

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

**Kikundi cha mboga mboga tupambane**

**Assessment date: March 29, 2021**

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

**DRAFT REPORT**

**Total score:**

**2.2**

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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 mboga mboga tupambane
SCOPEinsight Assessee ID	4509

### Type of Assessment

SCOPE Basic  
2.0.1

### Dates

Assessment Start Date	March 29, 2021
Assessment Finalization Date	Not finalized

### Purpose of Assessment

access to equipment, access to finance, access to inputs, access to insurance, access to markets, capacity building, self-improvement

### Representatives Present

Scolla Fwilo	Tressurer
Edina Julius	Vice Chairperson
Augustino Katembwe	Assistant Secretary
Festo Mwantaje	Chairpeson
Razaro Sukwa	Secretary
Razaro Sukwa	Secretary

### Assessed and Reviewed by

Assessor	Shukuru Tweve
Quality Reviewer	Maxine Geke

### Assessment Comments

Good attendance and time management during scope assessment among group representatives

### Observations on assessment process

Found Tupambane group management prepared for the assessment and a total of 5 group leaders are present

## Chapter 2 Organizational details

### Kikundi cha mboga mboga tupambane

Location	Organizational information
Iyaway 1778	Legal status
255	Informal association or group
Mbeya	Number of members
Tanzania	35
	Products
	Tomatoes

### Contacts

Name	Position	Contact Details
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### Images



Tupambane Leaders

Basic & contact details		Sectors
Name	Kikundi cha mboga mboga tupambane	agriculture
Abbreviation	Tupambane	
Street	Iyawaya	
Street no.	1778	
Zipcode	255	
City	Mbeya	
Region	Mbeya	
Region ISO	Mbeya	
Country	Tanzania	
Global region	East Africa	
GPS location	33.631119, -8.857965	
Office phone number	0756094043	
Email address	tupambanegroup@gmail.com	
Website	no	
Incorporation		Services/Activities
Legal status (specify if necessary)	Informal association or group Local Government under community development department	training, trading, storage, retail, primary production, information provision/sharing, financial services, collective production, marketing, input supply, collective equipment use
Year of incorporation	2019	
In operation since	-	
Registration/Business license number	No	
Tax identification number	No	
		Infrastructure information (main location)
		Access roads Tarmac (average quality)
		Distance to hub 0-20km
		Public transportation Available in vicinity
		Power / electricity Stable without generator backup
		Internet access Stable fixed line
		Mobile network coverage Broad coverage
		Running water Running water
		Warehousing

#### Incorporation

Legal status (specify if necessary)	Informal association or group Local Government under community development department
Year of incorporation	2019
In operation since	-
Registration/Business license number	No
Tax identification number	No

#### Board and management

Board members		Manager / key staff	
No. of female board members	0	No. of female managers	1
No. of male board members	0	No. of male managers	2
No Board		The organization doesn't have paid employees. Volunteering leaders includes Chairperson, Secretary and Treasurer	

#### Employees

Full-time employees		Part-time employees	
No. of female full-time employees	1	No. of female part-time employees	0
No. of male full-time employees	2	No. of male part-time employees	0
The organization has three Key staff which includes, Chairperson, Secretary and Treasurer		Currently there is no part time employees	
Seasonal employees			
No. of female seasonal employees	0		
No. of male seasonal employees	0		
Currently there is no seasonal employees			

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

Members		Active members	
No. of female members	15	No. of <u>active</u> female members	15
No. of male members	20	No. of <u>active</u> male members	20
Tupambane horticulture members		All 35 members are active	

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	35	The organization has only 35 members but the cluster has almost 200 horticulture farmers. There is a great potential to increase membership
Management team	Yes	3	The organization do have the management team which consists of a chairperson, Secretary and Treasurer. All of these staff are volunteering and not paid by the organization
Supervisory board	No	Not available or not provided	The organization doesn't have the supervisory board and instead the organization is supervised by the general annual meeting

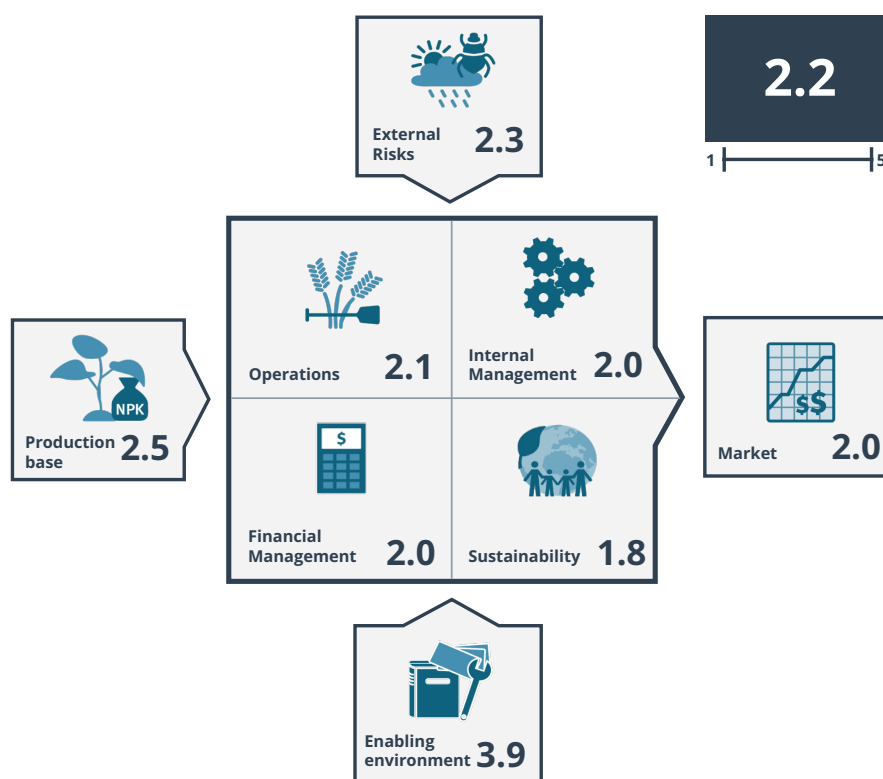
**Mission**

To Increase income for horticulture farmers through the support from Iyaway farmer group

**Vision**







To be a strong group providing needed quality services to horticulture farmers and ensure all farmers have access to financial service to be invested in horticulture production.

## Chapter 3 Assessment results



Total	2.2	Your scores per dimension	
Dimension	Score	Dimension	Score
<b>INTERNAL MANAGEMENT</b>	<b>2.0</b>	Strength of production base	2.0
Governance	1.4	Extension services	2.7
Internal organization	2.2	<b>MARKET</b>	<b>2.0</b>
Business planning	2.7	Market related risks	2.1
Membership management	2.3	Marketing strategy	1.9
<b>FINANCIAL MANAGEMENT</b>	<b>2.0</b>	<b>EXTERNAL RISKS</b>	<b>2.3</b>
Financial administration	2.3	Weather and natural risks	2.2
Financial planning	1.5	Biological and environmental	2.4
Financial reporting & monitoring	2.1	<b>ENABLING ENVIRONMENT</b>	<b>3.9</b>
Financial services	2.2	Capacity builders & NGOs	3.3
<b>SUSTAINABILITY</b>	<b>1.8</b>	Community	3.0
Social issues	1.8	Government	4.8
Environmental issues	1.9		
<b>OPERATIONS</b>	<b>2.1</b>		
Storage	1.0		
Logistics	2.6		
Processing	2.5		
<b>PRODUCTION BASE</b>	<b>2.5</b>		
Provision of inputs	3.7		
Collection from members	2.3		

### 3.1 Assessment risks and strengths

Section	Risk areas	Strong areas
<b>INTERNAL MANAGEMENT</b> 	<p>lack of employed staff. Tupambane group only depends to Volunteering staff in running the organization. This has a problem on commitments and accountability for responsible staff. Lack of supervisory board. The organization depends on general AGM to supervise day to day functions of organization activities. The AGM only meets once a year or when there is an emergence. This is risk as all problems arise might not be solved on time</p>	<p>The organization has a management structure made of Chairperson, Treasurer and Secretary and are able to perform their duties based to the constitution of the organization</p>
<b>FINANCIAL MANAGEMENT</b> 	<p>The use of Paper-based financial system has proven to be a problem to Tupambane group. Most of business transactions and records are unavailable and also the organization has no financial manual and Treasurer perform financial activities based to little experience in handling financial matters with no guidelines</p>	<p>Availability of finance officer-The organization has managed to understand the importance of having a Treasurer as an important person to handle financial transactions</p>
<b>SUSTAINABILITY</b> 	<p>The organization doesn't have a Child labour policy to be used in Guiding how to deal with child labour related problems. This creates problems as organization staff ,members and stakeholders.</p>	<p>Despite of not having social policy or child labour policy the organization members and staff do understand the effects of child labour .Speaking during the interview, representative were able to explain how the organization is not involving children to any kind of work so that they focus on going to school. Also managed to explain that, for them they are following country laws of which people below 18 years are considered to be in schools and not being employed or involved in any kind of work.</p>
<b>OPERATIONS</b> 	<p>Lack of office storage for farmer produce. The organization is dealing with perishable produces and currently have no storage/cold storage for the produces. This result to food loss when buyers delay to pick the produces.</p>	<p>The organization has the ability to make projections for incoming stocks and have better access to sufficient transport means to collect inputs or produce from farmers such of road and Railway</p>
<b>PRODUCTION BASE</b> 	<p>The organization doesn't have clear data on production among members. and outgrowers. The area is very potential for horticulture production and there is good number of farmers involved in farming. The organization has failed to profile all these farmers who can become members of Tupambane group and also there is no clear strategy as how they will increase member base</p>	<p>Availability of enough and productive land for horticulture farming ,. This is a big assets as the area is very fertile and there is good irrigation infrastructure around farmer fields</p>
<b>MARKET</b> 	<p>The organization doesn't have business contract with Buyers. Despite selling their produces, the organization has no contract with either of the buyers. This is risks as they might loose the market anytime. Also the organization has no business plan either marketing strategy which is difficult to foresee how they will make profit for such business</p>	<p>Growing demand of horticulture market in southern highland. and external markets from Dodoma and Dar es salaam. The organization has experienced requests from different buyers requesting for supply of different horticulture products such as chillies</p>

#### EXTERNAL RISKS



Despite of being aware of different external risks, the organization has no strategy to control weather ,climate risks and Biological related risks. This might have an effect to the organization as understanding how best they can solve weather, climate and biological risks a as it needs plans as how to deal with them and otherwise can have a big impact to farmer livelihoods

The organization has Knowledge on weather and climatic risks. Farmer representatives were able to explain different weather and climatic effects such as Decrease yield - - Increased pests and diseases , Lack of water and Less income

#### ENABLING ENVIRONMENT



In ability to know important partners in the sector such as BDSS providers and supporting organizations. Responding to this, the organization doesn't have records for organizations working in the area.

Better relationship with the government-Ability to make better use of available government funds i.e secured 7million for constructing greenhouse

#### Comments by assessor

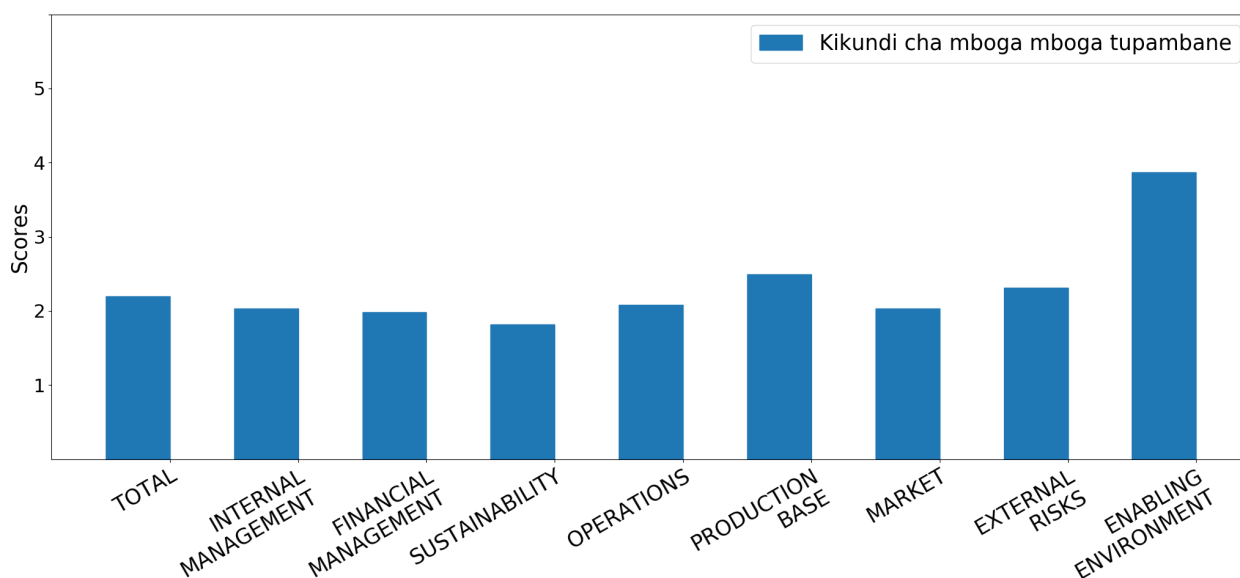
An organization seem to have a good balance between the risks and strong areas and once part of the risks are solved , the organization can be able to progress in terms of providing service to members and

## 3.2 Benchmarking

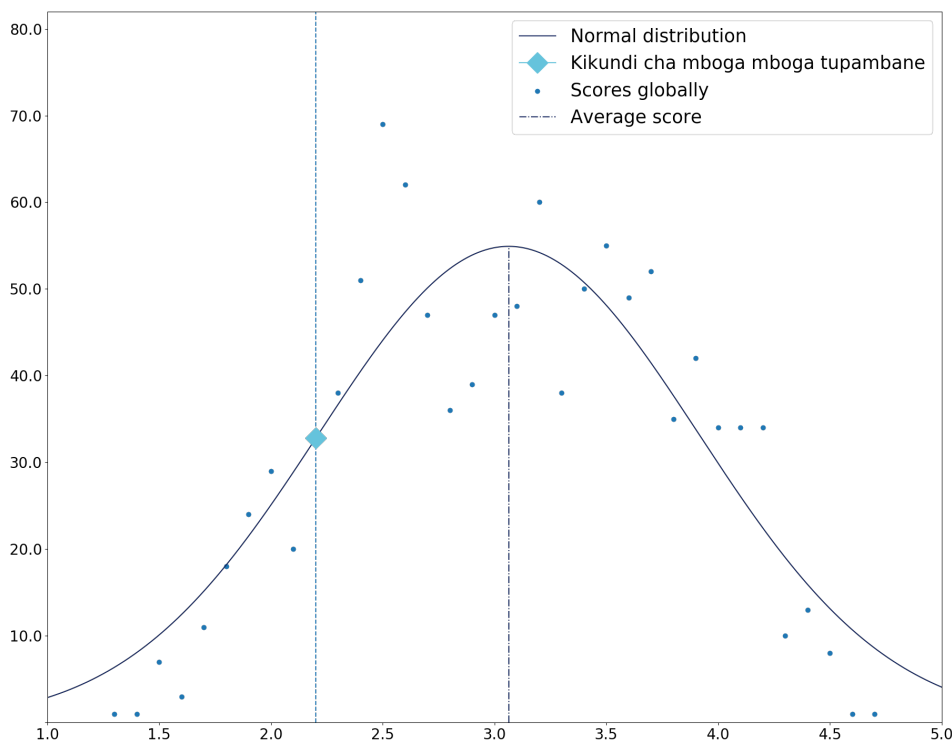
This page shows you benchmarking information of the assessment with other assessment data from the SCOPEinsight assessment database.

### Scores over time

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



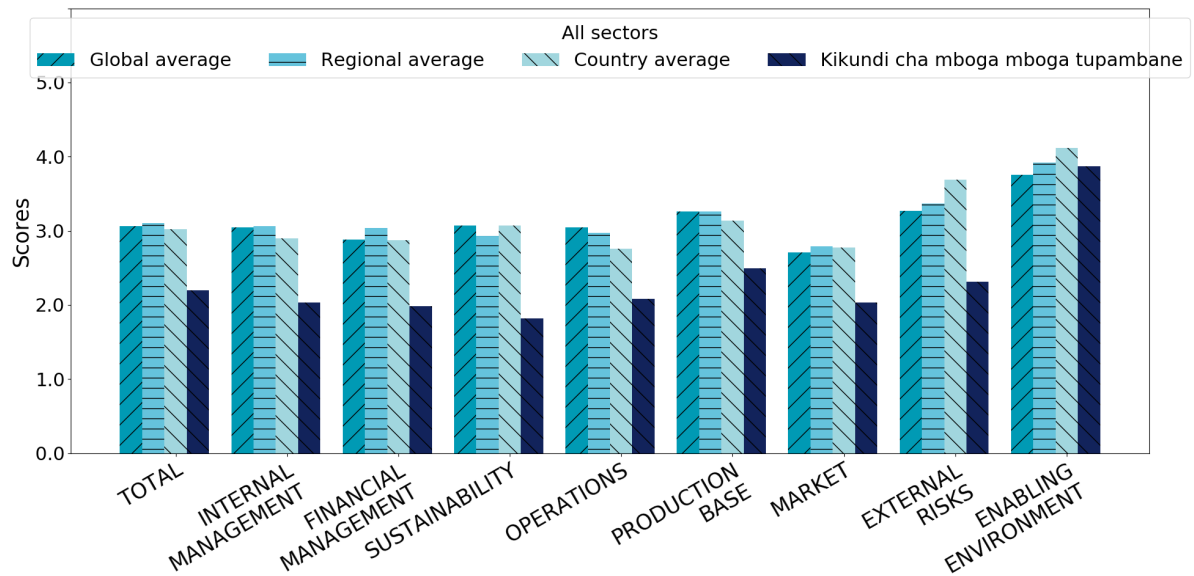
### Where am I



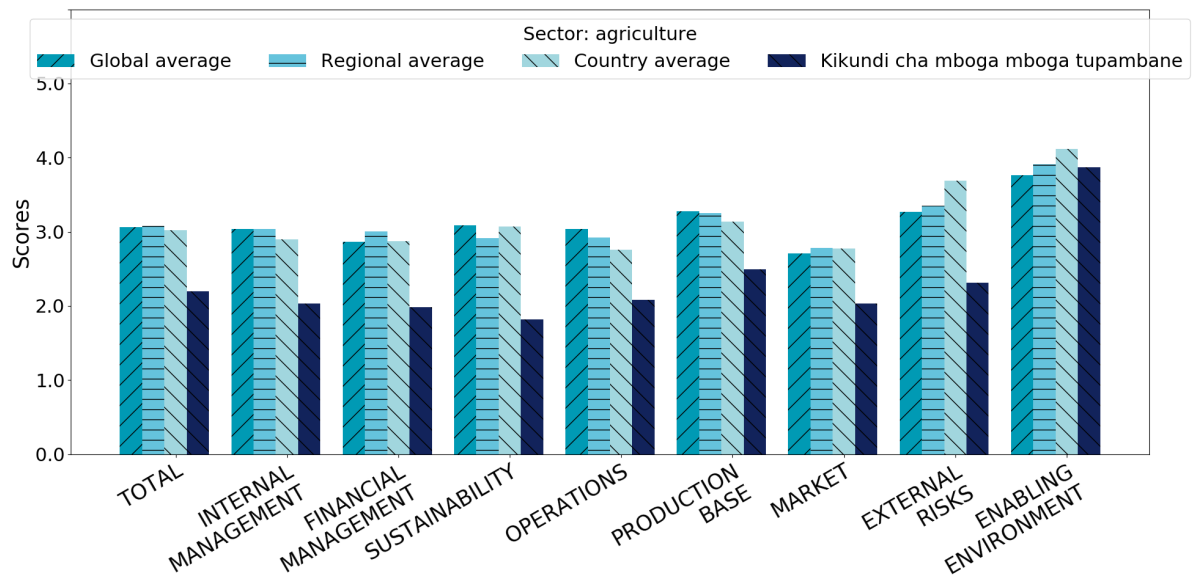
2.2 The total score of 2.2 for your organization is -0.9 points different from the average score of 3.1 for all assessed organizations globally.

12% Your organization scores equally or higher than 12% 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
2021	TZS 329,500	TZS 117,000	TZS 212,500	TZS 102,000	TZS 110,500
2020	TZS 1,158,000	TZS 250,000	TZS 908,000	TZS 400,000	TZS 508,000

#### 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 Reason:	No information	No information	No information	No information	No information

#### Bank Accounts

Bank	Type	Active since	Current balance
National Microfinance bank	MFI	2020	TZS 700,000

#### Loan history

Loan amount	Type of Financier	Name of Financier	Start date	Duration	Interest rate (annual)	Repayment status	Purpose	Comment
TZS 7,000,000	Government body	Mbeya District Council	July 7, 2020	Not available or not provided	0.00	Repaying	Investment capital (general)	

#### Pre-finance history

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

#### Grant history

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

## Comments by assessor

The organization has successfully managed to get a Loan from the local government authority to construct a greenhouse for the production of different horticulture products. They managed to get 7,000,000TZS and already Paid 3,200,000TZS. They seem to be committed to financial management but the Viability of its business for them to get profit is questionable. On the other hand, despite trading with different buyers, the organization has no documented financial information in place. This has been difficult to understand exactly how they are performing financially. For example, it seems they used to get a Grant but in the form of equipment's but there is no documentation for it

## 4.2 Production & Sales

### Tomatoes

#### Production & Sales

Category	Vegetables	Certification(s)	
Type / Variety	F1	Estimated % of member/outgrower production sold to the assessed organization	100.00
Quality (grade)	1		
Amount of production units / land used for product (production area)	1.00		
Land unit			
Production unit			
Avg. yield (estimate per land /production unit)	35000.00		

\* e.g. if product is coffee, production-unit is tree; if product is milk, production unit is head.

#### Produce purchased from members

Year	Volume	Volume units	Price per unit	Percent certified
2019	35,000	kg	TZS 1,500	0

Volumes purchased by the producer organization from its members and / or outgrowers

#### Produce purchased from others

Year	Volume	Volume units	Price per unit	Percent certified
No information available.				

Volumes purchased by the producer organization from others

#### Produce sold

Year	Volume	Volume units	Price per unit	Percent certified	Percent exported
2019	35,000	kg	TZS 2,000	0	0

Volumes sold a buyer / offtaker (of produced and/or purchased). Including inputs sold to members/outgrowers if relevant.

#### Inputs purchased

Name	Year	Volume	Volume units	Price per unit	Percent certified
No information available.					

#### Comments by assessor

### 4.3 Value Chain & Enabling Players

#### Clients

Name	Mbeya district Council	Alfonsina Filmoni	Loida Mwinzane
Organizational type	Govt. body	Other	Other
Relation	Other	Trader (domestic)	Trader (domestic)
Number years in relation	1.0	1.0	1.0
Contract in place	No	No	No
Contract start year	-	-	-
Contract end year	-	-	-
Description of agreement/relation	They had an agreement to sell 1.3MT of quality Tomato	Had an agreement to sell 800KG	Had an verbal agreement and sold 1400kg of Tomato

#### Service providers and Supporting organizations

Name	Rijkzwan	Balton	Rogimwa	Mbeya district Council
Organizational type	Company	Company	Company	Govt. body
Type of service	Logistical service provider	Logistical service provider	Logistical service provider	Other
Number of years in relation	1.0	1.0	1.0	1.0
Contract in place	No	No	No	No
Contract start year	-	-	-	-
Contract end year	-	-	-	-
Description of agreement/relation	Supply of quality inputs especially horticulture seeds	Provide agronomic technical support on horticulture production	Distribution of agro inputs for horticulture demonstration plots	Technical support, Mobilization of farmers, Provision of soft Loan to farmers, horticulture technical training to farmers

#### Comments by assessor

# Annex 1: Assessment results in detail

## 1: INTERNAL MANAGEMENT

### Scores

2.0	1: INTERNAL MANAGEMENT
1.4	1.1: Governance
2.2	1.2: Internal organization
2.7	1.3: Business planning
2.3	1.4: Membership management

### 1.1: Governance

	Topic	Score	Comments
1.1.7	<b>Continuity of management</b>  <u>Is there continuity of the management?</u> <input checked="" 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 type="checkbox"/> None of the above	1.7	The group does have a number of young people who can take up the management responsibilities. Although most of the young people do want to see they are paid for the tasks they tasked to do. The group believes enough youth are available to take up management responsibilities
1.1.8	<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	

## 1.2: Internal organization

	Topic	Score	Comments
1.2.1	<b>Bylaws</b>	3.6	
	<u>Does the organization have documented by-laws?</u> <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  <u>The by-laws contains information about:</u> <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 checked="" 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 checked="" type="checkbox"/> Formation and composition of committees <input checked="" type="checkbox"/> Amendment of constitutions/bylaws <input type="checkbox"/> None of the above		
1.2.4	<b>Performance of management</b>	1.7	
	<u>How is the performance of staff measured?</u> <input type="checkbox"/> The evaluation methodology is clear <input type="checkbox"/> Key staff are evaluated at least yearly <input checked="" 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		
1.2.5	<b>Record keeping</b>	2.6	
	<u>How and how often are the records documented ?</u> <input checked="" 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		
1.2.7	<b>Awareness of corruption</b>	2.1	
	<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 checked="" 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 checked="" type="checkbox"/> bookkeeping review by more than one person <input type="checkbox"/> None of the above		

Topic	Score	Comments
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### 1.3: Business planning

	Topic	Score	Comments
1.3.1	<b>Mission and vision</b> <p><u>Are the vision and/or mission of the organization well defined?</u></p> <ul style="list-style-type: none"> <li>✓ Organization has a vision statement</li> <li>✓ Organization has a mission statement</li> <li><input type="checkbox"/> Vision and/or mission statement are well-defined</li> <li>✓ The vision/ mission represent the interests of members and/or stakeholders</li> <li>✓ Mission and/or vision are communicated internally to employees and members</li> <li><input type="checkbox"/> Mission and/or vision are communicated to external stakeholders (e.g. customers, government, donors)</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.7	
1.3.2	<b>Awareness of strengths &amp; weaknesses</b> <p><u>Is the organization aware of its strengths and weaknesses?</u></p> <ul style="list-style-type: none"> <li>✓ is aware of its key strengths and weaknesses and can name 2 or more for each</li> <li>✓ is aware of its major opportunities and threats and can name 2 or more for each</li> <li>✓ takes steps to improve its weaknesses and can give clear and relevant examples of how it addresses the weaknesses</li> <li>✓ can explain how s/he is taking advantage of the opportunities</li> <li>✓ can explain how potential threats are addressed</li> <li><input type="checkbox"/> has documented its strengths, weaknesses, opportunities, and threats (e.g., business or strategic plan)</li> <li><input type="checkbox"/> None of the above</li> </ul>	4.3	Responding to the question the group representative managed to mention their strength and weaknesses as follows Strength 1. The group have its own farm 2. water pump for irrigation 3. The group has committed farmers Weakness 1. Low production volumes 2. Low membership base 3. Low quality of produces
1.3.3	<b>Business objectives</b> <p><u>Are there clear, well communicated and documented business objectives for the organization?</u></p> <ul style="list-style-type: none"> <li>✓ The organization has business objectives</li> <li>✓ Members were consulted in establishing the objectives</li> <li>✓ Members are made aware of the objectives</li> <li>✓ The objectives cover income-generating / value adding activities</li> <li><input type="checkbox"/> The objectives are reviewed annually</li> <li><input type="checkbox"/> The objectives cover sustainability aspects</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>Are business objectives defined in a specific, measurable, achievable, realistic and time-bound manner?</u></p> <ul style="list-style-type: none"> <li>✓ Are specific</li> <li><input type="checkbox"/> Are measurable</li> <li>✓ Are achievable</li> <li>✓ Are realistic</li> <li><input type="checkbox"/> Are time-bound</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.5	

	Topic	Score	Comments
1.3.5	<p><b>Business performance monitoring</b></p> <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 type="radio"/> Never</li> <li><input checked="" 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 type="radio"/> No</li> <li><input checked="" 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 type="checkbox"/> No objectives were met</li> <li><input checked="" 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>	2.2	<p>Provided there is no business plan, the group measures its performance through meetings where the discussion on different objectives and activities is conducted. As from the discussion, the group indicate to have succeeded to Construct greenhouse through the Loan from Community development department</p>

## 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>✓ Organization has a membership register/database</li> <li>✓ Organization has membership criteria and respondents can list them</li> <li>✓ Organization has a recruitment strategy linked to its business objectives</li> <li><input type="checkbox"/> Organization has member loyalty and/or retention strategy that respondents can outline</li> <li>✓ 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>✓ Full names, addresses, contact details</li> <li>✓ Gender of main farmer</li> <li>✓ 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 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>	3.1	
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>✓ Organization can mention 2 ways of communicating with its members (beyond the AGM)</li> <li>✓ 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>● Annually or less</li> <li>○ Quarterly</li> <li>○ Monthly</li> <li>○ 2-3 times a month</li> <li>○ Weekly</li> </ul>	2.0	

## 2: FINANCIAL MANAGEMENT

### Scores

2.0	2: FINANCIAL MANAGEMENT
2.3	2.1: Financial administration
1.5	2.2: Financial planning
2.1	2.3: Financial reporting & monitoring
2.2	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 type="radio"/> No accounting system in place</li> <li><input checked="" 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 checked="" 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 type="checkbox"/> None of the above</li> </ul>	1.8	The group uses Cash book a paper based financial system. They organization uses a book to record all their business transactions such as sales, payments made etc. All the records are kept by organization treasurer
<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> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> has someone who does financial administration on top of other tasks</li> <li><input checked="" type="checkbox"/> has someone who is specifically responsible for handling the financial administration</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>Does the person who runs the financial administration have a relevant background and experience?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> has basic education</li> <li><input type="checkbox"/> holds a degree / diploma in a finance related field</li> <li><input type="checkbox"/> is trained in bookkeeping and budgeting</li> <li><input checked="" type="checkbox"/> has held a similar function before</li> <li><input type="checkbox"/> is able to use a digital bookkeeping system</li> <li><input checked="" type="checkbox"/> is able to perform basic financial calculations (e.g. annual profit, turn-over, net sales, etc)</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.7	

	Topic	Score	Comments
2.1.5	<b>Cash handling</b>	2.5	<p><u>Is cash handled in a responsible way ?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Cash books are updated after every transaction</li> <li><input type="checkbox"/> Cash count reconciliation is done weekly</li> <li><input type="checkbox"/> Bank reconciliations are done each month</li> <li><input checked="" type="checkbox"/> Cash received is banked without any being spent</li> <li><input checked="" type="checkbox"/> Cash spent and received is recorded in the organization's financial books</li> <li><input type="checkbox"/> Cash is kept in a locked cashbox or safe</li> <li><input type="checkbox"/> Cheques are signed by at least two authorized signatories and no blank cheques are signed</li> <li><input checked="" type="checkbox"/> Cash payments by the organization are minimized</li> <li><input type="checkbox"/> None of the above</li> </ul>

## 2.2: Financial planning

	Topic	Score	Comments
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>✓ Respondents can clearly explain how their organization is financed</li> <li>✓ 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>✓ Sale/purchase of produce is not (government)-subsidized</li> <li><input type="checkbox"/> Organization carries out income-generating activities without donations</li> <li><input type="checkbox"/> Organization carries out service activities without donations</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.0	The group are able to explain how they finance themselves. The group has a Joint greenhouse business which they cultivate and sell vegetables. The funds from the greenhouse business are reinvested for the same business and to be used for group operations
2.2.4	<b>Membership contribution</b> <p><u>What percentage of the organization's members comply with their financial obligations?</u></p> <ul style="list-style-type: none"> <li>● Less than 40%</li> <li><input type="radio"/> 40%-60%</li> <li><input 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>✓ 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>	1.5	

	Topic	Score	Comments
2.2.5	<b>External finance</b>	3.1	The group has managed to get a loan from Community development department at Mbeya DC. For the past period of time they are depending from the loan for operations.
	<p><u>Has your organization received any credit from a financial institution?</u></p> <ul style="list-style-type: none"> <li>✓ is aware of the financial institutions in the area</li> <li>✓ 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>✓ has once received a loan from a financial institutions</li> <li><input type="checkbox"/> regularly receives loans from financial institutions</li> <li>✓ has been able to repay its loans</li> <li><input type="checkbox"/> was never late with payments</li> <li><input 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>		

## 2.3: Financial reporting & monitoring

	Topic	Score	Comments
2.3.1	<b>Financial reporting</b>	2.8	
	<u>How is financial reporting done?</u> <ul style="list-style-type: none"> <li><input type="checkbox"/> is done at least quarterly</li> <li><input type="checkbox"/> includes turn-over</li> <li><input type="checkbox"/> includes cost of sales</li> <li>✓ includes operational costs</li> <li>✓ includes crop volume and price</li> <li>✓ includes sales volume and price</li> <li><input type="checkbox"/> includes other key performance indicators</li> <li><input type="checkbox"/> compares actuals to the budget and plan</li> <li>✓ is communicated (e.g members, BoD, stakeholders)</li> <li><input type="checkbox"/> None of the above</li> </ul>		
2.3.2	<b>Cost &amp; sales prices</b>	2.0	
	<u>Is the organization aware of production costs?</u> <ul style="list-style-type: none"> <li><input type="checkbox"/> Organization is aware of costs of production</li> <li><input type="checkbox"/> Organization regularly calculates cost prices and can demonstrate a recent example</li> <li><input type="checkbox"/> Organization uses relevant market data to determine sales prices</li> <li>✓ Cost prices are lower than sale prices per unit</li> <li><input type="checkbox"/> None of the above</li> </ul>		
2.3.3	<b>Cashflow, income, and expenditures</b>	1.8	
	<u>Does the organization record and review income and expenditure?</u> <ul style="list-style-type: none"> <li><input type="checkbox"/> Income and expenditures are reviewed at least monthly</li> <li>✓ Income and expenditures are consolidated annually</li> <li><input type="checkbox"/> Cashflow is monitored at least monthly</li> <li><input type="checkbox"/> Actuals are compared with budgets/forecasts</li> <li><input type="checkbox"/> Comparison of budgets with actuals informs new budget</li> <li><input type="checkbox"/> None of the above</li> </ul>		

## 2.4: Financial services

	Topic	Score	Comments
2.4.1	<b>Financial services</b> <p><u>Does the organization provide financial services or inputs on credit?</u></p> <input type="checkbox"/> understands how to determine how much to lend and to whom <input type="checkbox"/> understands and applies the concept of interest <input checked="" type="checkbox"/> knows what collateral means and what suitable collateral could be for a client <input checked="" type="checkbox"/> can explain repayment procedure of a loan understands what defaulting on a loan means <input type="checkbox"/> None of the above	3.0	<p>Provided already they have a Loan from Community development department. The group were able to explain the meaning of collateral as it is among of the procedures they followed when seeking for funding. Also they have started repaying the loan and understands implications for not completing repayment on time</p>
2.4.2	<b>Monitoring financial services</b> <p><u>Does the organization monitor the lending activities and loan performance?</u></p> <input checked="" type="checkbox"/> is aware of which and how many clients are in need of a loan to purchase inputs <input type="checkbox"/> has a system in place to monitor and follow-up on outstanding loans <input type="checkbox"/> has contracts and procedures in place explaining the repayment schedule <input type="checkbox"/> informs the clients clearly about procedures on default <input type="checkbox"/> has a clear procedure for collection from defaulting clients <input type="checkbox"/> None of the above	1.8	<p>The organization can mention group members who are in demand of Loans or credit for purchasing inputs. Although the organization doesn't provide credit service to its members</p>

### 3: SUSTAINABILITY

#### Scores

1.8	3: SUSTAINABILITY
1.8	3.1: Social issues
1.9	3.2: Environmental issues

#### 3.1: Social issues

	Topic	Score	Comments
3.1.1	<b>Child labour</b>  <u>Does child labor occur?</u> <input checked="" type="checkbox"/> Children under 14 do NOT work for members <input checked="" type="checkbox"/> Children under 14 do NOT work for the organization <input type="checkbox"/> None of the above  <u>To what extent are children involved in dangerous or heavy labor activities?</u> <input checked="" type="checkbox"/> Children do NOT do any heavy lifting <input checked="" type="checkbox"/> Children do NOT work with motorized and / or heavy machinery <input checked="" type="checkbox"/> Children do NOT handle harmful chemicals <input checked="" type="checkbox"/> Children are NOT exposed to dangerous animals and/or extreme heat and/or rainfall during their work <input type="checkbox"/> None of the above  <u>Has the organization done a child labor risk assessment?</u> <input checked="" type="radio"/> Hasn't done a risk assessment <input type="radio"/> Has done a risk assessment <input type="radio"/> Has done a risk assessment during the last 2 years	3.7	The organization doesn't have a Child labour policy and when asked this was not relevant as it is not happening at all in the community.
3.1.4	<b>Non-discrimination and equal opportunity</b>  <u>To what extent does the organization foster equal employment opportunities?</u> <input checked="" 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 type="checkbox"/> None of the above  <u>Is there a gender pay gap?</u> Not relevant	1.8	The organization doesn't have paid employee although Gender is considered throughout their management. Currently Treasurer or Accountant is a woman

	Topic	Score	Comments
3.1.9	<b>Application of agrochemicals</b>	2.0	<p><u>Are employees aware of safe handling of agrochemicals?</u></p> <p><input type="checkbox"/> Employees working with chemicals have been trained</p> <p><input type="checkbox"/> Employees working with chemicals have protective clothing</p> <p><input type="checkbox"/> Employees working with chemicals have safe equipment</p> <p><input type="checkbox"/> Protective equipment and clothing are in good condition and well maintained</p> <p><input checked="" type="checkbox"/> All chemicals and hazardous substances are properly labelled</p> <p><input type="checkbox"/> The organization has documented information / instructions on agrochemical application (e.g. farmer booklet, IT support) for staff / farmers.</p> <p><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</p> <p><input type="checkbox"/> Use of protective clothing and safe equipment is monitored</p> <p><input type="checkbox"/> None of the above</p>

## 3.2: Environmental issues

	Topic	Score	Comments
3.2.1	<b>Water source protection</b>	1.8	
	<u>How is water management organized?</u> <input checked="" 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 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 type="checkbox"/> Members/employees are trained in how to properly manage their water supplies <input type="checkbox"/> None of the above		
3.2.2	<b>Waste management</b>	1.7	
	<u>Does the organization have proper waste management practices?</u> <input type="checkbox"/> is aware of legal requirements concerning waste disposal applicable to the organization <input checked="" 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 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		
3.2.3	<b>Agrochemicals</b>	1.6	
	<u>To what extent do employees/members know how to handle agrochemicals?</u> <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 type="checkbox"/> FO ensures only authorized agrochemicals are applied <input type="checkbox"/> Respondents know how to effectively apply the agrochemicals for their intended purposes, including proper dosage, frequency and timing of use <input 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		

	Topic	Score	Comments
3.2.4	<b>Protection of nature</b>	2.6	Representative are able to mention natural resources and its important for people and environment. In the area there is water reserve area and forests
<p data-bbox="240 427 810 479"><u>Is the organization aware and how does the organization respond to surrounding nature?</u></p> <p data-bbox="240 479 879 555">✓ The organization is aware of surrounding natural / protected areas (e.g. natural parks, forestry reserves, conservation areas, etc)</p> <p data-bbox="240 555 820 607">□ The organization shall ensure that no land is cleared by burning the vegetation</p> <p data-bbox="240 607 874 658">□ The organization has a monitoring system in place to monitor and prevent deforestation and degradation of nature</p> <p data-bbox="240 658 874 710">✓ No deforestation or degradation of forest by the organization and its members has occurred during the last year</p> <p data-bbox="240 710 863 822">□ 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)</p> <p data-bbox="240 822 448 844">□ None of the above</p>			

## 4: OPERATIONS

### Scores

2.1	4: OPERATIONS
1.0	4.1: Storage
2.6	4.2: Logistics
2.5	4.3: Processing

### 4.1: Storage

Topic	Score	Comments
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## 4.2: Logistics

	Topic	Score	Comments
4.2.1	<b>Inbound logistics</b> <p><u>How well are inbound logistics organized?</u></p> <ul style="list-style-type: none"> <li>✓ The organization makes projections for incoming stock</li> <li>□ The organization knows what storage and staff capacity it needs to handle produce and other deliveries coming in</li> <li>✓ The organization has access to sufficient transport means to collect inputs or produce from farmers</li> <li>□ The organization plans the handling of inbound deliveries ahead of time (e.g. before peak harvesting periods)</li> <li>□ The organization analyzes historical data for projections vs realizations</li> <li>□ None of the above</li> </ul>	2.6	The organization usually collects the produces and work with the buyers for transportation to mbeya through Mbeya Tunduma road which is tarmac . The organization is also able to project the next TOMATO Harvest to be 3500KG from the greenhouse
4.2.3	<b>Infrastructure</b> <p><u>How does the organization deal with infrastructural/and or logistical challenges?</u></p> <ul style="list-style-type: none"> <li>✓ is well-aware of the infrastructural challenges</li> <li>□ communicates regularly with the off-taker (e.g. about delivery time, delays, etc.)</li> <li>□ checks the road/weather conditions before transport is planned</li> <li>□ has spare-wheels / reparation kit in vehicles</li> <li>□ does minor investments/ improvements on infrastructure</li> <li>□ None of the above</li> </ul>	1.8	

### 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>  <input type="checkbox"/> the organization is aware and applies the adequate post-harvest handling steps  <input checked="" type="checkbox"/> the organization can indicate major reasons for post-harvest losses  <input checked="" type="checkbox"/> the organization applies inputs/technologies to avoid/prevent post-harvest losses  <input type="checkbox"/> the organization has sufficient appropriate processing infrastructure/equipment in place (e.g. washing stations, drying and washing, grading, etc)  <input type="checkbox"/> storage meets product-specific storage requirements (e.g. temperature, humidity, light)  <input type="checkbox"/> None of the above </p>	2.6	
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>  <input checked="" type="checkbox"/> The organization knows what equipment and technology is typically used in the sector  <input checked="" type="checkbox"/> Equipment and technology used are conform to sector standard  <input type="checkbox"/> Equipment and technology are up to date / well-maintained  <input type="checkbox"/> Equipment and technology add value to the product improving the organization's market position  <input type="checkbox"/> The organization seeks advice on optimizing equipment and technology use  <input type="checkbox"/> None of the above </p>	2.6	The organization is aware of different post harvest technologies available such as making tomato paste, making chillies, solar drying equipment's. Currently they managed to prepare stalls for processing of chillies

## 5: PRODUCTION BASE

### Scores

2.5	5: PRODUCTION BASE
3.7	5.1: Provision of inputs
2.3	5.2: Collection from members
2.0	5.3: Strength of production base
2.7	5.4: Extension services

### 5.1: Provision of inputs

	Topic	Score	Comments
5.1.1	<b>Provision of inputs</b>	4.3	Farmers have a challenge on access with fertilizers and some of agrochemicals
	<p><u>How does the organization ensure provision of inputs to the farmers?</u></p> <ul style="list-style-type: none"> <li>✓ Inputs are usually available in the region</li> <li>✓ Organization has funds to purchase inputs</li> <li>✓ Organization sources inputs from more than one supplier</li> <li>✓ Organization is able to get inputs on time</li> <li>✓ Organization is able to meet the demand of the farmers</li> <li><input type="checkbox"/> Infrastructure (e.g. transport means, storage) to/from suppliers is not a problem</li> <li><input type="checkbox"/> None of the above</li> </ul>		
5.1.2	<b>Quality procedures for inputs</b>	2.3	
	<p><u>How does the organization assure the quality of its inputs?</u></p> <ul style="list-style-type: none"> <li>✓ Has reliable product sources such as reputable / certified suppliers</li> <li>✓ Changes suppliers to get better quality inputs</li> <li><input type="checkbox"/> Has quality standards for inputs</li> <li><input type="checkbox"/> Checks quality of inputs</li> <li><input type="checkbox"/> Has documented the quality procedures</li> <li><input type="checkbox"/> Buys and sells items in original packaging</li> <li><input type="checkbox"/> None of the above</li> </ul>		

## 5.2: Collection from members

Topic	Score	Comments
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### 5.3: Strength of production base

	Topic	Score	Comments
5.3.2	<b>Competition for members</b> <p><u>Is there competition for members of the organization?</u></p> <input type="checkbox"/> Similar organizations do not exist in the area <input type="checkbox"/> Similar organizations do not recruit among membership base <input checked="" type="checkbox"/> Members are not leaving the organization for other similar organizations <input type="checkbox"/> None of the above	2.3	The organization has not experienced withdrawal of members for other organization
5.3.3	<b>Economic value to members</b> <p><u>Does membership of the organization provide economic value to its members?</u></p> <input checked="" type="checkbox"/> Discounted services / inputs <input checked="" type="checkbox"/> Higher prices for produce <input checked="" type="checkbox"/> Premium prices for better quality and/or certified produce <input type="checkbox"/> Shares <input type="checkbox"/> Regular dividend payments <input type="checkbox"/> Shared labor / lower labor costs <input type="checkbox"/> Direct & transparent payment system <input type="checkbox"/> None of the above <p><u>How do prices of the organization relate to market prices?</u></p> <input type="radio"/> Below <input checked="" type="radio"/> In line with <input type="radio"/> Higher	2.9	

## 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> <ul style="list-style-type: none"> <li>✓ provides training on agriculture</li> <li>✓ has a demonstration plot</li> <li>✓ organizes farmer field school</li> <li>✓ enrolls innovation testing &amp; adoption</li> <li><input type="checkbox"/> has specialized staff (e.g. trained appropriate agricultural area)</li> <li><input type="checkbox"/> has a training fund</li> <li><input type="checkbox"/> monitors and provides follow-up to training activities</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>Are the extension / training services provided sufficient and do they meet the staff / farmer's needs?</u></p> <ul style="list-style-type: none"> <li>✓ Extension and training services are sufficient and cover the major relevant topics</li> <li>✓ Extension and training services meet the needs of members</li> <li><input type="checkbox"/> Training on relevant topics is provided to staff</li> <li>✓ Training on relevant topics is provided to farmers/members</li> <li><input type="checkbox"/> Training records and attendance lists are kept</li> <li><input type="checkbox"/> Trainings are facilitated by a competent person</li> <li><input type="checkbox"/> Measures are taken to ensure equal opportunities for women to participate in training and awareness raising sessions</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.0	
5.4.2	<b>Soil management</b> <p><u>How does the organization and its members work on soil management?</u></p> <ul style="list-style-type: none"> <li>✓ is aware of the soil type and related soil problems in the area</li> <li><input type="checkbox"/> informs / trains its members about on soil management and soil fertility (e.g crop rotation, agroforestry, composting, planting nitrogen fixing species, etc.)</li> <li><input type="checkbox"/> promotes practices to avoid soil erosion.</li> <li><input type="checkbox"/> is aware and informs members that human sewage, sludge, and sewage water cannot be used for production and/or processing activities.</li> <li><input type="checkbox"/> trains members/farmers about the techniques and benefits of leaving organic waste and materials at the farm</li> <li><input type="checkbox"/> None of the above</li> </ul>	1.8	The Representative managed to mention the different type of soil i.e Kichanga, Tifutifu, MFINYANZI, and its impact on production of vegetable and fruits

## 6: MARKET

### Scores

2.0	6: MARKET
2.1	6.1: Market related risks
1.9	6.2: Marketing strategy

### 6.1: Market related risks

	Topic	Score	Comments
6.1.1	<b>Awareness of market risks</b>	2.7	
	<u>Is the organization aware of the different types of market risks?</u> <input checked="" type="checkbox"/> Volume requirement changes <input checked="" type="checkbox"/> Price changes <input checked="" type="checkbox"/> Quality requirement changes <input type="checkbox"/> Changes in delivery methods or timing <input type="checkbox"/> Customers entering or exiting the market <input type="checkbox"/> Market distortions <input type="checkbox"/> Competition entering or exiting the market <input type="checkbox"/> None of the above		
6.1.2	<b>Mitigation of market risks</b>	2.1	
	<u>How does the organization mitigate market risks?</u> <input type="checkbox"/> Marketing <input checked="" type="checkbox"/> Widening membership base <input type="checkbox"/> Investing in delivery/ transport methods <input checked="" type="checkbox"/> Staying informed <input type="checkbox"/> Investing in processing <input type="checkbox"/> Efficient price setting mechanism to cope with market fluctuation and satisfy members / off-takers <input type="checkbox"/> Sufficient storage in place to keep produce until prices get better <input type="checkbox"/> None of the above		
6.1.3	<b>Bargaining power</b>	1.7	
	<u>Does the organization have sufficient bargaining power with its off-taker(s)?</u> <input checked="" type="checkbox"/> has at least two main buyers <input type="checkbox"/> has written contracts with buyers <input type="checkbox"/> agrees on quality requirements beforehand <input type="checkbox"/> agrees on service requirements beforehand <input type="checkbox"/> can negotiate / has influence on the terms (e.g. price, specifications, etc) with buyers <input type="checkbox"/> agrees on prices beforehand <input type="checkbox"/> None of the above		

## 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> <ul style="list-style-type: none"> <li>✓ Organization does market research</li> <li>✓ Organization knows quantities buyers want to buy</li> <li>✓ Organization knows quality buyers are looking for</li> <li><input type="checkbox"/> Quantity is specified in contracts</li> <li><input type="checkbox"/> Quality is specified in contracts</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.4	Respondent are able to explain ways to look for market including visiting big markets, working with buyer agents
6.2.2	<b>Marketing strategy</b> <p><u>Does the organization actively market its products and services?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> does advertising/promotional activities and respondents can name at least 2</li> <li><input type="checkbox"/> has a staff member who is responsible for marketing (e.g. marketing manager/officer)</li> <li>✓ looks for new customers and is able to explain how</li> <li><input type="checkbox"/> has basic promotional materials in place</li> <li><input type="checkbox"/> has a recognizable name and brand</li> <li><input type="checkbox"/> organizes or engages in promotional events (e.g. trade / agricultural fairs)</li> <li><input type="checkbox"/> has labeled produce with name and logo</li> <li><input type="checkbox"/> None of the above</li> </ul>	1.6	Managed to go to Zambian Border looking for Tomato market and at least now they are able to know 3 different markets more than in the past one year

## 7: EXTERNAL RISKS

### Scores

2.3	7: EXTERNAL RISKS
2.2	7.1: Weather and natural risks
2.4	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>	3.0	<p><u>Is the organization aware of weather and natural risks?</u></p> <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>
7.1.2	<b>Mitigation strategies for weather and natural risks</b>	1.8	<p><u>Does the organization have basic mitigation strategies in place for weather and natural risks?</u></p> <ul style="list-style-type: none"> <li>✓ 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><input type="checkbox"/> 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>

## 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><input type="checkbox"/> Organization has the ability to recognize different pests and diseases</li> <li><input type="checkbox"/> 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>	2.6	Respondents are able to name some of the biological hazards such as Contamination and Pests and explain their individual experience of biological hazards in the area
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>✓ Organization is aware of risk mitigation methods and can name them</li> <li>✓ 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><input type="checkbox"/> None of the above</li> </ul>	2.3	Members are able to mention different ways to control biological hazards such as avoiding dumping of used pest side bottles into the water used for irrigation, Avoid farming close to river sources

## 8: ENABLING ENVIRONMENT

### Scores

3.9	8: ENABLING ENVIRONMENT
3.3	8.1: Capacity builders & NGOs
3.0	8.2: Community
4.8	8.3: Government

### 8.1: Capacity builders & NGOs

	Topic	Score	Comments
8.1.1	Availability of capacity building services	3.3	<p><u>Is the organization able to source the right training, capacity building and assistance?</u></p> <ul style="list-style-type: none"> <li>✓ Organization is aware of available services</li> <li>✓ Respondents are able to identify most relevant support areas</li> <li>✓ Organization gets support in the right areas</li> <li><input type="checkbox"/> Organization is satisfied with services</li> <li><input type="checkbox"/> Organization unlocks or offers services focusing on farm business management</li> <li>✓ Organization unlocks or offers services focusing on improving farming practices</li> <li><input type="checkbox"/> Organization is NOT dependent on outside services</li> <li><input type="checkbox"/> None of the above</li> </ul>

## 8.2: Community

	Topic	Score	Comments
8.2.1	<b>Relationship with the community</b>  <u>Does the organization have a good relationship with the local community?</u> <input checked="" type="checkbox"/> Respondents characterize the relationship with the community as positive <input checked="" type="checkbox"/> There have been no problems in the past <input type="checkbox"/> Organization provides employment opportunities <input type="checkbox"/> Organization can name 2 other benefits it provides to the local community <input type="checkbox"/> None of the above	3.0	The organization provide learning opportunity among youth through intensive horticulture farming in the greenhouse

### 8.3: Government

	Topic	Score	Comments
8.3.1	<b>Awareness of laws &amp; regulations</b>	4.5	<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>✓ 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>
8.3.2	<b>Public services</b>	5.0	<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>✓ 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>

## 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	Managed to show the constitution
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	Managed to show books of accounts
Annual accounts most recent year -2	no	
Bank statements past year	yes	Managed to show bank statement
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