

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

## **UMWAGILIAJI NGALAMILA MTAPA**

**Assessment date: April 28, 2021**

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

**DRAFT REPORT**

**Total score:**

**1.5**

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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	UMWAGILIAJI NGALAMILA MTAPA
SCOPEinsight Assessee ID	4612

### Type of Assessment

SCOPE Basic  
2.0.1

### Dates

Assessment Start Date	April 28, 2021
Assessment Finalization Date	Not finalized

### Purpose of Assessment

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

### Representatives Present

JOFREY MG'ELA	CHAIRPERSON
JOFREY MG'ELA	CHAIRPERSON

### Assessed and Reviewed by

Assessor	Benward Lihawa
Quality Reviewer	Maxine Geke

### Assessment Comments

In spite of their performance in production and market search by their own effort, the number of members is still low compared to the year of establishment. Although having small number of members if they are active is better for the management and improvement of the group. Also, assessment of UMWAGILIAJI NGALAMILO – MTAPA was replaced by ITOWO IRRIGATION SCHEME that has no irrigation system and the group itself does not exist.

### Observations on assessment process

Participant members were active in answering questions although they the challenges of representative of women, only one women participated and even in their group women are not much involved. Also they should improve record keeping so as keep all important information and every group members can access.

## Chapter 2 Organizational details

### UMWAGILIAJI NGALAMILA MTAPA

Location	Organizational information	
YERIKO No	Legal status	Primary Producer
No	Number of members	46
WANGING'OMBE	Products	Other spices
Tanzania		

### Contacts

Name	Position	Contact Details
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### Images



Picture was taken after accomplishment of assessment of UMWAGILIAJI NGALAMILO

Basic & contact details		Sectors	
Name	UMWAGILIAJI NGALAMILA MTAPA	agriculture	
[%key_id:23631200%]	UNGA-MTAPA		
Street	YERIKO		
Street no.	No		
Zipcode	No		
City	WANGING'OMBE		
Region	NJOMBE		
Region ISO	Iringa		
Country	Tanzania		
Global region	East Africa		
GPS location	-9.2775, 34.694444		
Office phone number	0754553562		
Email address			
Website	No		
Incorporation		Services/Activities	
Legal status	Primary Producer	primary production, information provision/sharing	
(specify if necessary)	AGRICULTURE		
Year of incorporation	2008		
In operation since	-		
Registration/Business license number	NA		
Tax identification number	NA		
		Infrastructure information (main location)	
		[%key_id:23631210%]	Dirt road
		Distance to hub	50-100km
		Public transportation	Available in vicinity
		Power / electricity	Unstable without generator backup
		Internet access	No internet
		Mobile network	Limited coverage
		coverage	
		Running water	Running water
		Warehousing	

## Board and management

Board members		Manager / key staff	
No. of female board members	0	No. of female managers	0
No. of male board members	0	No. of male managers	0
<i>Group has no board or staff hired for their activities, only group leaders supervise and organize activities</i>		<i>No comment provided</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	13	No. of <u>active</u> female members	13
No. of male members	33	No. of <u>active</u> male members	33
<i>No comment provided</i>		<i>No comment provided</i>	

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	13	No. of active female outgrowers	13
No. of male outgrowers	33	No. of active male outgrowers	33
No comment provided		No comment provided	

### Governance Structure

	Present	Number of People	Description
Annual general meeting	No	0	No annual general meeting for the group, but they have normal meetings for the group and is not in timetable. Always an emergency meeting
Management team	No	4	No management team for the group
Supervisory board	No	0	No supervisory board for the group
Chairperson, Vice Chairperson, Secretary and Cashier	Yes	4	Leaders of the group are the ones who take responsibilities

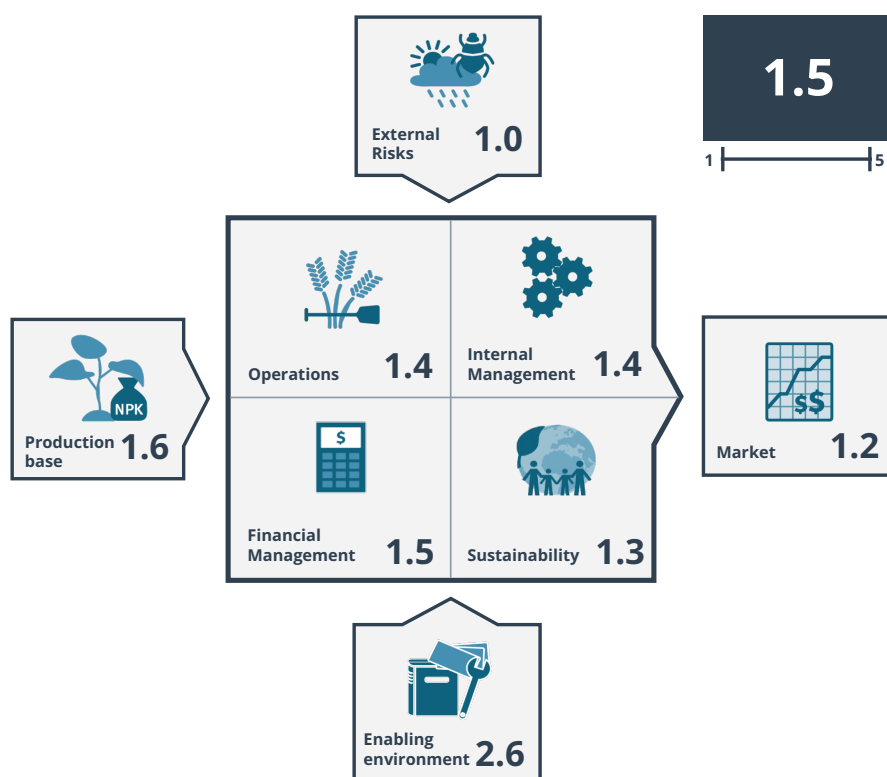
### Mission

Group has no mission in place

### Vision





Group has no Vision in place.

## Chapter 3 Assessment results



Total	1.5	Your scores per dimension	
Dimension	Score	Dimension	Score
<b>INTERNAL MANAGEMENT</b>	<b>1.4</b>	Strength of production base	1.1
Governance	1.0	Extension services	1.2
Internal organization	1.8	<b>MARKET</b>	<b>1.2</b>
Business planning	1.5	Market related risks	1.3
Membership management	1.9	Marketing strategy	1.0
<b>FINANCIAL MANAGEMENT</b>	<b>1.5</b>	<b>EXTERNAL RISKS</b>	<b>1.0</b>
Financial administration	1.0	Weather and natural risks	1.0
Financial planning	1.5	Biological and environmental	1.0
Financial reporting & monitoring	2.1	<b>ENABLING ENVIRONMENT</b>	<b>2.6</b>
Financial services	N/A	Capacity builders & NGOs	2.1
<b>SUSTAINABILITY</b>	<b>1.3</b>	Community	3.0
Social issues	1.2	Government	2.7
Environmental issues	1.5		
<b>OPERATIONS</b>	<b>1.4</b>		
Storage	1.0		
Logistics	1.2		
Processing	1.8		
<b>PRODUCTION BASE</b>	<b>1.6</b>		
Provision of inputs	1.4		
Collection from members	2.6		

### 3.1 Assessment risks and strengths

Section	Risk areas	Strong areas
<b>INTERNAL MANAGEMENT</b> 	<p>Group has no executive committee and they are using group leaders as executive committee. Poor management of important documents in the group cause some information to lost like certificate of registration. Farmers experienced poor record keeping within the group and to member by member, and in turn they have no exactly information for their activities and other issues</p>	<p>Group leaders has information and they understand the aim of forming the group, they build the bond of helping each other and is the reason of being together until today. Leaders can evacuate with the government/development partners to get support and they manage the support effectively and with donors terms and conditions, like building the intake for irrigation by the government body. Leaders are active to share the information with their fellow members when they get from outsiders or enablers</p>
<b>FINANCIAL MANAGEMENT</b> 	<p>Farmers group has not received facilitation on the importance of having bank account for running their group activities, however they what they have was expired. Farmers group leaders has no qualified cashier to balance/prepare financial report, they only do in a local way and not professionally so as to balance profit and loss. Farmers financial management on having one bank account has not effectively not/done, every group member has its own bank account or way of saving money in which in turn can affect group growth. Farmers does not contribute any in the group so as to expand activities and improve group performance of daily basis</p>	<p>Farmers management of capital income is upon group members him/her self, thus it reduce unjustified of group income, every member is saving the profit in its own. Due to good collaboration with government group have an opportunity to receive grants from the government for running crop production activities. Farmer members have already capital for crop production that received through crop selling and they serve through bank account or mobile banking, this is the initial capital to improve production of the farmers</p>
<b>SUSTAINABILITY</b> 	<p>Farmers group has not invested much in making sure production areas are well preserved to so as to save the future (Use of hazardous chemicals during spraying the crops) and they are using their children in agricultural activities. It is a behavior for Bena Tribble to be with their children in agricultural activities, although this can be termed as child labor but cultural it is not, for the future it can affect child. farmers group did not invest much in making sure women are given enough time for maternity, mostly are engaging to work until they have up to 7 to 8 months pregnancy, this can affect women health and a born baby.</p>	<p>Men are mostly involving women in all processes of agricultural activities so as to balance much payments to labor and they can save. During preparations of the farms, leaders group organize communal working by working in one farm in short time and then go to another farm so as to save cost and work in short time. Farmers group has set by-laws that prohibit farmers to dis-manage water source/or intake so as to ensure they will have enough water for irrigation through out the year and hence increase production of their crops. In spite of using their children in some of simple activities they make sure children who engage are at least 14 years and above of age and are well protected from spraying or using chemicals.</p>
<b>OPERATIONS</b> 	<p>Farmer are suffering from rough roads to easily transport product to the market, government should support maintenance, from the main road to the farms. No strong mobile network for the group members to get information from every part of the country on prices, inputs and marketing. Electricity is not full time and some members have not installed to their homes, thus it is the challenge in using mobile phone to get information. Farmers group has not facilitated/bought transport system either vehicle or motorbike to run their activities specifically during harvesting period.</p>	<p>Farmers have opportunity of main roads to buyer and is all weather and they can pass all the time, also it is connected to the main market (Mbeya and Makambako). Installed electricity to the Village certify to build storage facilities and can improve crop standards and attract farmers to engage more in production.</p>

## PRODUCTION BASE



Farmers face the problem of Uncontrolled Pest and diseases in their area i.e. pest like Kanitangaze in local is very difficult to treat with available pesticides in the agrochemicals. Farmers have not received trainings on the harmful chemicals that reduce production of crops, there are other chemicals that affect the land and sometimes planted crops. Farmers trainings has not guaranteed on fake inputs that increase cost to farmers, fake inputs affect production of crops.

Farmers have good relation with stakeholders and government extension Officers in the Village is the ones who facilitate trainings for agricultural practices. Trainings on Certified seeds/inputs has helped farmers to get recommended seeds so as to improve yield of the horticultural produce and the inputs is available in the region

## MARKET



Farmers do not get market price due to existence of brokers and they have not received trainings in on marketing strategy for horticultural goods. For 2020 price of the produce like onion was very low and farmers did not get profit as per their information from group discussions. Buyers are far from production zone, farmers are not selling goods together, training for sorting and list of buyers would keep close with information and actions. Farmers does not sell collectively (No storage facilities/collection centers, every member sell individually however the buyers information are shared. Farmers has no specialized marketing officer who can support and link farmers with buyers

Farmers are aware of market information through phones call and text, product transportation decrease market prices. Due to market information buyers are always available during harvesting season i.e. tomatoes however they sometime be affected with price fluctuation during peak harvest season.

## EXTERNAL RISKS



Farmers experienced unexpected rainfall (heavy rainfall) especially during rain season and also during harvesting sometimes there is small rain that affect the product, it decay i.e. maize. Rough roads to the farms increase transport cost and hence affect the price of the product, when calculating on profit they get low profit.

Supportive government agricultural policy improves farmers to engage in a nice production zone also Government support to the group in establishing/improving irrigation systems assure increase production of horticultural products through out the year even in dry season

## ENABLING ENVIRONMENT



High interest rate for the groups loans led the group not to take loan and depend low saving amount to run activities of the group. Some improved seeds does not qualify to the environment/its fake and farmers use the available packing label as they were using in the pas years. Less supportive donors in capacity building and trainings in GAP's led to less production rate compared to the market needs, however the market is not always determined

Availability of supportive government from the Village to the district has improved irrigation system of the group and later production rate has increased. Availability of Financial Institution that support the groups in agriculture area can improve serving of the group / members i.e. CRDB at Wang'ombe.

## Comments by assessor

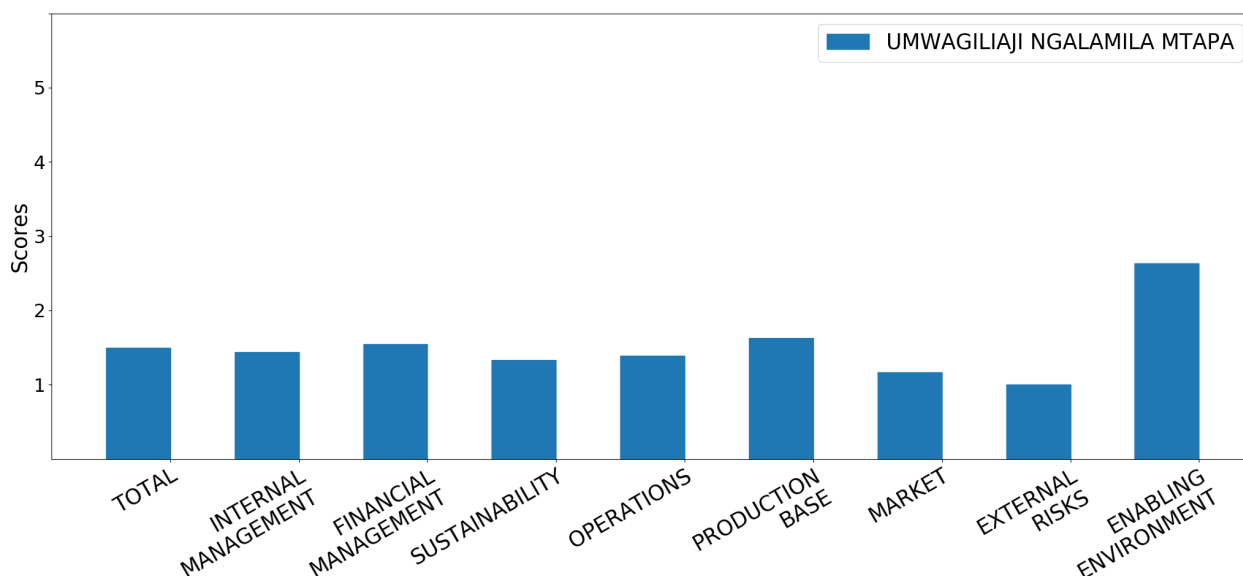
If the group can be effectively capacitated in agricultural practices, marketing, group management, financial management it will fasten increase production and improve their living standard within short period.

## 3.2 Benchmarking

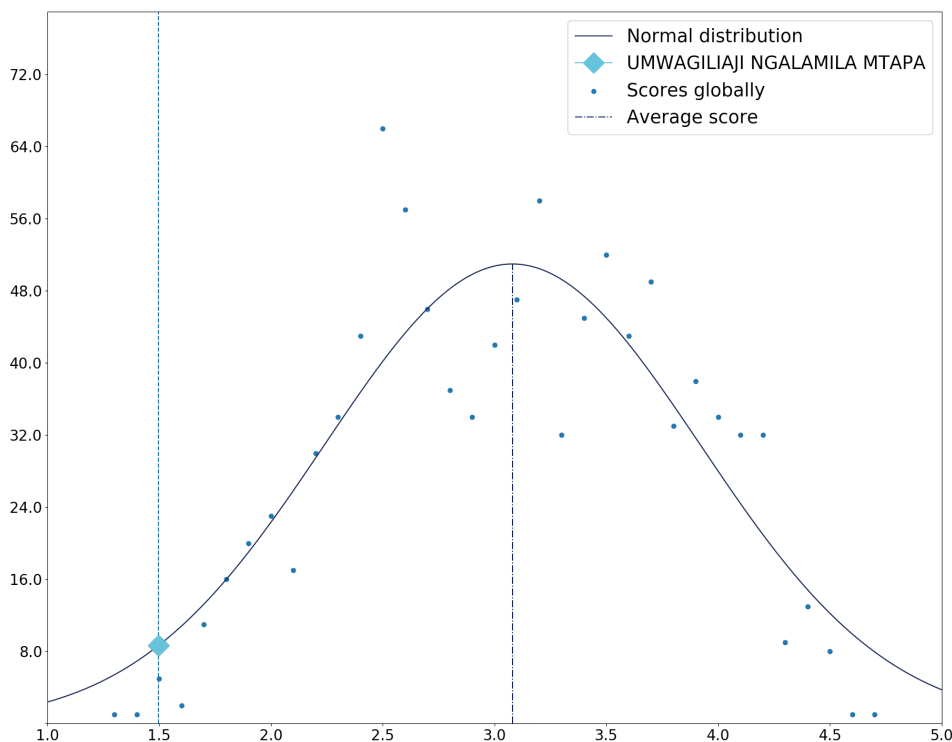
This page shows you benchmarking information of the assessment with other assessment data from the SCOPEinsight assessment database.

### Scores over time

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

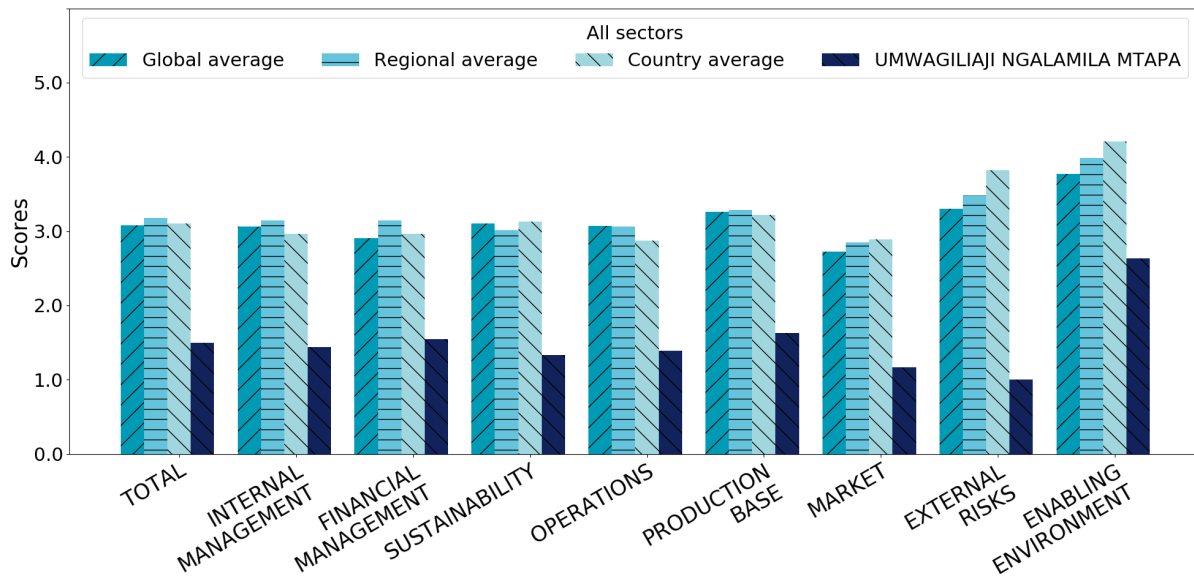


### Where am I

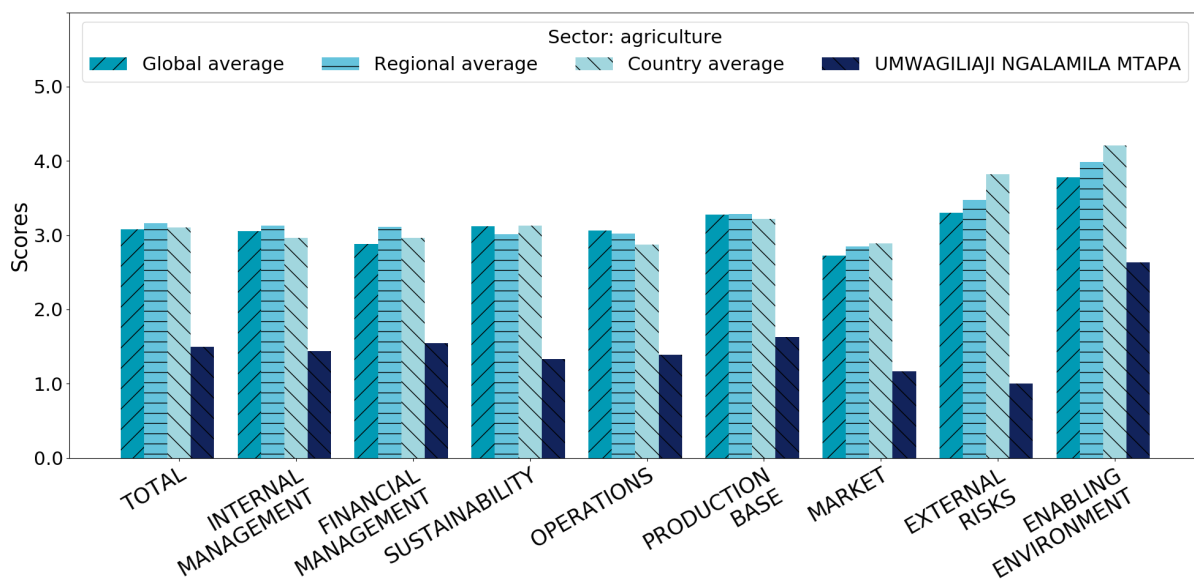


- 1.5 The total score of 1.5 for your organization is -1.6 points different from the average score of 3.1 for all assessed organizations globally.
- 0% Your organization scores equally or higher than 0% of all assessed organizations.

## 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 6,510,000	TZS 1,329,900	TZS 5,180,100	TZS 3,858,800	TZS 1,311,300
2020	TZS 6,510,000	TZS 1,329,900	TZS 5,180,100	TZS 3,858,800	TZS 1,311,300

#### 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
80	5	No information	No information	No information	15

#### Bank Accounts

Bank	Type	Active since	Current balance
No information available. Reason:			

#### Loan history

Loan amount	Type of Financier	Name of Financier	Start date	Duration	Interest rate (annual)	Repayment status	Purpose	Comment
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
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

Calculations for financial information has been done for tomatoes harvested 2020 with a total tin of 1860 and every tin was sold for 3500, also bank account does not work because they opened group account and operation cost for the account was high. Thus they opted to leave. No loan, pre-finance or has grant has been given to the group

## 4.2 Production & Sales

### Other spices

Production & Sales			
Category	Spices	Certification(s)	
Type / Variety	TOMATO - MWANGAZA F1	Estimated % of member/outgrower production sold to the assessed organization	0.00
Quality (grade)	A		
Amount of production units / land used for product (production area)	1.00		
Land unit	acre		
Production unit			
Avg. yield (estimate per land /production unit)	37200.00		
* 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
No information available.				
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
2020	37,200	gallon	TZS 3,500	0	100
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

Group does not purchase produce from members or no-members, every one is selling separately to the available buyers after harvesting. Produce sold is by members of the group but nothing was bought from members by the group. Group share everything from production to harvest but they do not sell collectively

## 4.3 Value Chain & Enabling Players

### Clients

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

### Service providers and Supporting organizations

<b>Name</b>	NJOMBE DISTRICT COUNCIL	TASAF
<b>Organizational type</b>	Govt. body	Govt. body
<b>Type of service</b>	Other	Other
<b>Number of years in relation</b>	1.0	1.0
<b>Contract in place</b>	No	No
<b>Contract start year</b>	-	-
<b>Contract end year</b>	-	-
<b>Description of agreement/relation</b>	Building intake for irrigation scheme	Building min bridge at irrigation scheme area

### Comments by assessor

Members are mostly using their effort to meet their objectives, however Government and TASAF has joined the hand for their activities

# Annex 1: Assessment results in detail

## 1: INTERNAL MANAGEMENT

### Scores

1.4	1: INTERNAL MANAGEMENT
1.0	1.1: Governance
1.8	1.2: Internal organization
1.5	1.3: Business planning
1.9	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	Group has no system of Executive positions, no staff employed for activities
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 group has no board member or even staff who is either employed or doing part-time activities for their services. Group leaders are the ones responsible to supervise the group and link with development partners or supporters
1.1.3	<b>Quality of management staff</b>  <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> Not relevant	N/R	Group has not employed staff, group leaders are the ones who take responsibilities of daily activities

1.1.4	Objectives of management	Score	Comments
	<p><u>Are targets of managers/key staff clearly formulated and documented?</u></p> <p><input type="checkbox"/> Each manager/key staff has clear targets</p> <p><input type="checkbox"/> Each manager's targets are documented</p> <p><input type="checkbox"/> Targets contribute to and have a clear focus on the organization's business objectives</p> <p>✓ None of the above</p> <p><u>Are the targets of managers specific, measurable, achievable, realistic and time-bound?</u></p> <p><input type="checkbox"/> Targets are specific</p> <p><input type="checkbox"/> Targets are measurable</p> <p><input type="checkbox"/> Targets are achievable</p> <p><input type="checkbox"/> Targets are realistic</p> <p><input type="checkbox"/> Targets are time-bound</p> <p>✓ None of the above</p>	1.0	Group has no employed staff
1.1.5	<p><b>Accountability of management</b></p> <p><u>In which way are managers/key staff held accountable for their responsibilities?</u></p> <p><input type="checkbox"/> Managers/key staff have distinct responsibilities</p> <p><input type="checkbox"/> Responsibilities are clearly documented (e.g. organization's bylaws, HR manual or otherwise)</p> <p><input type="checkbox"/> Organization can mention 2 mechanisms of how it holds managers/key staff accountable</p> <p><input type="checkbox"/> Measures to hold managers/staff accountable on their responsibilities are documented</p> <p>✓ None of the above</p>	1.0	No employed staff for the group, all activities are under group leaders.
1.1.6	<p><b>Independence of management</b></p> <p><u>To what extent can the management do their work independently?</u></p> <p><input type="checkbox"/> The BoD lets the management carry out its functions without interference into the day-to-day management</p> <p><input type="checkbox"/> The management takes important decisions by consensus (e.g., on the organization's strategy, hiring new executives, approving budgets)</p> <p><input type="checkbox"/> All managers get an equal say in decision-making</p> <p><input type="checkbox"/> The management can carry out their work without influence from outside organizations or persons (e.g., government, donors, NGOs)</p> <p>✓ None of the above</p>	1.0	
1.1.7	<p><b>Continuity of management</b></p> <p><u>Is there continuity of the management?</u></p> <p><input type="checkbox"/> Qualified candidates in the organization are under 35 years of age</p> <p><input type="checkbox"/> Successors are available for the general manager</p> <p><input type="checkbox"/> Successors are available for financial officer</p> <p><input type="checkbox"/> Successors are available for other key staff positions</p> <p><input type="checkbox"/> Potential successors are being trained to become future managers</p> <p><input type="checkbox"/> Candidates will need little or no training to be able to fulfill executive functions</p> <p>✓ None of the above</p>	1.0	

Topic	Score	Comments
1.1.8 General assemblies	1.0	<p><u>Are general assemblies (AGMs) regularly organized?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> The organization holds AGMs</li> <li><input type="checkbox"/> AGMs occur annually</li> <li><input type="checkbox"/> Strategic, annual and business plans are presented and discussed at the AGM</li> <li><input type="checkbox"/> Financial statements and/or audits are presented during the AGM</li> <li><input type="checkbox"/> All members have the right to attend the meeting and/or represented during the AGM</li> <li><input type="checkbox"/> Members are able to express their needs and (dis-)satisfactions during the AGM, and this is well-documented</li> <li><input checked="" type="checkbox"/> None of the above</li> </ul>
1.1.9 Board of directors	1.0	<p><u>How are the Board of Directors (BoD) elected?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> There are annual elections for the BoD</li> <li><input type="checkbox"/> The BoD has always been democratically elected at the AGM</li> <li><input type="checkbox"/> Members elect the board of directors</li> <li><input type="checkbox"/> Elections are based on description of eligibility and desired qualifications (e.g., required education and experience)</li> <li><input type="checkbox"/> The election procedure is fair (anonymous voting by all members)</li> <li><input checked="" type="checkbox"/> None of the above</li> </ul> <p><u>What are the terms and conditions based on which the board of directors is functioning?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> BoD terms are limited in number and duration</li> <li><input type="checkbox"/> The board members don't exceed the number of terms or duration of terms</li> <li><input type="checkbox"/> BoD change occurs in line with the rules of the organization</li> <li><input type="checkbox"/> Organization makes sure all BoD doesn't change at the same time (staggered terms)</li> <li><input type="checkbox"/> New board members are trained to prepare them for the board function</li> <li><input type="checkbox"/> Term policy and termination processes are documented</li> <li><input checked="" type="checkbox"/> None of the above</li> </ul> <p><u>Does the BoD represent its members and are there measures in place to work towards adequate representation?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> A documented policy/quota for percentage/number of young people (&lt; 35 years) to be part of the board</li> <li><input type="checkbox"/> A documented policy/quota for the percentage/number of women to be part of the board</li> <li><input type="checkbox"/> A board that adequately represents the membership in terms of member's diversity (e.g. male, female, youth, region, ethnicity, etc.)</li> <li><input checked="" type="checkbox"/> None of the above</li> </ul>

	Topic	Score	Comments
1.1.10	<b>Division of responsibility</b>	1.0	
	<p><u>Is there a clear division of responsibility between the management team and board of directors?</u></p> <p><input type="checkbox"/> Responsibilities of managers and board of directors are documented</p> <p><input type="checkbox"/> Respondents can describe the distinction in mandate and responsibilities between management team and board of directors</p> <p><input type="checkbox"/> NO overlap between functions of management team and board of directors</p> <p><input type="checkbox"/> Board of directors stick to their responsibilities and mandate</p> <p>✓ None of the above</p>		
1.1.11	<b>Supervisory committee</b>	N/R	In short group has no supervisory committee and it is not relevant for the interviewed group
	<p><u>Is the supervisory committee functional and qualified?</u></p> <p>Not relevant</p>		

## 1.2: Internal organization

	Topic	Score	Comments
1.2.1	<b>Bylaws</b>	3.1	
	<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 type="checkbox"/> Formation and composition of committees <input type="checkbox"/> Amendment of constitutions/bylaws <input type="checkbox"/> None of the above		
1.2.2	<b>Human resources risk</b>	N/R	
	<u>Does your organization have sufficient staff?</u> Not relevant  <u>Does the organization have a high turnover of key staff?</u> Not relevant  <u>How many weeks does it take before vacancies are filled?</u> Not relevant		
1.2.3	<b>Human resources</b>	N/R	
	<u>What is the quality of human resource management?</u> Not relevant		
1.2.4	<b>Performance of management</b>	1.7	Group is not doing a clear documentations for their information and it not well secured
	<u>How is the performance of staff measured?</u> <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		

	Topic	Score	Comments
1.2.5	<b>Record keeping</b>	1.0	
	<p><u>How and how often are the records documented ?</u></p> <p><input type="checkbox"/> Records are kept of volumes, prices, sales, clients and purchases</p> <p><input type="checkbox"/> Records are frequently updated</p> <p><input type="checkbox"/> Records are in good physical condition and readable</p> <p><input type="checkbox"/> Records are properly ordered and stored</p> <p><input type="checkbox"/> Digital records are kept with back-up available</p> <p>✓ None of the above</p>		
1.2.6	<b>Availability of documentation</b>	2.0	
	<p><u>What percentage of recommended business documentation does the organization have?</u></p> <p>40</p>		
1.2.7	<b>Awareness of corruption</b>	1.0	
	<p><u>Is organization aware of corruption risks and taking measures to prevent these?</u></p> <p><input type="checkbox"/> more than 3 corruption risks the organization faces</p> <p><input type="checkbox"/> review of valuable purchases ( e.g. car, equipment, expensive office material) by more than one person</p> <p><input type="checkbox"/> code of conduct/anti-corruption handbook</p> <p><input type="checkbox"/> accounting standards with adequate checks and balances</p> <p><input type="checkbox"/> anti-corruption topics addressed during training</p> <p><input type="checkbox"/> use of cashbooks and adequate cash handling</p> <p><input type="checkbox"/> bookkeeping review by more than one person</p> <p>✓ None of the above</p>		

### 1.3: Business planning

	Topic	Score	Comments
1.3.1	<b>Mission and vision</b>	1.0	
	<p><u>Are the vision and/or mission of the organization well defined?</u></p> <p><input type="checkbox"/> Organization has a vision statement</p> <p><input type="checkbox"/> Organization has a mission statement</p> <p><input type="checkbox"/> Vision and/or mission statement are well-defined</p> <p><input type="checkbox"/> The vision/ mission represent the interests of members and/or stakeholders</p> <p><input type="checkbox"/> Mission and/or vision are communicated internally to employees and members</p> <p><input type="checkbox"/> Mission and/or vision are communicated to external stakeholders (e.g. customers, government, donors)</p> <p><input checked="" type="checkbox"/> None of the above</p>		
1.3.2	<b>Awareness of strengths &amp; weaknesses</b>	3.0	
	<p><u>Is the organization aware of its strengths and weaknesses?</u></p> <p><input checked="" type="checkbox"/> is aware of its key strengths and weaknesses and can name 2 or more for each</p> <p><input checked="" type="checkbox"/> is aware of its major opportunities and threats and can name 2 or more for each</p> <p><input type="checkbox"/> takes steps to improve its weaknesses and can give clear and relevant examples of how it addresses the weaknesses</p> <p><input checked="" type="checkbox"/> can explain how s/he is taking advantage of the opportunities</p> <p><input type="checkbox"/> can explain how potential threats are addressed</p> <p><input type="checkbox"/> has documented its strengths, weaknesses, opportunities, and threats (e.g., business or strategic plan)</p> <p><input type="checkbox"/> None of the above</p>		
1.3.3	<b>Business objectives</b>	1.7	
	<p><u>Are there clear, well communicated and documented business objectives for the organization?</u></p> <p><input type="checkbox"/> The organization has business objectives</p> <p><input type="checkbox"/> Members were consulted in establishing the objectives</p> <p><input checked="" type="checkbox"/> Members are made aware of the objectives</p> <p><input type="checkbox"/> The objectives cover income-generating / value adding activities</p> <p><input type="checkbox"/> The objectives are reviewed annually</p> <p><input checked="" type="checkbox"/> The objectives cover sustainability aspects</p> <p><input type="checkbox"/> None of the above</p> <p><u>Are business objectives defined in a specific, measurable, achievable, realistic and time-bound manner?</u></p> <p><input type="checkbox"/> Are specific</p> <p><input type="checkbox"/> Are measurable</p> <p><input type="checkbox"/> Are achievable</p> <p><input type="checkbox"/> Are realistic</p> <p><input type="checkbox"/> Are time-bound</p> <p><input checked="" type="checkbox"/> None of the above</p>		

	Topic	Score	Comments
1.3.4	<b>Business planning</b>	1.0	
	<p><u>What does the organization's business plan contain?</u></p> <p><input type="checkbox"/> is no older than 2 years</p> <p><input type="checkbox"/> shows the financial situation (current)</p> <p><input type="checkbox"/> shows the financial needs (future)</p> <p><input type="checkbox"/> clearly states the business case and strategies how to achieve those</p> <p><input type="checkbox"/> clearly states the business' past track record</p> <p><input type="checkbox"/> states what future targets and achievements the organization seeks</p> <p><input type="checkbox"/> analyzes competitors</p> <p><input type="checkbox"/> analyzes the market</p> <p><input type="checkbox"/> identifies risks and outlines mitigation methods</p> <p><input type="checkbox"/> is communicated to the members</p> <p><input type="checkbox"/> is developed with input of and based on needs of the members</p> <p>✓ None of the above</p>		
1.3.5	<b>Business performance monitoring</b>	1.4	
	<p><u>How often does the organization monitor its performance and progress against its objectives?</u></p> <p><input checked="" type="radio"/> Never</p> <p><input type="radio"/> Annually</p> <p><input type="radio"/> Twice a year</p> <p><input type="radio"/> Quarterly</p> <p><input type="radio"/> Monthly</p> <p><u>Are operations and plans affected by monitoring?</u></p> <p><input checked="" type="radio"/> No</p> <p><input type="radio"/> Partially</p> <p><input type="radio"/> Yes</p> <p><u>Which part of the objectives have been achieved in the past 12 months?</u></p> <p><input type="checkbox"/> No objectives were met</p> <p>✓ <input type="checkbox"/> Few objectives were met</p> <p><input type="checkbox"/> More than half of the objectives were met</p> <p><input type="checkbox"/> All objectives were met</p> <p><input type="checkbox"/> Organization outperforms and achieved more than the set objectives</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> <input type="checkbox"/> Organization has a membership register/database <input checked="" type="checkbox"/> Organization has membership criteria and respondents can list them <input type="checkbox"/> Organization has a recruitment strategy linked to its business objectives <input type="checkbox"/> Organization has member loyalty and/or retention strategy that respondents can outline <input type="checkbox"/> Organization has clear membership policies <input type="checkbox"/> None of the above <p><u>What type of membership data is recorded and available?</u></p> <input type="checkbox"/> Full names, addresses, contact details <input checked="" type="checkbox"/> Gender of main farmer <input checked="" type="checkbox"/> Age of main farmer <input checked="" type="checkbox"/> Farm sizes, acreage, unfarmed/unused land <input type="checkbox"/> Farm location (GPS coordinates) <input type="checkbox"/> Volumes produced by farmers <input type="checkbox"/> Volumes sold to organization <input type="checkbox"/> Fertilizer and crop protection products used <input type="checkbox"/> Type of crops farmers are producing <input type="checkbox"/> Training provided <input type="checkbox"/> Amount of shares/member capital <input type="checkbox"/> Loans / premiums per farmer / overview of money the cooperative owes individual farmers <input type="checkbox"/> None of the above	1.9	
1.4.2	<b>Membership communication &amp; engagement</b> <p><u>How does the organization communicate and engage its membership?</u></p> <input type="checkbox"/> Organization trains members on cooperative principles and members' duties <input type="checkbox"/> Members' needs and (dis-) satisfactions are regularly assessed <input type="checkbox"/> Organization can mention 2 ways of communicating with its members (beyond the AGM) <input type="checkbox"/> Organization can name 2 ways of how it actively engages members (e.g participatory business planning, member meetings, etc.) <input checked="" type="checkbox"/> None of the above <p><u>How often do staff or board members visit members?</u></p> <input checked="" type="radio"/> Annually or less <input type="radio"/> Quarterly <input type="radio"/> Monthly <input type="radio"/> 2-3 times a month <input type="radio"/> Weekly	1.0	

	Topic	Score	Comments
1.4.3	Evolution of membership base	2.3	
	<p><u>What is the evolution of the total membership of the organization?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> decreasing</li> <li><input type="radio"/> stable</li> <li><input checked="" type="radio"/> growing</li> </ul> <p><u>What percentage of the membership is actively doing business with the organization?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="radio"/> 0-20%</li> <li><input type="radio"/> 20-40%</li> <li><input type="radio"/> 40-60%</li> <li><input type="radio"/> 60-80%</li> <li><input type="radio"/> 80-100%</li> </ul>		

## 2: FINANCIAL MANAGEMENT

### Scores

1.5	2: FINANCIAL MANAGEMENT
1.0	2.1: Financial administration
1.5	2.2: Financial planning
2.1	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> <p><input checked="" type="radio"/> No accounting system in place</p> <p><input type="radio"/> A basic paper-based system in place (1-3 financial books)</p> <p><input type="radio"/> Advanced paper-based system in place (4 or more financial books)</p> <p><input type="radio"/> Computerized (Excel) system in place</p> <p><input type="radio"/> Special accounting/bookkeeping software in place and functional</p> <p><u>Which documents and systems are used in the accounting process?</u></p> <p><input type="checkbox"/> Bank books</p> <p><input type="checkbox"/> Cash books</p> <p><input type="checkbox"/> Expense book</p> <p><input type="checkbox"/> Sales book</p> <p><input type="checkbox"/> Inventory book</p> <p><input type="checkbox"/> Fixed asset book</p> <p><input checked="" type="checkbox"/> None of the above</p>	1.0	They have no systems that is mentioned above, but they are recording in their books and others for the members own records
<p>2.1.2 <b>Asset register</b></p> <p><u>Does the organization keep an asset inventory and valuation?</u></p> <p><input type="checkbox"/> Organization has a process/policy for asset valuation and depreciation</p> <p><input type="checkbox"/> Register shows estimate value of assets</p> <p><input type="checkbox"/> Organization has a purchase policy</p> <p><input type="checkbox"/> Board decides on major purchases together</p> <p><input type="checkbox"/> An financial officer / accountant manages the asset inventory and valuation</p> <p><input checked="" type="checkbox"/> None of the above</p>	1.0	Answers explained above does not match with group procedures

	Topic	Score	Comments
2.1.3	<b>Responsible for daily financials</b> <p><u>Does the organization has dedicated staff for handling the finance</u></p> <p><input 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>✓ 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 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>✓ None of the above</p>	1.0	Answers explained above does not match with group procedures.
2.1.4	<b>Accounting policies</b> <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>✓ None of the above</p>	1.0	Answers explained above does not match with group procedures
2.1.5	<b>Cash handling</b> <p><u>Is cash handled in a responsible way ?</u></p> <p><input 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 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>✓ None of the above</p>	1.0	Answers explained above does not match with group procedures

## 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> <input type="checkbox"/> The organization makes an annual overall budget for the business for a 12 month period <input type="checkbox"/> The budget clearly shows all income streams <input type="checkbox"/> The budget shows important spending categories <input type="checkbox"/> The organization is able to provide a sample budget <input type="checkbox"/> The budget includes important purchases or projects <input type="checkbox"/> The budget is set up using the actuals from the previous period <input checked="" type="checkbox"/> None of the above	1.0	Answers explained above does not match with group procedures
2.2.2	<b>Finance strategy</b> <p><u>To what extent is the organization able to finance its business operations?</u></p> <input type="checkbox"/> Respondents can clearly explain how their organization is financed <input type="checkbox"/> Respondents distinguish differences sources funding (including, donor, loan, pre-finance funding) <input type="checkbox"/> Organization is able to cover all the working capital needs of the business <input type="checkbox"/> Sale/purchase of produce is not (government)-subsidized <input type="checkbox"/> Organization carries out income-generating activities without donations <input type="checkbox"/> Organization carries out service activities without donations <input checked="" type="checkbox"/> None of the above	1.0	Answers explained above does not match with group procedures
2.2.3	<b>Business surpluses</b> <p><u>Has the organization financial surpluses?</u></p> <input checked="" type="checkbox"/> The organization has made a profit the past 2 years <input type="checkbox"/> The organization has a policy on retaining surpluses <input type="checkbox"/> The last year the organization has retained surpluses <input type="checkbox"/> The retained surpluses form a substantial part of the organization's capital base <input type="checkbox"/> None of the above	2.0	

	Topic	Score	Comments
2.2.4	<b>Membership contribution</b>	1.0	Answers explained above does not match with group procedures.
	<p><u>What percentage of the organization's members comply with their financial obligations?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="radio"/> 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><input 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 checked="" type="checkbox"/> None of the above</li> </ul>		
2.2.5	<b>External finance</b>	3.3	Group has never received pre-finance and they don't want either pre-finance due to high interest rate.
	<p><u>Has your organization received any credit from a financial institution?</u></p> <ul style="list-style-type: none"> <li><input checked="" 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 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 type="radio"/> relies partly on grants/donations and it has some other finance options</li> <li><input checked="" type="radio"/> has a variety of other/own finance options and doesn't rely on grants/donations</li> </ul>		
2.2.6	<b>Reserves</b>	1.0	They don't have financial reserve due, every member is saving in its own, no group bank account
	<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>		

## 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 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 type="checkbox"/> is communicated (e.g members, BoD, stakeholders) <input checked="" type="checkbox"/> None of the above	1.0	Answers explained above does not match with group procedures, they have their own in a simple way
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 checked="" 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 type="checkbox"/> None of the above	2.0	
2.3.3	<b>Cashflow, income, and expenditures</b> <p><u>Does the organization record and review income and expenditure?</u></p> <input type="checkbox"/> Income and expenditures are reviewed at least monthly <input 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 checked="" type="checkbox"/> None of the above	1.0	Group do not have bank account, no income expenditure for the group is done, rather they have members expenditure
2.3.4	<b>Liquidity</b> <p><u>Does the organization face cash shortages?</u></p> <input 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 checked="" type="radio"/> Almost never	5.0	
2.3.5	<b>Use of financial information</b> <p><u>How often are financial reports discussed/reviewed?</u></p> <input checked="" type="radio"/> Less than annually <input type="radio"/> Annually <input type="radio"/> Biannually <input type="radio"/> Quarterly <input type="radio"/> At least monthly	1.0	

	Topic	Score	Comments
2.3.6	<b>Access to financial information</b>	5.0	<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	Group does not provide financial services or inputs credit
2.4.2	<b>Monitoring financial services</b>  <u>Does the organization monitor the lending activities and loan performance?</u> Not relevant	N/R	No loan was taken by the group to either of financial institution or government body

### 3: SUSTAINABILITY

#### Scores

1.3	3: SUSTAINABILITY
1.2	3.1: Social issues
1.5	3.2: Environmental issues

#### 3.1: Social issues

	Topic	Score	Comments
3.1.1	<b>Child labour</b>  <u>Does child labor occur?</u> Not relevant  <u>To what extent are children involved in dangerous or heavy labor activities?</u> Not relevant  <u>Has the organization done a child labor risk assessment?</u> Not relevant	N/R	Group activities is done by members in a family level, however no risk assessment has been done
3.1.2	<b>Child labor prevention</b>  <u>What does the organization do to prevent child labor?</u> <input type="checkbox"/> can show child labor policy that reflects international and national requirements <input type="checkbox"/> communicates the importance of not employing children at least quarterly <input type="checkbox"/> trains / sensitizes staff / members on an annual basis <input type="checkbox"/> has records of the number of staff/members trained <input type="checkbox"/> actively discourages child labor by supporting farms who see themselves forced to use child labor <input type="checkbox"/> actively discourages child labor by warning farms that employ children <input type="checkbox"/> involves authorities in instances where children are employed and other discouragement is not effective <input checked="" type="checkbox"/> None of the above  <u>Does the organization undertake actions to improve school attendance and/or literacy of children of members / staff?</u> <input type="checkbox"/> undertakes actions to encourage school attendance of children of FO staff, members, and member workers <input type="checkbox"/> undertake actions to support literacy and numeracy skill-building for staff, members, and their families. <input type="checkbox"/> invest in educational projects / development of schools <input type="checkbox"/> documents those actions <input checked="" type="checkbox"/> None of the above	1.0	Answers explained above does not match with group procedures, they have their own in a simple way

3.1.3	Topic	Score	Comments
	<p><b>Forced labour</b></p> <p><u>What measures are being taken to avoid forced labor?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Organization has a zero tolerance policy on forced labor</li> <li><input type="checkbox"/> Organization has a policy (e.g. procedure / handbook) on forced labor</li> <li><input type="checkbox"/> The organization does not bind employees nor members to employment as a condition to pay back a debt to the FO/employer.</li> <li><input type="checkbox"/> Organization give employees the right to enter into and to terminate their employment freely</li> <li><input type="checkbox"/> Spouses and children of workers are not required to work, unless separately and voluntarily contracted.</li> <li><input type="checkbox"/> Organization reaches out to members to raise awareness and can clearly explain how</li> <li>✓ None of the above</li> </ul>	1.0	Members of the group work with families in farm activities, child do simple works to help their parents
	<p><b>Non-discrimination and equal opportunity</b></p> <p><u>To what extent does the organization foster equal employment opportunities?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Organization is aware of and complies with the national laws</li> <li><input type="checkbox"/> Organization has a non-discrimination regulation, policy or similar document</li> <li><input type="checkbox"/> Employees are hired based on the right qualifications (free from discriminatory bias)</li> <li><input type="checkbox"/> Employees have equal access to training and capacity building and no discrimination takes place</li> <li><input type="checkbox"/> There are no differences in compensation for workers performing equal work</li> <li>✓ None of the above</li> </ul> <p><u>Is there a gender pay gap?</u></p> <p>Not relevant</p>	1.0	Answers explained above does not match with group procedures, they have their own in a simple way

	Topic	Score	Comments
3.1.5	<b>Diversity</b>	1.0	Group does not employ staff, their activities is supervise by group leaders.
	<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> Not relevant		
	<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> <input type="checkbox"/> has policy for women participation and representation of the membership <input type="checkbox"/> allows per household that both men and women can become a member and / or can be recipient of cooperative services <input type="checkbox"/> organize member workshops/trainings to promote women leadership and participation <input type="checkbox"/> trains the farmers regularly in gender sensitization <input type="checkbox"/> offers and supports diversifying income generating activities of its members <input type="checkbox"/> enrolls training/vocational programs focusing on youth <input checked="" type="checkbox"/> None of the above		
	<u>What does the organization do to increase youth participation?</u> <input type="checkbox"/> offers employment opportunities for youth <input type="checkbox"/> trains youth to become the future leaders of the organization <input type="checkbox"/> has youth member in the BoD / management <input checked="" type="checkbox"/> None of the above		
3.1.6	<b>Minimum wage</b>	N/R	No staff is employed in a group
	<u>Does the organization pay all its employees at least minimum wage?</u> Not relevant		

	Topic	Score	Comments
3.1.7	<b>Pregnant women</b> <p><u>Do women receive maternity rights and benefits?</u></p> <input type="checkbox"/> follows national maternity law and practices <input type="checkbox"/> provides women with maternity leave <input type="checkbox"/> pays women during maternity leave <input checked="" type="checkbox"/> None of the above <p><u>Are pregnant women involved in dangerous work?</u></p> <input type="radio"/> Pregnant women either handle heavy lifting, operate heavy machinery or handle agrochemicals <input checked="" type="radio"/> Pregnant women do not handle heavy lifting, operate heavy machinery nor handle agrochemicals	3.0	
3.1.8	<b>Occupational health &amp; safety</b> <p><u>To what extent are safety measures taken into account?</u></p> <input type="checkbox"/> has identified risks and safety issues and communicates those to staff and respondents can name examples <input type="checkbox"/> takes steps to remove risks/dangers and respondents can name 2 examples (e.g. warning signs, clear machine utilization instructions, etc) <input type="checkbox"/> has trained employees on H&S issues / first aid <input type="checkbox"/> has a safety procedures / handbook (e.g. emergency, addressing fire, agrochemicals, etc.) <input type="checkbox"/> has a first aid kit available accessible for staff and/or members <input type="checkbox"/> keeps records of accidents and respondents can show these <input checked="" type="checkbox"/> None of the above	1.0	Group does not do any of the above
3.1.9	<b>Application of agrochemicals</b> <p><u>Are employees aware of safe handling of agrochemicals?</u></p> <input type="checkbox"/> Employees working with chemicals have been trained <input type="checkbox"/> Employees working with chemicals have protective clothing <input type="checkbox"/> Employees working with chemicals have safe equipment <input type="checkbox"/> Protective equipment and clothing are in good condition and well maintained <input type="checkbox"/> All chemicals and hazardous substances are properly labelled <input type="checkbox"/> The organization has documented information / instructions on agrochemical application (e.g. farmer booklet, IT support) for staff / farmers. <input 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 <input type="checkbox"/> Use of protective clothing and safe equipment is monitored <input checked="" type="checkbox"/> None of the above	1.0	Group does not do any of the above

Topic	Score	Comments
3.1.10 <b>Community investment</b>	1.0	Group does not do any of the above
<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><input checked="" type="checkbox"/> None of the above</li> </ul>		

## 3.2: Environmental issues

	Topic	Score	Comments
3.2.1	<b>Water source protection</b> <p><u>How is water management organized?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Organization has had NO problems with water sources drying up and /or being polluted in the past</li> <li><input type="checkbox"/> There are documented measures in place for water protection and/or efficient water use in production and processing</li> <li><input type="checkbox"/> Organization takes steps to prevent water contamination and is able to explain them</li> <li><input type="checkbox"/> Organization has special waste and chemical disposal methods and avoids disposing those in water bodies</li> <li><input type="checkbox"/> Members/employees are trained in how to properly manage their water supplies</li> <li><input type="checkbox"/> None of the above</li> </ul>	1.8	
3.2.2	<b>Waste management</b> <p><u>Does the organization have proper waste management practices?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> is aware of legal requirements concerning waste disposal applicable to the organization</li> <li><input type="checkbox"/> can identify waste sources and ideally those are outlined in a list of waste products</li> <li><input type="checkbox"/> is able to explain how waste is recycled or reused</li> <li><input type="checkbox"/> is able to explain how waste and expired stock are disposed of (e.g., plastics, expired treated seed, expired agrochemicals)</li> <li><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)</li> <li><input type="checkbox"/> trains or makes employees and/or members aware of proper waste management practices</li> <li><input checked="" type="checkbox"/> None of the above</li> </ul>	1.0	Group does not do any of the above, but they do in a local way.
3.2.3	<b>Agrochemicals</b> <p><u>To what extent do employees/members know how to handle agrochemicals?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Respondents are aware of what agrochemicals farmers use</li> <li><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</li> <li><input type="checkbox"/> FO ensures only authorized agrochemicals are applied</li> <li><input type="checkbox"/> Respondents know how to effectively apply the agrochemicals for their intended purposes, including proper dosage, frequency and timing of use</li> <li><input type="checkbox"/> Members/employees are informed about / trained in correct agrochemical use</li> <li><input type="checkbox"/> No expired agrochemicals are used</li> <li><input type="checkbox"/> Organization responds to improper agrochemical use by its employees</li> <li><input type="checkbox"/> None of the above</li> </ul>	1.6	

	Topic	Score	Comments
3.2.4	Protection of nature	1.8	<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><input type="checkbox"/> The organization shall ensure that no land is cleared by burning the vegetation</li> <li><input type="checkbox"/> The organization has a monitoring system in place to monitor and prevent deforestation and degradation of nature</li> <li><input type="checkbox"/> No deforestation or degradation of forest by the organization and its members has occurred during the last year</li> <li><input type="checkbox"/> 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><input type="checkbox"/> None of the above</li> </ul>

## 4: OPERATIONS

### Scores

1.4	4: OPERATIONS
1.0	4.1: Storage
1.2	4.2: Logistics
1.8	4.3: Processing

### 4.1: Storage

	Topic	Score	Comments
4.1.1	<b>Storage</b>	1.0	<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	Group does not do activities as group but by independently members but not in a professional way
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	No vehicle the group own due to lack of capital and the way group is running
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 type="checkbox"/> communicates regularly with the off-taker (e.g. about delivery time, delays, etc.) <input 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	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 checked="" 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 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 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>	1.8	

4.3.3	Topic	Score	Comments
	<b>Quality of produce</b>	1.2	Group does not have quality control procedures
	<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><input type="checkbox"/> 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><input type="checkbox"/> Clients /buyers are involved in the quality control process and check quality</li> <li>✓ None of the above</li> </ul> <p><u>How often are quality checks performed?</u></p> <ul style="list-style-type: none"> <li>● Monthly or less</li> <li>○ Twice a month</li> <li>○ Weekly</li> <li>○ Daily (peak season)</li> <li>○ Daily (year-round)</li> </ul>		

## 5: PRODUCTION BASE

### Scores

1.6	5: PRODUCTION BASE
1.4	5.1: Provision of inputs
2.6	5.2: Collection from members
1.1	5.3: Strength of production base
1.2	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 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 type="checkbox"/> Infrastructure (e.g. transport means, storage) to/from suppliers is not a problem <input checked="" type="checkbox"/> None of the above	1.0	Members of the group gets inputs every body by its own not as a group
<b>5.1.2 Quality procedures for inputs</b>  <u>How does the organization assure the quality of its inputs?</u> <input type="checkbox"/> Has reliable product sources such as reputable / certified suppliers <input 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 checked="" type="checkbox"/> Has documented the quality procedures <input checked="" type="checkbox"/> Buys and sells items in original packaging <input type="checkbox"/> None of the above	2.3	
<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	It has never happened to the group

## 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>○ The organization doesn't record yields of its members</li> <li>○ The organizations calculates average yields based on member records, but calculations seems incomplete/not done regularly</li> <li>● 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>○ Organization is not aware OR yields are below average</li> <li>● Yields are average</li> <li>○ Yields are above average</li> </ul>	4.0	
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>✓ None of the above</li> </ul>	1.0	No prediction is done as the group and they have no estimates to sell
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 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>✓ None of the above</li> </ul> <p><u>How often is produce delivery delayed?</u></p> <ul style="list-style-type: none"> <li>○ More than 4 times a season</li> <li>○ 4 times a season</li> <li>○ 3 times a season</li> <li>○ 2 times a season</li> <li>● Once a season or less</li> </ul>	3.0	Groups communicates with customers after the product is ready to sell.

	Topic	Score	Comments
5.2.4	<b>Quality of member produce</b>	2.3	Quality control of the product is not organized to the group
	<p><u>How does the organization manage the quality of members' produce?</u></p> <p><input type="checkbox"/> samples and measures quality of all incoming produce of every member</p> <p><input type="checkbox"/> rejects produce that doesn't comply with the quality standards set</p> <p><input type="checkbox"/> trains members on quality requirements and how to improve quality</p> <p><input type="checkbox"/> is able to manage the traceability system as expected by their buyer</p> <p><input type="checkbox"/> provides (price) incentives for members who provide better quality produce</p> <p><input checked="" type="checkbox"/> None of the above</p> <p><u>How many specific quality requirements do you require of your members' produce upon delivery?</u></p> <p>3</p> <p><u>Does the organization face quality issues with member supplies?</u></p> <p>20</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	
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	No competition is available in the group
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> <p>Not relevant</p>	1.0	Group match with available price, no group settled price in place.
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> <ul style="list-style-type: none"> <li><input type="checkbox"/> Organization pays the full price on delivery</li> <li><input type="checkbox"/> Price setting is transparent and respondents can explain how this is communicated</li> <li><input checked="" type="checkbox"/> Side selling does NOT occur</li> <li><input type="checkbox"/> Organization pays cash/ directly on delivery</li> <li><input type="checkbox"/> Organization can name other services/mechanisms that prevent members to side-sell</li> <li><input type="checkbox"/> Side selling is NOT a risk</li> <li><input type="checkbox"/> None of the above</li> </ul>	1.7	

## 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> <input type="checkbox"/> Extension and training services are sufficient and cover the major relevant topics <input type="checkbox"/> Extension and training services meet the needs of members <input type="checkbox"/> Training on relevant topics is provided to staff <input type="checkbox"/> Training on relevant topics is provided to farmers/members <input type="checkbox"/> Training records and attendance lists are kept <input type="checkbox"/> Trainings are facilitated by a competent person <input type="checkbox"/> Measures are taken to ensure equal opportunities for women to participate in training and awareness raising sessions <input checked="" type="checkbox"/> None of the above	1.0	No training is the organization carry out to its members, they depend from development partners support
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 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 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	1.8	

## 6: MARKET

### Scores

1.2	6: MARKET
1.3	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>	2.1	
	<u>Is the organization aware of the different types of market risks?</u> <input type="checkbox"/> Volume requirement changes <input checked="" type="checkbox"/> Price changes <input type="checkbox"/> Quality requirement changes <input type="checkbox"/> Changes in delivery methods or timing <input type="checkbox"/> Customers entering or exiting the market <input checked="" 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>	1.0	Group does not do any that is listed above
	<u>How does the organization mitigate market risks?</u> <input type="checkbox"/> Marketing <input type="checkbox"/> Widening membership base <input type="checkbox"/> Investing in delivery/ transport methods <input 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 checked="" type="checkbox"/> None of the above		
6.1.3	<b>Bargaining power</b>	1.0	Farmers have no room to bargain with buyers, they sell according to the available prices
	<u>Does the organization have sufficient bargaining power with its off-taker(s)?</u> <input 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 checked="" 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> <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	Awareness of buyers comes during selling period
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	They plant and then search for market after harvest, no promotion is done
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	

## 7: EXTERNAL RISKS

### Scores

1.0	7: EXTERNAL RISKS
1.0	7.1: Weather and natural risks
1.0	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>	1.0	<p><u>Is the organization aware of weather and natural risks?</u></p> <p><input type="checkbox"/> Respondents are aware of weather risks</p> <p><input type="checkbox"/> Respondents are aware of natural risks</p> <p><input type="checkbox"/> Respondents demonstrate a basic awareness about climate change</p> <p><input type="checkbox"/> Respondents can list financial, environmental and/or social impacts of weather and natural hazards and name at least 3</p> <p><input type="checkbox"/> Weather and natural disasters are addressed in the business/strategic plan</p> <p><input type="checkbox"/> Organization has mitigation strategies planned for each type of risk and is able to implement them</p> <p>✓ None of the above</p>
7.1.2	<b>Mitigation strategies for weather and natural risks</b>	1.0	<p><u>Does the organization have basic mitigation strategies in place for weather and natural risks?</u></p> <p><input type="checkbox"/> Organization is aware of risk mitigation methods and can name at least 3</p> <p><input type="checkbox"/> Organization has employed these methods in the past</p> <p><input type="checkbox"/> Members are made aware of risk mitigation (e.g., flyers, meetings, etc.)</p> <p><input type="checkbox"/> Organization has a plan to mitigate future risks</p> <p><input type="checkbox"/> Organization has a future plan to raise awareness of risks and train members in risk mitigation</p> <p>✓ None of the above</p>

## 7.2: Biological and environmental

	Topic	Score	Comments
7.2.1	<b>Awareness of biological risks</b>	1.0	
	<u>Is the organization aware of biological risks?</u> <ul style="list-style-type: none"> <li><input type="checkbox"/> Respondents are aware of biological risks and name them</li> <li><input type="checkbox"/> 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 checked="" type="checkbox"/> None of the above</li> </ul>		
7.2.2	<b>Mitigation strategies for biological risks</b>	1.0	
	<u>Does the organization have basic mitigation strategies in place for biological risks?</u> <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><input checked="" type="checkbox"/> None of the above</li> </ul>		

## 8: ENABLING ENVIRONMENT

### Scores

2.6	8: ENABLING ENVIRONMENT
2.1	8.1: Capacity builders & NGOs
3.0	8.2: Community
2.7	8.3: Government

### 8.1: Capacity builders & NGOs

	Topic	Score	Comments
8.1.1	Availability of capacity building services	2.1	<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><input type="checkbox"/> 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><input type="checkbox"/> 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	Relationship with the community	3.0	<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><input type="checkbox"/> 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>

### 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> <p> <input type="checkbox"/> Organization is aware and complies with law applicable to the legal entity (e.g. business regulations, cooperative law, etc)  <input type="checkbox"/> Organization is aware of regulations on its activities  <input checked="" type="checkbox"/> Organization has no legal problems at the moment  <input type="checkbox"/> Organization seeks advice on laws and regulations when necessary  <input type="checkbox"/> None of the above </p> <p><u>How often has the organization had legal problems in the last three years?</u></p> <p> <input type="radio"/> More than 5 times  <input type="radio"/> 4 -5 times  <input type="radio"/> 2 - 3 times  <input type="radio"/> Once  <input checked="" type="radio"/> None </p>	3.5	Never happened to the group since its establishment
8.3.2	<b>Public services</b> <p><u>Does the organization unlock public (extension) services?</u></p> <p> <input checked="" type="checkbox"/> Organization is aware of available public (extension) services and can name them  <input type="checkbox"/> FO/Members take part in on-farm research trials  <input type="checkbox"/> Organization connects with governmental (extension) officers and unlocks / receives public and /or extension services  <input type="checkbox"/> Organization has regular meetings with agricultural officials  <input checked="" type="checkbox"/> Organization has a good relation with the local government  <input type="checkbox"/> The organization lobbies with government for infrastructure improvements  <input type="checkbox"/> None of the above </p>	2.3	

## Annex 2 Documentation

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

Document type	Availability	Comments by assessor
Certificate of registration / incorporation	yes	Group is registered but due to the pass-away of late chairperson they did not get time to hand-over, now they in the process to get a copy
Trading license	no	
Business license	not relevant	Group is not doing business, but they are selling produce separately in the same market / available market
Tax / PIN certificate	no	
Constitution / Bylaws	yes	Also was in the list of the late chairman, they are the process of getting the copy
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	no	
Cash flow forecast	no	
Credit reference bureau report	no	
Ownership documents / titles	yes	
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	Was not on the table and other documents are kept in the Village office
List of outgrowers	yes	Was not on the table and other documents are kept in the Village office
Resume of executive managers	not relevant	
AGM minutes	no	
Register of production volumes	no	
Register of purchases/inputs	no	
HR policy	not relevant	Is running its activities as a group, no policies have been made
Finance policy	not relevant	Is running its activities as a group, no policies have been made
Administrative policy	not relevant	Is running its activities as a group, no policies have been made
Environmental Impact assessment	no	

### Comments by assessor

Group is now using a CCM building and all available documents are kept at Village Officer, although and as i see documentation and record keeping is still a problem and they need to improve in that area. Also Official documents are supposed to be in the office/safe place but not to either leader or member of the group to avoid loss of information.