resource management?</u> Not relevant</p>	N/R	The organization has no system on human resource management for now as it has no employees. The present team works as volunteers to build the organization and they are selected among members.
1.2.4	<b>Performance of management</b> <p><u>How is the performance of staff measured?</u></p> <input checked="" type="checkbox"/> The evaluation methodology is clear <input type="checkbox"/> Key staff are evaluated at least yearly <input type="checkbox"/> In case of non-performance, staff is given the opportunity to improve. If non-performance continues, staff is replaced <input type="checkbox"/> Managers/staff have been trained or are replaced in the past after structural bad performance <input type="checkbox"/> Performance reviews are documented <input type="checkbox"/> Managers/key staff are rewarded or promoted for consistent good performance	1.7	No system for measuring the human resource performance as the organization is managed by volunteers from within members to build its capacity for future, only that every three years there is replacement of new leaders as per constitution of which if some one in the previous term saved the organization with integrate and members are happy with his/her performance they can promote to save next term.

Topic	Score	Comments
<b>1.2.5 Record keeping</b>  <u>How and how often are the records documented ?</u> <input type="checkbox"/> Records are kept of volumes, prices, sales, clients and purchases <input type="checkbox"/> Records are frequently updated <input checked="" type="checkbox"/> Records are in good physical condition and readable <input type="checkbox"/> Records are properly ordered and stored <input type="checkbox"/> Digital records are kept with back-up available <input type="checkbox"/> None of the above	1.8	There is evidence on record keeping using normal books and papers especially on name of members and contribution/fees from members, but they are not written professionally and kept in improper books required for writing such kind of information. They are missing recommended books such as ledgers, Cash books, Asset books and others hence making difficult for them on generating reports and storing data on Order.
<b>1.2.6 Availability of documentation</b>  <u>What percentage of recommended business documentation does the organization have?</u> 9	1.0	9% of document required to be attached in this document were available. And this suggesting that the organization has more work to do for obtain 91 % of the missing document which will make it more legal, focused in terms of management and capable of interacting with other stake holders for its development. Currently it misses important documents such as registration license, business license, business plan, well developed constitution and others more, by improving the percentage these documents will create better environment of the organization to work.
<b>1.2.7 Awareness of corruption</b>  <u>Is organization aware of corruption risks and taking measures to prevent these?</u> <input type="checkbox"/> more than 3 corruption risks the organization faces <input type="checkbox"/> review of valuable purchases ( e.g. car, equipment, expensive office material) by more than one person <input type="checkbox"/> code of conduct/anti-corruption handbook <input type="checkbox"/> accounting standards with adequate checks and balances <input type="checkbox"/> anti-corruption topics addressed during training <input type="checkbox"/> use of cashbooks and adequate cash handling <input type="checkbox"/> bookkeeping review by more than one person <input checked="" type="checkbox"/> None of the above	1.0	No evidence was produced as far as corruption is concerned.

### 1.3: Business planning

	Topic	Score	Comments
1.3.1	<b>Mission and vision</b>  <u>Are the vision and/or mission of the organization well defined?</u> <input type="checkbox"/> Organization has a vision statement <input type="checkbox"/> Organization has a mission statement <input type="checkbox"/> Vision and/or mission statement are well-defined <input type="checkbox"/> The vision/ mission represent the interests of members and/or stakeholders <input type="checkbox"/> Mission and/or vision are communicated internally to employees and members <input type="checkbox"/> Mission and/or vision are communicated to external stakeholders (e.g. customers, government, donors) <input checked="" type="checkbox"/> None of the above	1.0	The FBO has neither vision nor mission, only the purpose of establishment which is documented in the constitution and it clearly shared to members.
1.3.2	<b>Awareness of strengths &amp; weaknesses</b>  <u>Is the organization aware of its strengths and weaknesses?</u> <input checked="" type="checkbox"/> is aware of its key strengths and weaknesses and can name 2 or more for each <input checked="" type="checkbox"/> is aware of its major opportunities and threats and can name 2 or more for each <input type="checkbox"/> takes steps to improve its weaknesses and can give clear and relevant examples of how it addresses the weaknesses <input type="checkbox"/> can explain how s/he is taking advantage of the opportunities <input type="checkbox"/> can explain how potential threats are addressed <input type="checkbox"/> has documented its strengths, weaknesses, opportunities, and threats (e.g., business or strategic plan) <input type="checkbox"/> None of the above	2.3	The organization is aware of the strength, opportunities and weakness around the FBO, although they are not written anywhere in their official documents.
1.3.3	<b>Business objectives</b>  <u>Are there clear, well communicated and documented business objectives for the organization?</u> <input type="checkbox"/> The organization has business objectives <input type="checkbox"/> Members were consulted in establishing the objectives <input type="checkbox"/> Members are made aware of the objectives <input type="checkbox"/> The objectives cover income-generating / value adding activities <input type="checkbox"/> The objectives are reviewed annually <input type="checkbox"/> The objectives cover sustainability aspects <input checked="" type="checkbox"/> None of the above  <u>Are business objectives defined in a specific, measurable, achievable, realistic and time-bound manner?</u> <input type="checkbox"/> Are specific <input type="checkbox"/> Are measurable <input type="checkbox"/> Are achievable <input type="checkbox"/> Are realistic <input type="checkbox"/> Are time-bound <input checked="" type="checkbox"/> None of the above	1.0	No evidence were provided on the objectives of the FBO.

	Topic	Score	Comments
1.3.4	<b>Business planning</b>	1.0	The FBO has no any written business plan and depends on constitution to drive its operation.
	<p><u>What does the organization's business plan contain?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> is no older than 2 years</li> <li><input type="checkbox"/> shows the financial situation (current)</li> <li><input type="checkbox"/> shows the financial needs (future)</li> <li><input type="checkbox"/> clearly states the business case and strategies how to achieve those</li> <li><input type="checkbox"/> clearly states the business' past track record</li> <li><input type="checkbox"/> states what future targets and achievements the organization seeks</li> <li><input type="checkbox"/> analyzes competitors</li> <li><input type="checkbox"/> analyzes the market</li> <li><input type="checkbox"/> identifies risks and outlines mitigation methods</li> <li><input type="checkbox"/> is communicated to the members</li> <li><input type="checkbox"/> is developed with input of and based on needs of the members</li> <li><input checked="" type="checkbox"/> None of the above</li> </ul>		
1.3.5	<b>Business performance monitoring</b>	1.4	As the objectives are not existing, it is hard to measure and monitor their progress.
	<p><u>How often does the organization monitor its performance and progress against its objectives?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="radio"/> Never</li> <li><input type="radio"/> Annually</li> <li><input type="radio"/> Twice a year</li> <li><input type="radio"/> Quarterly</li> <li><input type="radio"/> Monthly</li> </ul> <p><u>Are operations and plans affected by monitoring?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="radio"/> No</li> <li><input type="radio"/> Partially</li> <li><input type="radio"/> Yes</li> </ul> <p><u>Which part of the objectives have been achieved in the past 12 months?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> No objectives were met</li> <li><input type="checkbox"/> Few objectives were met</li> <li><input type="checkbox"/> More than half of the objectives were met</li> <li><input type="checkbox"/> All objectives were met</li> <li><input type="checkbox"/> Organization outperforms and achieved more than the set objectives</li> </ul>		

## 1.4: Membership management

	Topic	Score	Comments
1.4.1	<b>Membership management</b> <p><u>How does the organization manage its membership?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Organization has a membership register/database</li> <li><input type="checkbox"/> Organization has membership criteria and respondents can list them</li> <li><input type="checkbox"/> Organization has a recruitment strategy linked to its business objectives</li> <li><input checked="" type="checkbox"/> Organization has member loyalty and/or retention strategy that respondents can outline</li> <li><input type="checkbox"/> Organization has clear membership policies</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>What type of membership data is recorded and available?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Full names, addresses, contact details</li> <li><input type="checkbox"/> Gender of main farmer</li> <li><input type="checkbox"/> Age of main farmer</li> <li><input type="checkbox"/> Farm sizes, acreage, unfarmed/unused land</li> <li><input type="checkbox"/> Farm location (GPS coordinates)</li> <li><input type="checkbox"/> Volumes produced by farmers</li> <li><input type="checkbox"/> Volumes sold to organization</li> <li><input type="checkbox"/> Fertilizer and crop protection products used</li> <li><input type="checkbox"/> Type of crops farmers are producing</li> <li><input type="checkbox"/> Training provided</li> <li><input checked="" type="checkbox"/> Amount of shares/member capital</li> <li><input type="checkbox"/> Loans / premiums per farmer / overview of money the cooperative owes individual farmers</li> <li><input type="checkbox"/> None of the above</li> </ul>	2.1	Data recorded includes the names, place, phone numbers, and contributions of the members. .
1.4.2	<b>Membership communication &amp; engagement</b> <p><u>How does the organization communicate and engage its membership?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Organization trains members on cooperative principles and members' duties</li> <li><input type="checkbox"/> Members' needs and (dis-) satisfactions are regularly assessed</li> <li><input checked="" type="checkbox"/> Organization can mention 2 ways of communicating with its members (beyond the AGM)</li> <li><input checked="" type="checkbox"/> Organization can name 2 ways of how it actively engages members (e.g participatory business planning, member meetings, etc.)</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>How often do staff or board members visit members?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="radio"/> Annually or less</li> <li><input type="radio"/> Quarterly</li> <li><input type="radio"/> Monthly</li> <li><input type="radio"/> 2-3 times a month</li> <li><input type="radio"/> Weekly</li> </ul>	2.0	The organization has one formal avenue called Annual General Meeting (AGM) where as all members meets once per year. In this meeting all important issues are communicated including any changes to constitution, performance of the organization in the previous year, expectation in the next years and budgetary issues. But also in short notice issues the organization has list of the members with phone numbers where messages are derived if required. Central committee supposed to meet two times a year and executive committee supposed to meet on quarterly basis but there were no evidence if this is followed.

	Topic	Score	Comments
1.4.3	<b>Evolution of membership base</b>  <u>What is the evolution of the total membership of the organization?</u> <ul style="list-style-type: none"> <li>○ decreasing</li> <li>● stable</li> <li>○ growing</li> </ul> <u>What percentage of the membership is actively doing business with the organization?</u> <ul style="list-style-type: none"> <li>○ 0-20%</li> <li>○ 20-40%</li> <li>● 40-60%</li> <li>○ 60-80%</li> <li>○ 80-100%</li> </ul>	3.0	Total members are 118, while active members are 70 which is almost 59% of the registered members. the membership base is stable as the common bond is utilization of liver mlowo area for cultivation.

## 2: FINANCIAL MANAGEMENT

### Scores

1.7	2: FINANCIAL MANAGEMENT
1.6	2.1: Financial administration
1.6	2.2: Financial planning
1.9	2.3: Financial reporting & monitoring
N/A	2.4: Financial services

### 2.1: Financial administration

Topic	Score	Comments
<p>2.1.1 <b>Accounting system</b></p> <p><u>Does the organization have an accounting system?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="radio"/> No accounting system in place</li> <li><input type="radio"/> A basic paper-based system in place (1-3 financial books)</li> <li><input type="radio"/> Advanced paper-based system in place (4 or more financial books)</li> <li><input type="radio"/> Computerized (Excel) system in place</li> <li><input type="radio"/> Special accounting/bookkeeping software in place and functional</li> </ul> <p><u>Which documents and systems are used in the accounting process?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Bank books</li> <li><input type="checkbox"/> Cash books</li> <li><input type="checkbox"/> Expense book</li> <li><input type="checkbox"/> Sales book</li> <li><input type="checkbox"/> Inventory book</li> <li><input type="checkbox"/> Fixed asset book</li> <li><input checked="" type="checkbox"/> None of the above</li> </ul>	1.0	<p>The system of keeping records is poor and need improvement. They have normal books where they keep record for income as well as expenditure.</p>
<p>2.1.2 <b>Asset register</b></p> <p><u>Does the organization keep an asset inventory and valuation?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Organization has a process/policy for asset valuation and depreciation</li> <li><input type="checkbox"/> Register shows estimate value of assets</li> <li><input type="checkbox"/> Organization has a purchase policy</li> <li><input type="checkbox"/> Board decides on major purchases together</li> <li><input type="checkbox"/> An financial officer / accountant manages the asset inventory and valuation</li> <li><input checked="" type="checkbox"/> None of the above</li> </ul>	1.0	<p>The organization has no books for assets, therefore no records were presented in the meeting as evidence on assets the organization has.</p>

Topic	Score	Comments
<p>2.1.3 <b>Responsible for daily financials</b></p> <p><u>Does the organization has dedicated staff for handling the finance</u></p> <p><input checked="" type="checkbox"/> has someone who does financial administration on top of other tasks</p> <p><input type="checkbox"/> has someone who is specifically responsible for handling the financial administration</p> <p><input type="checkbox"/> None of the above</p> <p><u>Does the person who runs the financial administration have a relevant background and experience?</u></p> <p><input checked="" type="checkbox"/> has basic education</p> <p><input type="checkbox"/> holds a degree / diploma in a finance related field</p> <p><input type="checkbox"/> is trained in bookkeeping and budgeting</p> <p><input type="checkbox"/> has held a similar function before</p> <p><input type="checkbox"/> is able to use a digital bookkeeping system</p> <p><input type="checkbox"/> is able to perform basic financial calculations (e.g. annual profit, turn-over, net sales, etc)</p> <p><input type="checkbox"/> None of the above</p>	2.3	The treasurer is the person on account to manage all kinds of transactions of the FBO, she has a basic education level with experience of working with cooperatives since some years back.
<p>2.1.4 <b>Accounting policies</b></p> <p><u>Which rules are in place for the accounting policy?</u></p> <p><input type="checkbox"/> Cash payments</p> <p><input type="checkbox"/> Control mechanism</p> <p><input type="checkbox"/> Authorization of payments</p> <p><input type="checkbox"/> Who checks what and a clear division of tasks</p> <p><input checked="" type="checkbox"/> None of the above</p>	1.0	The organization has no systems for accounting procedures, no financial manual guiding spend for trips of workers when they plan visits to their members, No pet cash procedure, no forms for requesting money for spending as well as no proof of spent money such as retirement. Hence on that situation its is the management team which decide everything to be spend and the team accepted that it is because of luck of understanding on financial procedures they were spending on the way they that is ok with them.
<p>2.1.5 <b>Cash handling</b></p> <p><u>Is cash handled in a responsible way ?</u></p> <p><input checked="" type="checkbox"/> Cash books are updated after every transaction</p> <p><input type="checkbox"/> Cash count reconciliation is done weekly</p> <p><input type="checkbox"/> Bank reconciliations are done each month</p> <p><input checked="" type="checkbox"/> Cash received is banked without any being spent</p> <p><input type="checkbox"/> Cash spent and received is recorded in the organization's financial books</p> <p><input type="checkbox"/> Cash is kept in a locked cashbox or safe</p> <p><input type="checkbox"/> Cheques are signed by at least two authorized signatories and no blank cheques are signed</p> <p><input type="checkbox"/> Cash payments by the organization are minimized</p> <p><input type="checkbox"/> None of the above</p>	2.0	There is no good evidence of how cash is handled, few transactions were recorded as the collection of funds from members, the bank statement was produced but it has limited transactions as well as expenditure money is kept and not used.

## 2.2: Financial planning

	Topic	Score	Comments
2.2.1	<b>Budgets</b> <p><u>Does the organization prepare budgets for income and spending?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> The organization makes an annual overall budget for the business for a 12 month period</li> <li><input type="checkbox"/> The budget clearly shows all income streams</li> <li><input type="checkbox"/> The budget shows important spending categories</li> <li><input type="checkbox"/> The organization is able to provide a sample budget</li> <li><input type="checkbox"/> The budget includes important purchases or projects</li> <li><input type="checkbox"/> The budget is set up using the actuals from the previous period</li> <li><input type="checkbox"/> None of the above</li> </ul>	1.7	In the meeting members agreed to have annual budget passed during the AGM, but no evidence were produced on the presence of such budget.
2.2.2	<b>Finance strategy</b> <p><u>To what extent is the organization able to finance its business operations?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Respondents can clearly explain how their organization is financed</li> <li><input checked="" type="checkbox"/> Respondents distinguish differences sources funding (including, donor, loan, pre-finance funding)</li> <li><input type="checkbox"/> Organization is able to cover all the working capital needs of the business</li> <li><input type="checkbox"/> Sale/purchase of produce is not (government)-subsidized</li> <li><input type="checkbox"/> Organization carries out income-generating activities without donations</li> <li><input checked="" type="checkbox"/> Organization carries out service activities without donations</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.0	All members at the meeting agreed that they have a single source of income which are contribution from members. This is either entrance and annual fee or fee for using water in the production site.
2.2.3	<b>Business surpluses</b> <p><u>Has the organization financial surpluses?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> The organization has made a profit the past 2 years</li> <li><input type="checkbox"/> The organization has a policy on retaining surpluses</li> <li><input type="checkbox"/> The last year the organization has retained surpluses</li> <li><input type="checkbox"/> The retained surpluses form a substantial part of the organization's capital base</li> <li><input checked="" type="checkbox"/> None of the above</li> </ul>	1.0	In the meeting no evidence was produced as the proof to any financial surplus generated by the organization.

Topic	Score	Comments
<p>2.2.4 <b>Membership contribution</b></p> <p><u>What percentage of the organization's members comply with their financial obligations?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> Less than 40%</li> <li><input type="radio"/> 40%-60%</li> <li><input checked="" type="radio"/> 60% - 80%</li> <li><input type="radio"/> 80% - 95%</li> <li><input type="radio"/> 95 - 100%</li> </ul> <p><u>Which member finance modalities does the organization apply to raise member capital?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Shares</li> <li><input checked="" type="checkbox"/> Individual member deposits</li> <li><input type="checkbox"/> Member accounts</li> <li><input type="checkbox"/> Other modality (e.g. deferred payment, certificates, bonds, etc.)</li> <li><input type="checkbox"/> None of the above</li> </ul>	2.5	<p>The modality used on raising money for organization is from individual members contribution, these include annual fees and water use fee as per agreement made at annual general meeting where by water use fee is 15,000TZS/Year and annual subscription fee is 5000TZS/year. At the interview members agreed that majority of members has contributed these fees, But on the evidence provided 37 members paid these fees. Further more in the discussion it was seen that the organization level of UMBURO does not attract many investors to work with and hence depending on collection from members for its operation.</p>
<p>2.2.5 <b>External finance</b></p> <p><u>Has your organization received any credit from a financial institution?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> is aware of the financial institutions in the area</li> <li><input type="checkbox"/> is aware of the finance opportunities financial institutions offer</li> <li><input type="checkbox"/> has collateral that can be used to secure a loan</li> <li><input type="checkbox"/> has once received a loan from a financial institutions</li> <li><input type="checkbox"/> regularly receives loans from financial institutions</li> <li><input type="checkbox"/> has been able to repay its loans</li> <li><input type="checkbox"/> was never late with payments</li> <li><input checked="" type="checkbox"/> None of the above</li> </ul> <p><u>Does your organization receive pre-finance from buyers/suppliers for its operations?</u></p> <p>Not relevant</p> <p><u>Does your organization rely on grants/donations for its operation?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> relies on grants/donations for its operations and doesn't have other sufficient finance options</li> <li><input checked="" type="radio"/> relies partly on grants/donations and it has some other finance options</li> <li><input type="radio"/> has a variety of other/own finance options and doesn't rely on grants/donations</li> </ul>	2.0	<p>The source of fund is within members, but it received a grant in 2017 from the government which was used on construction of water diversion get from main river to farming land for irrigation.</p>
<p>2.2.6 <b>Reserves</b></p> <p><u>Does the organization have financial reserves and a plan to increase them?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> has financial reserves</li> <li><input type="checkbox"/> has managed to increase reserves in last year</li> <li><input type="checkbox"/> has a plan to increase reserves/internal capital and respondents are able to explain how</li> <li><input type="checkbox"/> has financial reserves that are sufficient to cover serious setbacks the organization might experience (e.g. price drops, failed harvest, etc.)</li> <li><input checked="" type="checkbox"/> None of the above</li> </ul>	1.0	<p>The organization has no financial reserves, rather than depending on its members on whatever plan it needs to implement. They have a plan of establishing a revolving fund for providing loans to members as well as buying a small van for transporting fresh vegetables to town.</p>

## 2.3: Financial reporting & monitoring

	Topic	Score	Comments
2.3.1	<b>Financial reporting</b> <p><u>How is financial reporting done?</u></p> <input type="checkbox"/> is done at least quarterly <input type="checkbox"/> includes turn-over <input type="checkbox"/> includes cost of sales <input checked="" type="checkbox"/> includes operational costs <input type="checkbox"/> includes crop volume and price <input type="checkbox"/> includes sales volume and price <input type="checkbox"/> includes other key performance indicators <input type="checkbox"/> compares actuals to the budget and plan <input checked="" type="checkbox"/> is communicated (e.g members, BoD, stakeholders) <input type="checkbox"/> None of the above	1.9	The report is done annually at the AGM, and includes projection of the coming financial year, budget for the current years as well as cash flow. But on the discussion these reports didn't show in details how they are organized.
2.3.2	<b>Cost &amp; sales prices</b> <p><u>Is the organization aware of production costs?</u></p> <input type="checkbox"/> Organization is aware of costs of production <input type="checkbox"/> Organization regularly calculates cost prices and can demonstrate a recent example <input type="checkbox"/> Organization uses relevant market data to determine sales prices <input type="checkbox"/> Cost prices are lower than sale prices per unit <input checked="" type="checkbox"/> None of the above	1.0	They are not directly involved in the production, it is the role of members to produce.
2.3.3	<b>Cashflow, income, and expenditures</b> <p><u>Does the organization record and review income and expenditure?</u></p> <input checked="" type="checkbox"/> Income and expenditures are reviewed at least monthly <input checked="" type="checkbox"/> Income and expenditures are consolidated annually <input type="checkbox"/> Cashflow is monitored at least monthly <input type="checkbox"/> Actuals are compared with budgets/forecasts <input type="checkbox"/> Comparison of budgets with actuals informs new budget <input type="checkbox"/> None of the above	2.6	They have some records on income received from members as well as some expenses. But the evidence of monitoring was not shown.
2.3.4	<b>Liquidity</b> <p><u>Does the organization face cash shortages?</u></p> <input checked="" type="radio"/> Very often <input type="radio"/> At least once per month <input type="radio"/> Less than once per month <input type="radio"/> One to two times per year <input type="radio"/> Almost never	1.0	They have week base on income generation hence forcing the organization with need of cash often time.
2.3.5	<b>Use of financial information</b> <p><u>How often are financial reports discussed/reviewed?</u></p> <input type="radio"/> Less than annually <input checked="" type="radio"/> Annually <input type="radio"/> Biannually <input type="radio"/> Quarterly <input type="radio"/> At least monthly	2.0	Financial reports are discussed at annual general meeting which is conducted once a year. During the time all necessary changes and improvement are accommodated and members are given copy of whatever agreed as road map of a year.

	Topic	Score	Comments
2.3.6	<b>Access to financial information</b>	3.0	<p><u>Is financial information shared with members?</u></p> <ul style="list-style-type: none"> <li>○ Financial information is not shared with members</li> <li>● Financial reports are shared with members during the AGM</li> <li>○ Financial reports are shared with members in a simplified and condensed way</li> </ul>

## 2.4: Financial services

	Topic	Score	Comments
2.4.1	<b>Financial services</b>  <u>Does the organization provide financial services or inputs on credit?</u> Not relevant	N/R	The organization does not provide financial services for now, but they are in the plan of doing that in the future.
2.4.2	<b>Monitoring financial services</b>  <u>Does the organization monitor the lending activities and loan performance?</u> Not relevant	N/R	The organization provide no services to farmers as the main role now is to help farmers access water for irrigation of their field.

### 3: SUSTAINABILITY

#### Scores

2.4	3: SUSTAINABILITY
2.2	3.1: Social issues
2.7	3.2: Environmental issues

#### 3.1: Social issues

	Topic	Score	Comments
3.1.1	<b>Child labour</b> <p><u>Does child labor occur?</u></p> <ul style="list-style-type: none"> <li>✓ Children under 14 do NOT work for members</li> <li>✓ Children under 14 do NOT work for the organization</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>To what extent are children involved in dangerous or heavy labor activities?</u></p> <ul style="list-style-type: none"> <li>✓ Children do NOT do any heavy lifting</li> <li>✓ Children do NOT work with motorized and / or heavy machinery</li> <li>✓ Children do NOT handle harmful chemicals</li> <li>✓ Children are NOT exposed to dangerous animals and/or extreme heat and/or rainfall during their work</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>Has the organization done a child labor risk assessment?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="radio"/> Hasn't done a risk assessment</li> <li><input type="radio"/> Has done a risk assessment</li> <li><input type="radio"/> Has done a risk assessment during the last 2 years</li> </ul>	3.7	Neither the organization nor its members involve children in production at any level of the value chain. But also no evidence was provided if the organization had performed any risk assessment to know its effect on their daily operation, hence depending on the presence of child labor law by the government, customs, and taboos of the community which strongly advocate zero use of child labor on production at all levels.
3.1.2	<b>Child labor prevention</b> <p><u>What does the organization do to prevent child labor?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> can show child labor policy that reflects international and national requirements</li> <li><input type="checkbox"/> communicates the importance of not employing children at least quarterly</li> <li><input type="checkbox"/> trains / sensitizes staff / members on an annual basis</li> <li><input type="checkbox"/> has records of the number of staff/members trained</li> <li>✓ actively discourages child labor by supporting farms who see themselves forced to use child labor</li> <li>✓ actively discourages child labor by warning farms that employ children</li> <li>✓ involves authorities in instances where children are employed and other discouragement is not effective</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>Does the organization undertake actions to improve school attendance and/or literacy of children of members / staff?</u></p> <ul style="list-style-type: none"> <li>✓ undertakes actions to encourage school attendance of children of FO staff, members, and member workers</li> <li><input type="checkbox"/> undertake actions to support literacy and numeracy skill-building for staff, members, and their families.</li> <li><input type="checkbox"/> invest in educational projects / development of schools</li> <li><input type="checkbox"/> documents those actions</li> <li><input type="checkbox"/> None of the above</li> </ul>	2.4	The organization depends on laws of country governing labor arrangement including child. by it self has no written document on how to manage children but it has zero tolerance to it self and members on using child in the paid job. Norms and customs of the community are used as the stepping stone on educating people around the community to encourage children to attend schools of which is also strongly advocated by the Government of Tanzania that all children must receive the universal education which is from standard one to form four.

Topic	Score	Comments
3.1.3 <b>Forced labour</b>  <u>What measures are being taken to avoid forced labor?</u> Not relevant	N/R	Currently the organization has no employees as it has executive team selected among members working as volunteers for unpaid support just to ensure the FBO is able to build its financial capacity for the future.
3.1.4 <b>Non-discrimination and equal opportunity</b>  <u>To what extent does the organization foster equal employment opportunities?</u> <input type="checkbox"/> Organization is aware of and complies with the national laws <input type="checkbox"/> Organization has a non-discrimination regulation, policy or similar document <input type="checkbox"/> Employees are hired based on the right qualifications (free from discriminatory bias) <input type="checkbox"/> Employees have equal access to training and capacity building and no discrimination takes place <input type="checkbox"/> There are no differences in compensation for workers performing equal work <input checked="" type="checkbox"/> None of the above  <u>Is there a gender pay gap?</u> Not relevant	1.0	The organization has no employed workers and they are not paid hence the above choices do not apply. But it has a secretary in the executive committee who is woman, this is the second top position in the FBO hence this suggesting that no superiority on holding positions in the FBO, although they are not paid but whatever allowance given to them is equally done.
3.1.5 <b>Diversity</b>  <u>What is the percentage of women employed by the organization?</u> Not relevant  <u>What is the percentage of women in the management?</u> Not relevant  <u>What is the percentage of women in the board of directors?</u> 11  <u>What does the organization do to increase women representation and participation in the organization?</u> <input type="checkbox"/> has policy for women participation and representation in the BoD <input type="checkbox"/> has policy for women participation and representation in the management/staff <input type="checkbox"/> has ways to enable women to move to higher-level functions (e.g. additional training, special measures, coaching, etc) <input type="checkbox"/> trains FO staff and/or BoD regularly in gender sensitization <input type="checkbox"/> conducts meetings at times when women can attend <input type="checkbox"/> executes and tailors training programs to the needs of women (e.g. leadership) <input checked="" type="checkbox"/> None of the above  <u>What does the organization do to increase women membership and participation?</u> Not relevant  <u>What does the organization do to increase youth participation?</u> Not relevant	1.0	Basing on the fact that the FBO has not employed any worker and hence no body is paid salary, then the above choice remain irrelevant for the organization. Yet currently the organization has volunteers selected within members to run the office and build its technical, managerial and financial capacity for the future. The issues of gender are well featured in these members based committees as 1 women out of 4 involved in the daily management of the FBO account to 25% of women involvement. But also it has 1 woman out of 9 selected in as the board members which account to 11% of their involvement. In the discussion no clear strategy was provided as evidence on how to encourage the participation of women and youth on decision making organs as far as the FBO is concerned.
3.1.6 <b>Minimum wage</b>  <u>Does the organization pay all its employees at least minimum wage?</u> Not relevant	N/R	The organization has no employees and hence one one is paid salary, it depends on volunteers to run the office.

Topic	Score	Comments
<b>3.1.7 Pregnant women</b> <p><u>Do women receive maternity rights and benefits?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> follows national maternity law and practices</li> <li><input type="checkbox"/> provides women with maternity leave</li> <li><input type="checkbox"/> pays women during maternity leave</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>Are pregnant women involved in dangerous work?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Pregnant women either handle heavy lifting, operate heavy machinery or handle agrochemicals</li> <li><input checked="" type="radio"/> Pregnant women do not handle heavy lifting, operate heavy machinery nor handle agrochemicals</li> </ul>	3.7	The organization has no policy regarding maternity, but they use the general law under the government on how to manage the issues on the case.
<b>3.1.8 Occupational health &amp; safety</b> <p><u>To what extent are safety measures taken into account?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> has identified risks and safety issues and communicates those to staff and respondents can name examples</li> <li><input checked="" type="checkbox"/> takes steps to remove risks/dangers and respondents can name 2 examples (e.g. warning signs, clear machine utilization instructions, etc)</li> <li><input type="checkbox"/> has trained employees on H&amp;S issues / first aid</li> <li><input type="checkbox"/> has a safety procedures / handbook (e.g. emergency, addressing fire, agrochemicals, etc.)</li> <li><input type="checkbox"/> has a first aid kit available accessible for staff and/or members</li> <li><input type="checkbox"/> keeps records of accidents and respondents can show these</li> <li><input type="checkbox"/> None of the above</li> </ul>	2.3	The organization is aware of the risks associated with their job, one of the risks mentioned was flooding where by during rain season farmers are restricted to cultivate to avoid loses. And also to save the life of people as the river become dangerous to welfare of farmers.
<b>3.1.9 Application of agrochemicals</b> <p><u>Are employees aware of safe handling of agrochemicals?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Employees working with chemicals have been trained</li> <li><input checked="" type="checkbox"/> Employees working with chemicals have protective clothing</li> <li><input type="checkbox"/> Employees working with chemicals have safe equipment</li> <li><input type="checkbox"/> Protective equipment and clothing are in good condition and well maintained</li> <li><input type="checkbox"/> All chemicals and hazardous substances are properly labelled</li> <li><input type="checkbox"/> The organization has documented information / instructions on agrochemical application (e.g. farmer booklet, IT support) for staff / farmers.</li> <li><input checked="" type="checkbox"/> Children (under 18), pregnant women, breastfeeding women and people with respiratory illnesses do not handle agrochemicals and are prevented to unsafe exposure to hazardous chemicals</li> <li><input type="checkbox"/> Use of protective clothing and safe equipment is monitored</li> <li><input type="checkbox"/> None of the above</li> </ul>	2.5	Although the organization does not work directly in the production, but its members are involved in the production where they use chemicals in the control of pests and diseases. In their training farmers are aware of hazards associated with these chemicals and know how to handle for their safety as well as environment protection.

Topic	Score	Comments
<p>3.1.10 <b>Community investment</b></p> <p><u>How does the organization invest in the community?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> has social / community fund available</li> <li><input type="checkbox"/> invests in the community based on a plan</li> <li><input type="checkbox"/> partly invests its profit in the community / social fund</li> <li><input type="checkbox"/> annually invest in community projects (e.g. school/education, healthcare, water infrastructure, etc)</li> <li><input type="checkbox"/> organizes social/educational events for community</li> <li><input type="checkbox"/> can show a forecasted budget for upcoming community projects</li> <li><input type="checkbox"/> can demonstrate a recent report/proof of completed community investment, like building, infrastructure or otherwise</li> <li>✓ None of the above</li> </ul>	1.0	<p>The organization has little capacity financially to invest to the community, but whatever collected from members is invested in the rehabilitation of water canal distributing water to farmers field of which is the part of service to the community as the majority benefits with the action.</p>

### 3.2: Environmental issues

	Topic	Score	Comments
3.2.1	<b>Water source protection</b> <p><u>How is water management organized?</u></p> <input type="checkbox"/> Organization has had NO problems with water sources drying up and /or being polluted in the past <input type="checkbox"/> There are documented measures in place for water protection and/or efficient water use in production and processing <input checked="" type="checkbox"/> Organization takes steps to prevent water contamination and is able to explain them <input type="checkbox"/> Organization has special waste and chemical disposal methods and avoids disposing those in water bodies <input checked="" type="checkbox"/> Members/employees are trained in how to properly manage their water supplies <input type="checkbox"/> None of the above	2.6	The organization works with farmers using water to irrigate their fields and therefore water is an important commodity for their life. In collaboration with the government, they are working together on protecting the river banks for sustainability,. Farmers are aware on how to dispose the used chemical containers, proper use of water and protection of the sources and swamp areas to maintain the flow of water across the year.
3.2.2	<b>Waste management</b> <p><u>Does the organization have proper waste management practices?</u></p> <input type="checkbox"/> is aware of legal requirements concerning waste disposal applicable to the organization <input type="checkbox"/> can identify waste sources and ideally those are outlined in a list of waste products <input type="checkbox"/> is able to explain how waste is recycled or reused <input checked="" type="checkbox"/> is able to explain how waste and expired stock are disposed of (e.g., plastics, expired treated seed, expired agrochemicals) <input type="checkbox"/> disposes and stores waste and expired stock in designated areas neither in nor near open water sources, homes or community infrastructure (e.g. boreholes) <input type="checkbox"/> trains or makes employees and/or members aware of proper waste management practices <input type="checkbox"/> None of the above	1.7	Farmers are aware on how to dispose the used containers so as not to affect the quality of water.
3.2.3	<b>Agrochemicals</b> <p><u>To what extent do employees/members know how to handle agrochemicals?</u></p> <input checked="" type="checkbox"/> Respondents are aware of what agrochemicals farmers use <input type="checkbox"/> The organization is aware of and compliant with local law and regulations related storage, use and application of agrochemicals / crop protection products <input checked="" type="checkbox"/> FO ensures only authorized agrochemicals are applied <input checked="" type="checkbox"/> Respondents know how to effectively apply the agrochemicals for their intended purposes, including proper dosage, frequency and timing of use <input checked="" type="checkbox"/> Members/employees are informed about / trained in correct agrochemical use <input type="checkbox"/> No expired agrochemicals are used <input type="checkbox"/> Organization responds to improper agrochemical use by its employees <input type="checkbox"/> None of the above	3.3	The FBO doesn't store or handle chemicals. The activity is done by members who works with government and Agro dealers on how to handle chemicals before and after use. they understand their effect, application and how proper disposal can be carried out after the application.

3.2.4	Topic	Score	Comments
	Protection of nature	3.4	The FBO is aware on protecting the environment of river mlowo as the source of water. No plan was seen on issue of planting trees but the effort is more on maintaining irrigation canals and preventing the river banks for siltation.
	<p><u>Is the organization aware and how does the organization respond to surrounding nature?</u></p> <ul style="list-style-type: none"> <li>✓ The organization is aware of surrounding natural / protected areas (e.g. natural parks, forestry reserves, conservation areas, etc)</li> <li>✓ The organization shall ensure that no land is cleared by burning the vegetation</li> <li>□ The organization has a monitoring system in place to monitor and prevent deforestation and degradation of nature</li> <li>✓ No deforestation or degradation of forest by the organization and its members has occurred during the last year</li> <li>□ The FO has a plan to support farmers in implementing agro-forestry / nature protection activities (e.g planting trees, preservation of semi natural areas like hedges and meadows, shaded cropping, agroforestry practices)</li> <li>□ None of the above</li> </ul>		

## 4: OPERATIONS

### Scores

1.6	4: OPERATIONS
1.0	4.1: Storage
1.6	4.2: Logistics
2.1	4.3: Processing

### 4.1: Storage

	Topic	Score	Comments
4.1.1	<b>Storage</b>	1.0	It stores nothing as all activities are done at members level.
	<p><u>Does the organization own or rent storage?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="radio"/> Organization has no storage</li> <li><input type="radio"/> Organization rents storage</li> <li><input type="radio"/> Organization owns storage</li> </ul> <p><u>To what extent is the storage well-managed and maintained?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> has a maintenance checklist which is utilized regularly (monthly/quarterly)</li> <li><input type="checkbox"/> cleans storage at least once a month</li> <li><input type="checkbox"/> does more structural maintenance at least once a year</li> <li><input type="checkbox"/> has a dedicated person who is responsible for storage management</li> <li><input type="checkbox"/> has trained employees and/or members that have access to the storage in the handling of hazardous materials</li> <li><input type="checkbox"/> stores hazardous materials (e.g. dangerous chemicals) separately from other items (e.g. consumption goods, crops)</li> <li><input type="checkbox"/> stores agrochemicals in original containers</li> <li><input type="checkbox"/> has proof of employee training on safe handling</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>What is the quality of the storage?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Storage is leakage-proof (no dirt, dust, water or animals can come in)</li> <li><input type="checkbox"/> Storage has a proper surface (smooth, non-absorbent, easy to clean)</li> <li><input type="checkbox"/> Storage is dry (e.g. good roof)</li> <li><input type="checkbox"/> Storage is theft-proof (lockable doors)</li> <li><input type="checkbox"/> Storage is well-ventilated</li> <li><input type="checkbox"/> Storage is animal-proof (mice, birds etc. can't get to the stored produce)</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>Is the storage efficiently used?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> The warehouse is used multiple times a year for stocking crops and/or inputs</li> <li><input type="checkbox"/> The majority of the year available space is utilized (e.g. multiple functionalities, storage turn-over, etc)</li> <li><input type="checkbox"/> Problems with insufficient storage occur less than twice per harvest cycle</li> <li><input type="checkbox"/> The organization is aware of the storage costs and benefits outweigh the costs</li> <li><input type="checkbox"/> None of the above</li> </ul>		

## 4.2: Logistics

	Topic	Score	Comments
4.2.1	<b>Inbound logistics</b> <p><u>How well are inbound logistics organized?</u></p> <input type="checkbox"/> The organization makes projections for incoming stock <input type="checkbox"/> The organization knows what storage and staff capacity it needs to handle produce and other deliveries coming in <input type="checkbox"/> The organization has access to sufficient transport means to collect inputs or produce from farmers <input type="checkbox"/> The organization plans the handling of inbound deliveries ahead of time (e.g. before peak harvesting periods) <input type="checkbox"/> The organization analyzes historical data for projections vs realizations <input checked="" type="checkbox"/> None of the above	1.0	Currently the FBO does not carry any collective service to farmers and hence no logistical activity organized for for FBO members.
4.2.2	<b>Outbound logistics</b> <p><u>Does the organization have sufficient and reliable vehicles?</u></p> <input type="checkbox"/> Organization has enough vehicles <input type="checkbox"/> Vehicles are cleaned regularly <input type="checkbox"/> Organization has few or no problems with vehicles breaking down <input type="checkbox"/> Vehicles are maintained regularly <input checked="" type="checkbox"/> None of the above <p><u>What percentage of delays of deliveries to buyers are caused by logistical challenges?</u></p> Not relevant	1.0	Since no collective service is offered with the organization, the logistical issues are organized by farmers themselves.
4.2.3	<b>Infrastructure</b> <p><u>How does the organization deal with infrastructural/and or logistical challenges?</u></p> <input checked="" type="checkbox"/> is well-aware of the infrastructural challenges <input checked="" type="checkbox"/> communicates regularly with the off-taker (e.g. about delivery time, delays, etc.) <input checked="" type="checkbox"/> checks the road/weather conditions before transport is planned <input type="checkbox"/> has spare-wheels / reparation kit in vehicles <input type="checkbox"/> does minor investments/ improvements on infrastructure <input type="checkbox"/> None of the above	3.4	The roads are poor and transporting services become expensive during rain season. The FBO is planning to buy a delivery van which will help member to bring goods on time at the market.

### 4.3: Processing

	Topic	Score	Comments
4.3.1	<b>Post-harvest handling</b> <p><u>Does the organization use appropriate postharvest handling / processing methods?</u></p> <ul style="list-style-type: none"> <li>✓ the organization is aware and applies the adequate post-harvest handling steps</li> <li><input type="checkbox"/> the organization can indicate major reasons for post-harvest losses</li> <li><input type="checkbox"/> the organization applies inputs/technologies to avoid/prevent post-harvest losses</li> <li><input type="checkbox"/> the organization has sufficient appropriate processing infrastructure/equipment in place (e.g. washing stations, drying and washing, grading, etc)</li> <li><input type="checkbox"/> storage meets product-specific storage requirements (e.g. temperature, humidity, light)</li> <li><input type="checkbox"/> None of the above</li> </ul>	1.8	The organization members are trained on post-harvest handling for their own benefit, But the FBO has no clear material on training farmers on the subject matter.
4.3.2	<b>Technology &amp; equipment</b> <p><u>Does the organization use the appropriate, up to date technology and equipment for post- harvest handling and processing?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> The organization knows what equipment and technology is typically used in the sector</li> <li><input type="checkbox"/> Equipment and technology used are conform to sector standard</li> <li><input type="checkbox"/> Equipment and technology are up to date / well-maintained</li> <li><input type="checkbox"/> Equipment and technology add value to the product improving the organization's market position</li> <li><input type="checkbox"/> The organization seeks advice on optimizing equipment and technology use</li> <li>✓ None of the above</li> </ul>	1.0	Currently the organization has no any technology on post harvest handling.

Topic	Score	Comments
4.3.3 <b>Quality of produce</b> <p><u>Is the organization aware of quality standards?</u></p> <ul style="list-style-type: none"> <li>✓ Has its own quality standards it applies for its produce</li> <li><input type="checkbox"/> Has clear and well-formulated quality standards</li> <li><input type="checkbox"/> Has documented the quality standards</li> <li>✓ Communicates the quality standards to the farmers</li> <li><input type="checkbox"/> Can provide details of clients' buyers' quality standards</li> <li><input type="checkbox"/> Has aligned its quality standards with the quality standards of its clients</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>Does the organization check the quality of the produce?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> The organization has a quality control protocol</li> <li><input type="checkbox"/> The organization has quality control equipment in place (e.g. moisture meters, sieves)</li> <li><input type="checkbox"/> Equipment used for quality control is maintained in good condition to ensure correct functioning</li> <li><input type="checkbox"/> The organization has a quality control person</li> <li><input type="checkbox"/> The quality control person is knowledgeable and has sufficient experience in quality control</li> <li><input type="checkbox"/> Quality control person does not know whose produce s/he is assessing</li> <li>✓ Clients /buyers are involved in the quality control process and check quality</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>How often are quality checks performed?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> Monthly or less</li> <li><input type="radio"/> Twice a month</li> <li><input type="radio"/> Weekly</li> <li><input checked="" type="radio"/> Daily (peak season)</li> <li><input type="radio"/> Daily (year-round)</li> </ul>	2.6	Most of produced goods by farmers are vegetable which are checked every morning before taking to the buyers in town. The FBO has no mechanisms of checking quality rather the activity is done buy agent or buyer.

## 5: PRODUCTION BASE

### Scores

1.9	5: PRODUCTION BASE
2.3	5.1: Provision of inputs
2.4	5.2: Collection from members
1.4	5.3: Strength of production base
1.6	5.4: Extension services

### 5.1: Provision of inputs

Topic	Score	Comments
<b>5.1.1 Provision of inputs</b>  <u>How does the organization ensure provision of inputs to the farmers?</u> <input checked="" type="checkbox"/> Inputs are usually available in the region <input type="checkbox"/> Organization has funds to purchase inputs <input type="checkbox"/> Organization sources inputs from more than one supplier <input type="checkbox"/> Organization is able to get inputs on time <input type="checkbox"/> Organization is able to meet the demand of the farmers <input checked="" type="checkbox"/> Infrastructure (e.g. transport means, storage) to/from suppliers is not a problem <input type="checkbox"/> None of the above	2.3	Input are available as many agro dealers can supply to farmers. The organization has no mechanisms on supplying to farmers at collective level for now and depends to link farmers direct to suppliers where services are provided at individual level.
<b>5.1.2 Quality procedures for inputs</b>  <u>How does the organization assure the quality of its inputs?</u> <input checked="" type="checkbox"/> Has reliable product sources such as reputable / certified suppliers <input checked="" type="checkbox"/> Changes suppliers to get better quality inputs <input type="checkbox"/> Has quality standards for inputs <input type="checkbox"/> Checks quality of inputs <input type="checkbox"/> Has documented the quality procedures <input type="checkbox"/> Buys and sells items in original packaging <input type="checkbox"/> None of the above	2.3	Relies to certified Agro dealers to supply services to the farmers.
<b>5.1.3 Quality of inputs</b>  <u>How often do you have problems with the quality of inputs?</u> Not relevant	N/R	No challenges are mentioned on the quality of input as most of them are available on time and well regulated and followed up by chemical agency controlled by government.

## 5.2: Collection from members

	Topic	Score	Comments
5.2.1	<b>Produce Yield</b> <p><u>Does the organization know what the average yields of its members is?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="radio"/> The organization doesn't record yields of its members</li> <li><input type="radio"/> The organizations calculates average yields based on member records, but calculations seems incomplete/not done regularly</li> <li><input type="radio"/> The organization calculates average yields based on the records of the members' yields in a credible, complete and regular manner</li> </ul> <p><u>How do yields compare to the average yields in the country?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> Organization is not aware OR yields are below average</li> <li><input checked="" type="radio"/> Yields are average</li> <li><input type="radio"/> Yields are above average</li> </ul>	2.0	The organization has no mechanisms on tracking yield as most of the farmers work individually.
5.2.2	<b>Expected volumes of produce from members</b> <p><u>How does the organization keep track of production volumes?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Organization monitors volume throughout season and has records for this</li> <li><input type="checkbox"/> Organization forecasts production volumes</li> <li><input type="checkbox"/> Predictions are checked against final volumes</li> <li><input type="checkbox"/> Predictions usually match final production volumes</li> <li><input type="checkbox"/> Predictions are communicated to customers</li> <li><input checked="" type="checkbox"/> None of the above</li> </ul>	1.0	No track on production is kept by organization for now.
5.2.3	<b>Reliability of supplies from members</b> <p><u>How does the organization ensure members deliver on time?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Organization clearly communicates collection plan (e.g., times, dates and price) to members</li> <li><input type="checkbox"/> Organization arranges finance to purchase crop/product on time</li> <li><input checked="" type="checkbox"/> Members are made aware of their obligations</li> <li><input type="checkbox"/> Organization has written contracts with members</li> <li><input type="checkbox"/> Member deliveries are monitored</li> <li><input type="checkbox"/> Deliveries (amount and time) of members are recorded</li> <li><input type="checkbox"/> Organization has measures in place to improve untimely delivery and can mention 2</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>How often is produce delivery delayed?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> More than 4 times a season</li> <li><input type="radio"/> 4 times a season</li> <li><input type="radio"/> 3 times a season</li> <li><input type="radio"/> 2 times a season</li> <li><input checked="" type="radio"/> Once a season or less</li> </ul>	3.3	Since the delivery is between farmers and buyers, the organization has no data on delays, made but it has some linkages it has created to famers to market their produce and the marketing arrangement is left among them.

	Topic	Score	Comments
5.2.4	<p><b>Quality of member produce</b></p> <p><u>How does the organization manage the quality of members' produce?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> samples and measures quality of all incoming produce of every member</li> <li><input type="checkbox"/> rejects produce that doesn't comply with the quality standards set</li> <li><input type="checkbox"/> trains members on quality requirements and how to improve quality</li> <li><input type="checkbox"/> is able to manage the traceability system as expected by their buyer</li> <li><input type="checkbox"/> provides (price) incentives for members who provide better quality produce</li> <li><input checked="" type="checkbox"/> None of the above</li> </ul> <p><u>How many specific quality requirements do you require of your members' produce upon delivery?</u></p> <p>0</p> <p><u>Does the organization face quality issues with member supplies?</u></p> <p>0</p>	2.3	<p>Since farmers deal with buyers directly, the FBO has no interest on registering quality requirement as it has no follow-up mechanisms.</p>

### 5.3: Strength of production base

	Topic	Score	Comments
5.3.1	<b>Strength of production-base</b> <p><u>What percentage of the members' volume is sold to the organization?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="radio"/> Members sell 0-20% of their produce to the organization</li> <li><input type="radio"/> Members sell 20-40% of their produce to the organization</li> <li><input type="radio"/> Members sell 40-60% of their produce to the organization</li> <li><input type="radio"/> Members sell 60-80 % of their produce to the organization</li> <li><input type="radio"/> Members sell 80-100% of their produce to the organization</li> </ul>	1.0	No volumes sold to organization directly. But some farmers had contacts with the FBO on identifying market linkages to sale their produce, this kind of arrangement doesn't give the organization ability to manage data of sale by its members.
5.3.2	<b>Competition for members</b> <p><u>Is there competition for members of the organization?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Similar organizations do not exist in the area</li> <li><input type="checkbox"/> Similar organizations do not recruit among membership base</li> <li><input type="checkbox"/> Members are not leaving the organization for other similar organizations</li> <li><input checked="" type="checkbox"/> None of the above</li> </ul>	1.0	It is only the FBO dealing with farmers and hence no competition for now.
5.3.3	<b>Economic value to members</b> <p><u>Does membership of the organization provide economic value to its members?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Discounted services / inputs</li> <li><input type="checkbox"/> Higher prices for produce</li> <li><input type="checkbox"/> Premium prices for better quality and/or certified produce</li> <li><input type="checkbox"/> Shares</li> <li><input type="checkbox"/> Regular dividend payments</li> <li><input type="checkbox"/> Shared labor / lower labor costs</li> <li><input type="checkbox"/> Direct &amp; transparent payment system</li> <li><input checked="" type="checkbox"/> None of the above</li> </ul> <p><u>How do prices of the organization relate to market prices?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> Below</li> <li><input checked="" type="radio"/> In line with</li> <li><input type="radio"/> Higher</li> </ul>	2.0	No economic value is produced to farmers, than the service of access to water for irrigation. The FBO is aware of the needs of farmers and it is in the plan to solve the issue of access to finance and logistics for transporting produces the market.
5.3.4	<b>Side selling</b> <p><u>Is side selling a significant risk for the organization and how does the organization mitigate that risk?</u></p> <p>Not relevant</p>	N/R	Since no one is selling to the organization, then no side selling is recorded, farmers take the produce directly to the buyers either at farm get level or sending to markets in town.

## 5.4: Extension services

	Topic	Score	Comments
5.4.1	<b>Extension</b> <p><u>Which training and member support activities does the organization carry out?</u></p> <input type="checkbox"/> provides training on agriculture <input type="checkbox"/> has a demonstration plot <input type="checkbox"/> organizes farmer field school <input type="checkbox"/> enrolls innovation testing & adoption <input type="checkbox"/> has specialized staff (e.g. trained appropriate agricultural area) <input type="checkbox"/> has a training fund <input type="checkbox"/> monitors and provides follow-up to training activities <input checked="" type="checkbox"/> None of the above <p><u>Are the extension / training services provided sufficient and do they meet the staff / farmer's needs?</u></p> Not relevant	1.0	The FBO doesn't provide any training on extension services to farmers , but capitalizes on the trainings provided by extension officers from government as they have one extension officer to help the grow from the government.
5.4.2	<b>Soil management</b> <p><u>How does the organization and its members work on soil management?</u></p> <input checked="" type="checkbox"/> is aware of the soil type and related soil problems in the area <input checked="" type="checkbox"/> informs / trains its members about on soil management and soil fertility (e.g crop rotation, agroforestry, composting, planting nitrogen fixing species, etc.) <input checked="" type="checkbox"/> promotes practices to avoid soil erosion. <input type="checkbox"/> is aware and informs members that human sewage, sludge, and sewage water cannot be used for production and/or processing activities. <input type="checkbox"/> trains members/farmers about the techniques and benefits of leaving organic waste and materials at the farm <input type="checkbox"/> None of the above	3.4	The Farmers are aware on soil management challenges such as soil siltation, soil exhaustion and depletion. Practices like mulching, reducing water run off planting trees, alternation on plants are some technics farmers has been trained to deal with soil management.

## 6: MARKET

### Scores

1.2	6: MARKET
1.5	6.1: Market related risks
1.0	6.2: Marketing strategy

### 6.1: Market related risks

	Topic	Score	Comments
6.1.1	<b>Awareness of market risks</b> <p><u>Is the organization aware of the different types of market risks?</u></p> <ul style="list-style-type: none"> <li>✓ Volume requirement changes</li> <li>✓ Price changes</li> <li><input type="checkbox"/> Quality requirement changes</li> <li><input type="checkbox"/> Changes in delivery methods or timing</li> <li>✓ Customers entering or exiting the market</li> <li><input type="checkbox"/> Market distortions</li> <li><input type="checkbox"/> Competition entering or exiting the market</li> <li><input type="checkbox"/> None of the above</li> </ul>	2.7	The experience of market dynamics is observed from members and not at the FBO level, as members are one dealing with marketing than the organization. Members agreed that changes on volumes, pricing and sometimes missing buyers during rain season is the normal practices and to avoid these losses farmers limit production basing on the season ahead.
6.1.2	<b>Mitigation of market risks</b> <p><u>How does the organization mitigate market risks?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Marketing</li> <li><input type="checkbox"/> Widening membership base</li> <li><input type="checkbox"/> Investing in delivery/ transport methods</li> <li><input type="checkbox"/> Staying informed</li> <li><input type="checkbox"/> Investing in processing</li> <li><input type="checkbox"/> Efficient price setting mechanism to cope with market fluctuation and satisfy members / off-takers</li> <li><input type="checkbox"/> Sufficient storage in place to keep produce until prices get better</li> <li>✓ None of the above</li> </ul>	1.0	The FBO doesn't involve itself in marketing issues. Hence limited information on risk mitigation was provided.
6.1.3	<b>Bargaining power</b> <p><u>Does the organization have sufficient bargaining power with its off-taker(s)?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> has at least two main buyers</li> <li><input type="checkbox"/> has written contracts with buyers</li> <li><input type="checkbox"/> agrees on quality requirements beforehand</li> <li><input type="checkbox"/> agrees on service requirements beforehand</li> <li><input type="checkbox"/> can negotiate / has influence on the terms (e.g. price, specifications, etc) with buyers</li> <li><input type="checkbox"/> agrees on prices beforehand</li> <li>✓ None of the above</li> </ul>	1.0	From the discussion, members has no experience on bargaining business issues.

## 6.2: Marketing strategy

	Topic	Score	Comments
6.2.1	<b>Client demands</b> <p><u>Is the organization aware of buyers' / clients' demands?</u></p> <input type="checkbox"/> Organization does market research <input type="checkbox"/> Organization knows quantities buyers want to buy <input type="checkbox"/> Organization knows quality buyers are looking for <input type="checkbox"/> Quantity is specified in contracts <input type="checkbox"/> Quality is specified in contracts <input checked="" type="checkbox"/> None of the above	1.0	The involvement of the FBO on marketing issues is very limited and hence no any evidence was provided on how it monitors the demand and supply of goods and services to farmers.
6.2.2	<b>Marketing strategy</b> <p><u>Does the organization actively market its products and services?</u></p> <input type="checkbox"/> does advertising/promotional activities and respondents can name at least 2 <input type="checkbox"/> has a staff member who is responsible for marketing (e.g. marketing manager/officer) <input type="checkbox"/> looks for new customers and is able to explain how <input type="checkbox"/> has basic promotional materials in place <input type="checkbox"/> has a recognizable name and brand <input type="checkbox"/> organizes or engages in promotional events (e.g. trade / agricultural fairs) <input type="checkbox"/> has labeled produce with name and logo <input checked="" type="checkbox"/> None of the above	1.0	The FBO has neither staff involved in marketing nor strategy guiding how to develop the market side, this due to its limited participation on marketing as no any collective activity is done with the organization.
6.2.3	<b>Value adding activities</b> <p><u>Which value adding activities does the organization undertake?</u></p> <input type="checkbox"/> Organization sells produce in different forms <input type="checkbox"/> Organization provides processing <input type="checkbox"/> Organization provides packaging <input type="checkbox"/> Organization grades produce and differentiates prices per grade <input type="checkbox"/> Organization sells certified produce <input type="checkbox"/> Organization is aware of cost-price of value adding activities <input type="checkbox"/> Cost of activities is monitored <input checked="" type="checkbox"/> None of the above	1.0	No value addition activities are carried by the FBO, farmers relays on selling fresh produces.

## 7: EXTERNAL RISKS

### Scores

2.1	7: EXTERNAL RISKS
2.2	7.1: Weather and natural risks
2.1	7.2: Biological and environmental

### 7.1: Weather and natural risks

	Topic	Score	Comments
7.1.1	<b>Awareness of climate and weather risks</b>  <u>Is the organization aware of weather and natural risks?</u> <ul style="list-style-type: none"> <li>✓ Respondents are aware of weather risks</li> <li>✓ Respondents are aware of natural risks</li> <li>✓ Respondents demonstrate a basic awareness about climate change</li> <li><input type="checkbox"/> Respondents can list financial, environmental and/or social impacts of weather and natural hazards and name at least 3</li> <li><input type="checkbox"/> Weather and natural disasters are addressed in the business/strategic plan</li> <li><input type="checkbox"/> Organization has mitigation strategies planned for each type of risk and is able to implement them</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.0	All members are aware of risks such as flooding and drought. They know its effect to the production cycle as well as during marketing and they have some rule of thumb on avoiding losses during flooding as they limit production to possible minimum level just to retain their buyers.
7.1.2	<b>Mitigation strategies for weather and natural risks</b>  <u>Does the organization have basic mitigation strategies in place for weather and natural risks?</u> <ul style="list-style-type: none"> <li><input type="checkbox"/> Organization is aware of risk mitigation methods and can name at least 3</li> <li><input type="checkbox"/> Organization has employed these methods in the past</li> <li>✓ Members are made aware of risk mitigation (e.g., flyers, meetings, etc.)</li> <li><input type="checkbox"/> Organization has a plan to mitigate future risks</li> <li><input type="checkbox"/> Organization has a future plan to raise awareness of risks and train members in risk mitigation</li> <li><input type="checkbox"/> None of the above</li> </ul>	1.8	Members are aware on mitigating risks associated with flooding, as the limit production during rain season in a low land areas and shift more to high altitude zones.

## 7.2: Biological and environmental

	Topic	Score	Comments
7.2.1	<b>Awareness of biological risks</b> <p><u>Is the organization aware of biological risks?</u></p> <ul style="list-style-type: none"> <li>✓ Respondents are aware of biological risks and name them</li> <li>✓ Respondents can explain the impact (financial, social and ecological) of different relevant biological risks</li> <li>✓ Organization has the ability to recognize different pests and diseases</li> <li>✓ Awareness of pests and diseases translates into relevant points in the business/strategic plan</li> <li><input type="checkbox"/> Organization has mitigation strategies planned for different kinds of biological risks and is able to implement them</li> <li><input type="checkbox"/> None of the above</li> </ul>	4.2	In the discussion with interviewees, they understand biological risks such as the occurrence of COVID 19 and challenges it posed in their business, but also they understand how pests like tuta absoluta can effect tomatoes yet the FBO had members provided no evidence on how they help their members to mitigate risks.
7.2.2	<b>Mitigation strategies for biological risks</b> <p><u>Does the organization have basic mitigation strategies in place for biological risks?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Organization is aware of risk mitigation methods and can name them</li> <li><input type="checkbox"/> Organization can mention 2 methods it has employed in the past</li> <li><input type="checkbox"/> Members have been made aware of risk mitigation (e.g. flyers, meetings)</li> <li><input type="checkbox"/> Members have been trained in risk mitigation and know how to execute mitigation strategies</li> <li><input type="checkbox"/> Organization has a plan to mitigate future risks</li> <li><input type="checkbox"/> Organization has a plan to raise awareness of risks and train on risk mitigation among members</li> <li>✓ None of the above</li> </ul>	1.0	The FBOs provided no evidence on how the help farmers to mitigate risks, although farmers have their own way on dealing with risks on their areas.

## 8: ENABLING ENVIRONMENT

### Scores

3.4	8: ENABLING ENVIRONMENT
1.6	8.1: Capacity builders & NGOs
4.0	8.2: Community
4.2	8.3: Government

### 8.1: Capacity builders & NGOs

	Topic	Score	Comments
8.1.1	<b>Availability of capacity building services</b>  <u>Is the organization able to source the right training, capacity building and assistance?</u> <input type="checkbox"/> Organization is aware of available services <input checked="" type="checkbox"/> Respondents are able to identify most relevant support areas <input type="checkbox"/> Organization gets support in the right areas <input type="checkbox"/> Organization is satisfied with services <input type="checkbox"/> Organization unlocks or offers services focusing on farm business management <input type="checkbox"/> Organization unlocks or offers services focusing on improving farming practices <input type="checkbox"/> Organization is NOT dependent on outside services <input type="checkbox"/> None of the above	1.6	In the discussion members understand what they need as capacity building areas such as management of the FBO, Financial management, fundraising and production technics and technology to boost yield yet the have financial limitation to source such a service for members.

## 8.2: Community

	Topic	Score	Comments
8.2.1	<b>Relationship with the community</b> <p><u>Does the organization have a good relationship with the local community?</u></p> <ul style="list-style-type: none"> <li>✓ Respondents characterize the relationship with the community as positive</li> <li>✓ There have been no problems in the past</li> <li>✓ Organization provides employment opportunities</li> <li><input type="checkbox"/> Organization can name 2 other benefits it provides to the local community</li> <li><input type="checkbox"/> None of the above</li> </ul>	4.0	The FBO is known by community on managing and providing services related on water management of river Mlowo which is source of irrigation on their field. This done through maintaining the irrigation canal, water distribution and maintaining soil management.

### 8.3: Government

	Topic	Score	Comments
8.3.1	<b>Awareness of laws &amp; regulations</b> <p><u>Is the organization aware of laws and regulations that apply to their organization?</u></p> <ul style="list-style-type: none"> <li>✓ Organization is aware and complies with law applicable to the legal entity (e.g. business regulations, cooperative law, etc)</li> <li>✓ Organization is aware of regulations on its activities</li> <li><input type="checkbox"/> Organization has no legal problems at the moment</li> <li><input type="checkbox"/> Organization seeks advice on laws and regulations when necessary</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>How often has the organization had legal problems in the last three years?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> More than 5 times</li> <li><input type="radio"/> 4 -5 times</li> <li><input type="radio"/> 2 - 3 times</li> <li><input type="radio"/> Once</li> <li><input checked="" type="radio"/> None</li> </ul>	4.0	It has its constitution of which is followed by members, but also it obeys other laws by government on environmental conservation, labor laws and other laws when needed.
8.3.2	<b>Public services</b> <p><u>Does the organization unlock public (extension) services?</u></p> <ul style="list-style-type: none"> <li>✓ Organization is aware of available public (extension) services and can name them</li> <li><input type="checkbox"/> FO/Members take part in on-farm research trials</li> <li>✓ Organization connects with governmental (extension) officers and unlocks / receives public and /or extension services</li> <li>✓ Organization has regular meetings with agricultural officials</li> <li>✓ Organization has a good relation with the local government</li> <li>✓ The organization lobbies with government for infrastructure improvements</li> <li><input type="checkbox"/> None of the above</li> </ul>	4.3	The construction of water diversion from main river and use of extension services from government are among services the FBO is enjoying by having good relationship with public sector, in the village one extension officer from the government is employed to oversee the activities carried out around the river valley and well used by the FBO on production technical issues.

## Annex 2 Documentation

Below list indicates what kind of documentation the organization has available.

Document type	Availability	Comments by assessor
Certificate of registration / incorporation	no	
Trading license	no	
Business license	no	
Tax / PIN certificate	no	
Constitution / Bylaws	yes	
Articles of association	no	
Business plan	no	
Contract with suppliers	no	
Contract with customers	no	
Contract with other business partners	no	
Annual accounts most recent year	no	
Annual accounts most recent year -1	no	
Annual accounts most recent year -2	no	
Bank statements past year	yes	
Cash flow forecast	no	
Credit reference bureau report	no	
Ownership documents / titles	no	
Asset valuation documents	no	
Offer letters of past loans / loan agreements	no	
Resolution of right to borrow	no	
Proof of certification (e.g. Fairtrade, Utz Certified, ISO, etc...)	no	
Insurance policies	no	
List of members	yes	
List of outgrowers	no	
Resume of executive managers	no	
AGM minutes	no	
Register of production volumes	no	
Register of purchases/inputs	no	
HR policy	no	
Finance policy	no	
Administrative policy	no	
Environmental Impact assessment	no	

### Comments by assessor