

SCOPE Basic[®] Assessment Report

Umoja wa wakulima wa parachichi Mbozi (UWAMAMBO)

Assessment date: March 29, 2021

Version SCOPE Basic[®] 2.0.1

DRAFT REPORT

Total score:

2.4

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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 | Umoja wa wakulima wa parachichi Mbozi (UWAMAMBO) |
| SCOPEinsight Assessee ID | 4511 |

Type of Assessment

SCOPE Basic
2.0.1

Dates

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

Purpose of Assessment

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

Representatives Present

| | |
|---------------------------------|-----------|
| Ayabu Kibona | Member |
| Philibert Landa | Secretary |
| Roman Mahenge | Treasurer |
| Saston Nzowa | Member |
| Benard Robert Wazingwa Wazingwa | Chairman |

Assessed and Reviewed by

| | |
|------------------|-----------------|
| Assessor | Frank Kaminyoge |
| Quality Reviewer | Maxine Geke |

Assessment Comments

The assessment was well organized, free, fair and members had chances to share information at their best. Seems all members understand the direction the organization want to take and they are committed to achieve their goal. Despite of few challenges a head them caused ether limitation skills on management and technical know how, but every one is motivated to ensure they realize and exploits the full potential of UWAMAMBO on serving its purpose.

Observations on assessment process

Under the organization of the secretary of the group Mr. Philibert Landa, the group was well prepared to learn from the assessment. All five members were transparent enough to help on accesses of need information. All needed information at their disposal were well shared and communicated at their best.

Chapter 2 Organizational details

Umoja wa wakulima wa parachichi Mbozi (UWAMAMBO)

| Location | Organizational information | |
|--------------|----------------------------|-------------|
| Kiwandani NA | Legal status | Association |
| 255 | Number of members | 55 |
| Mbozi | Products | Seedlings |
| Tanzania | | |

Contacts

| Name | Position | Contact Details |
|----------------|-----------|--|
| Philbert Landa | Secretary | philbertlanda@gmail.com +255754747858 |

| Basic & contact details | | Sectors |
|--|--|---|
| Name | Umoja wa wakulima wa parachichi Mbozi (UWAMAMBO) | agriculture |
| [%key_id:23631200%] Street | UWAMAMBO Kiwandani | |
| Street no. | NA | |
| Zipcode | 255 | |
| City | Mbozi | |
| Region | Songwe | |
| Region ISO | Mbeya | |
| Country | Tanzania | |
| Global region | East Africa | |
| GPS location | -9.043392, 32.992920 | |
| Office phone number | 255755311269 | |
| Email address | philbertlanda@gmail.com | |
| Website | NA | |
| Incorporation | | Services/Activities |
| | | training, primary production, marketing |
| Infrastructure information (main location) | | |
| [%key_id:23631210%] | | Dirt road |
| Distance to hub | | 20-50km |
| Public transportation | | Available in vicinity |
| Power / electricity | | Stable without generator backup |
| Internet access | | Mobile only |
| Mobile network coverage | | Broad coverage |
| Running water | | Running water |
| Warehousing | | |

| Incorporation | |
|--------------------------------------|-----------------|
| Legal status | Association |
| (specify if necessary) | FBO for avocado |
| Year of incorporation | 2018 |
| In operation since | - |
| Registration/Business license number | MDC/CD/CBO/877 |
| Tax identification number | NA |

Board and management

| Board members | | Manager / key staff | |
|--|----|--|---|
| No. of female board members | 1 | No. of female managers | 1 |
| No. of male board members | 10 | No. of male managers | 3 |
| <i>They were elected by the general assembly</i> | | <i>Chairperson, Secretary, Treasurers and Marketing officer.</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 |
| NA | | NA | |

| Seasonal employees | |
|----------------------------------|---|
| No. of female seasonal employees | 0 |
| No. of male seasonal employees | 0 |
| NA | |

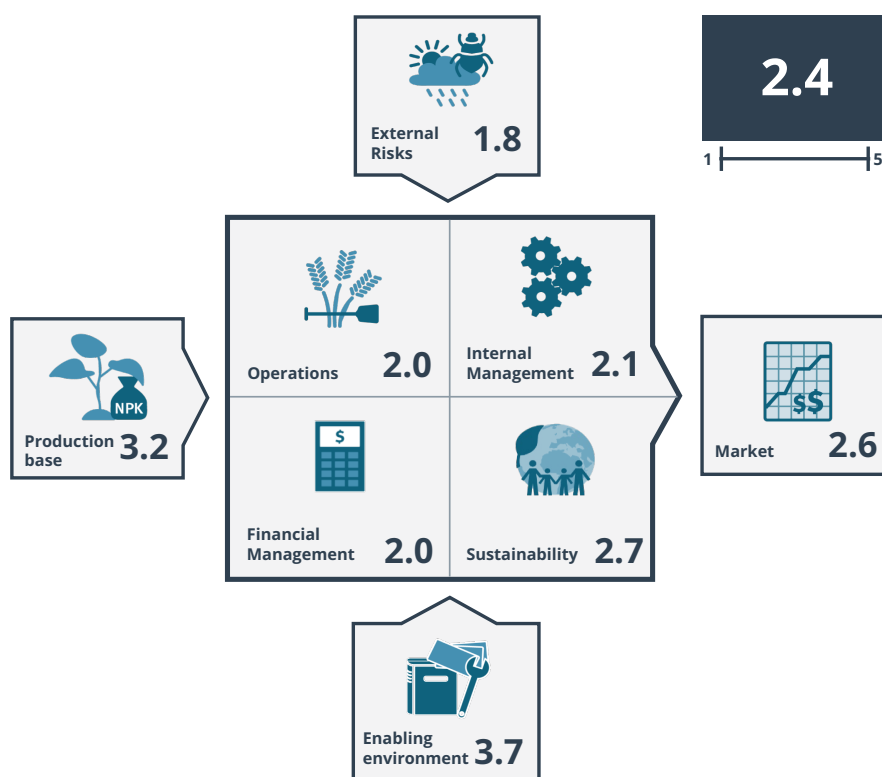
Membership and outgrowers (direct members of PO + indirect via subsidiary)

| Members | | Active members | |
|----------------------------|----|-------------------------------------|----|
| No. of female members | 9 | No. of <u>active</u> female members | 9 |
| No. of male members | 46 | No. of <u>active</u> male members | 46 |
| NA | | NA | |
| Member cooperatives | | Member unions | |
| No. of member cooperatives | 0 | No. of member unions | 0 |
| NA | | NA | |

| Outgrowers | | Active outgrowers | |
|--------------------------|---|---------------------------------|---|
| No. of female outgrowers | 0 | No. of active female outgrowers | 0 |
| No. of male outgrowers | 0 | No. of active male outgrowers | 0 |
| NA | | NA | |

| Governance Structure | | | |
|------------------------|---------|------------------|--|
| | Present | Number of People | Description |
| Annual general meeting | Yes | 20 | In the AGM of 2020, 20 members out of 55 active members attended the meeting. |
| Management team | Yes | 4 | Consists of Chairperson, Secretary, treasurer and marketing officer. these are responsible for day today activity implementation. And they are selected by general assembly. They report to central committee and to the AGM |
| Supervisory board | Yes | 11 | This is the central committee elected by the General assembly, working management team to ensure that the organization is on track |
| Mission | | | |
| NA | | | |
| Vision | | | |
| NA | | | |

Chapter 3 Assessment results



| Total | 2.4 | Your scores per dimension | |
|----------------------------------|------------|------------------------------|------------|
| Dimension | Score | Dimension | Score |
| INTERNAL MANAGEMENT | 2.1 | Strength of production base | 3.4 |
| Governance | 2.0 | Extension services | 2.9 |
| Internal organization | 2.1 | MARKET | 2.6 |
| Business planning | 1.4 | Market related risks | 3.2 |
| Membership management | 3.4 | Marketing strategy | 1.9 |
| FINANCIAL MANAGEMENT | 2.0 | EXTERNAL RISKS | 1.8 |
| Financial administration | 1.8 | Weather and natural risks | 1.4 |
| Financial planning | 1.7 | Biological and environmental | 2.1 |
| Financial reporting & monitoring | 2.6 | ENABLING ENVIRONMENT | 3.7 |
| Financial services | N/A | Capacity builders & NGOs | 2.1 |
| SUSTAINABILITY | 2.7 | Community | 5.0 |
| Social issues | 2.5 | Government | 3.8 |
| Environmental issues | 3.1 | | |
| OPERATIONS | 2.0 | | |
| Storage | 1.0 | | |
| Logistics | 2.6 | | |
| Processing | 2.4 | | |
| PRODUCTION BASE | 3.2 | | |
| Provision of inputs | 2.3 | | |
| Collection from members | 3.5 | | |

3.1 Assessment risks and strengths

| Section | Risk areas | Strong areas |
|--|---|---|
| INTERNAL MANAGEMENT  | <p>The current management team has done a good and wonderful job, but as the organization is growing they need professional people to lead the growth of organization. Although, but the absence of business plan, amended constitution, vision and mission reduces the focus the management leading the FBO to desired destiny. There is need for organization to improve the well fare of the staff, as they need some payment for motivation</p> | <p>The current leaders understand the situation they have and the are willing to change by bringing new team as some skilled youth are available around the organization even by part time job.</p> |
| FINANCIAL MANAGEMENT  | <p>The internal control for financial management is weak and gives the loop hole of loses in the future. The present team has Weak technical knowhow on dealing with financial issues. The financial record keeping is week and improper kept as no accepted financial books for keeping records</p> | <p>The organization has relation with CRDB bank, helping them to learn on how to manage transactions passing through their account and check book. If capitalized this relation will help them on learning a lot on managing their finance. The current team understand their weakness and they are read to change, this is positive move as they have youth around them who can work for part time.</p> |
| SUSTAINABILITY  | <p>The organization has no policy regarding child labor and no systems to incentivize farmers to avoid child labor use in the future. Emphasis on environmental protection weak and no clear documentation on the strategy to employ so as to produce sustainably.</p> | <p>Presence of set taboos, customs and labor law by community and government provide a guide on how to treat child by avoiding paid child on job and the farming community is aware with this. Presence of environmental committee set by the community act as the supervisor to the organization to ensure avocado production adhere to set rules and regulation of protecting environment.</p> |
| OPERATIONS  | <p>The organization depends soo much on buyers on storage, packaging and transport hence affecting its brand. But also it is hard to operate if the buyers will not provide the mentioned services in the future. The organization has no clear systems on prediction of the volume to be produced hence organization of logistical issue before harvesting. The rejected avocado has no systems of marketing/ processing which also increases the part of loses to farmers .</p> | <p>The organization has business relationship with more than four buyers willing to prove logistics and packaging materials to farmers, hence helping UWAMAMBO to reduce costs of operation. New potential buyer called Olivado Tanzania has been identified by UWAMAMBO read to buy rejected Avocado for processing oil.</p> |
| PRODUCTION BASE  | <p>The input supply system is weak as the organization does not have its means to help farmers access input, depends on Agro dealers who usually provide no incentive to farmers. As the number of famers is increasing collection centers will be needed, the current arrangement is possible due to small number of producers UWAMBO has, but in the future this arrangement might result into loses if not dealt well. Weak extension services.</p> | <p>There is potential of increasing members as majority in the community interested to go for the production of avocado as the market is still lucrative. Present land for expansion and production trends shows increase for consecutive three years. Good relation ship between UWAMAMBO and well established net work of agro dealers of which if well used might help on distributing the supplies required by farmers.</p> |

MARKET



The buyers have no contract with farmers, hence creating uncertainty in the future as the organization depends on the buyers on logistical issue. No critical risk assessment done, although the management is aware of risks ahead of them but the assessment would give better information and measures to deal with. The organization has no marketing strategy.

The FBO has established business relationships with big four buyers which are Rungwe avocado Company, Olivado Tanzania, Korongo3 and Fresh to market which positions UWAMAMBO in a better position in the future. Steady growth in volume sold in three years, attracts the expansion of the market and hence creating competition among buyers keeping the advantage of good prices to farmers.

EXTERNAL RISKS



There is evidence of an emergency of fungal diseases affecting seedlings, this is happening due to substandard production as the business is becoming lucrative, more individuals are engaging in seedling business production with limited knowledge.

FBO has room to work with research institutions and local government to come up with laws encouraging only certified individuals to deal with avocado seedlings business to avoid substandard seedlings.

ENABLING ENVIRONMENT



Although the environment is supportive, but the FBO fails to take advantages on negotiating better deals with the supporting actors around, this is due to weak knowledge and skills on bargaining power on issues business contract, fundraising and logistic management.

The FBO is in the area where it has attracted support from the local government and NGOs like Rikolto on building their capacity on management, extension services and other technical supporting production and marketing.

Comments by assessor

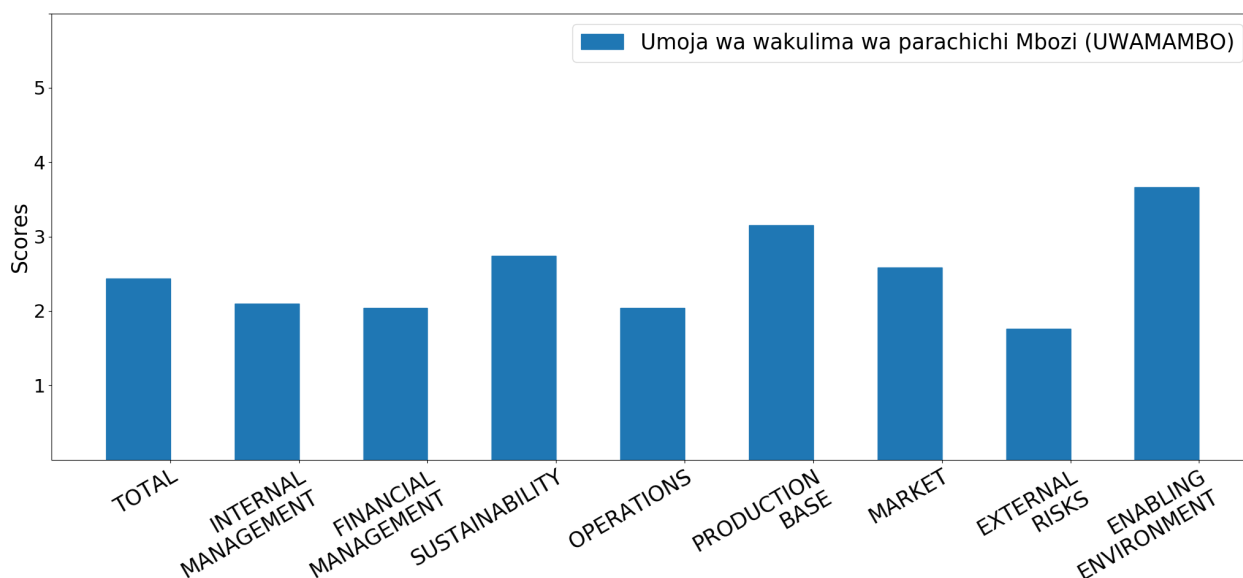
The organization has three office bearers selected according to the constitution of the organization (chair person, secretary and treasurer), but also it has marketing committee and production committee working hand in hand with three office bearers to ensure the functions of UWAMAMBO are well coordinated. Since these leaders were selected from farming community and they are not paid they lack some important skills on managing the organization ranging from management, book keeping and some technical aspect on production. In the discussion all five participants agreed that in the future if the leadership remains the same, poses the maximum risks than any other factors ahead of them. Another issue to observe in the future is the incentives to farmers. Currently collective marketing is only an area uniting farmers together, but there is a need to expand on both financial and input access to farmers as all in the group accept to important areas if the production has to benefit large community. The fee of 100TZS for every kilogram sold is another area to watch out as farmers are curious to know the spending of money as they feel it should be spent on areas that will add benefit on BDS availability to them. Another risky area the organization has to work out is record keeping, in the assessment it was hard to get some evidence as they are not existing. No invoices, delivery notes, or any written documents were sent to buyers as evidence to claim the payment after sale, but also documentation needs to be improved so as the organization remains safe in case it encounters some challenging moment.

3.2 Benchmarking

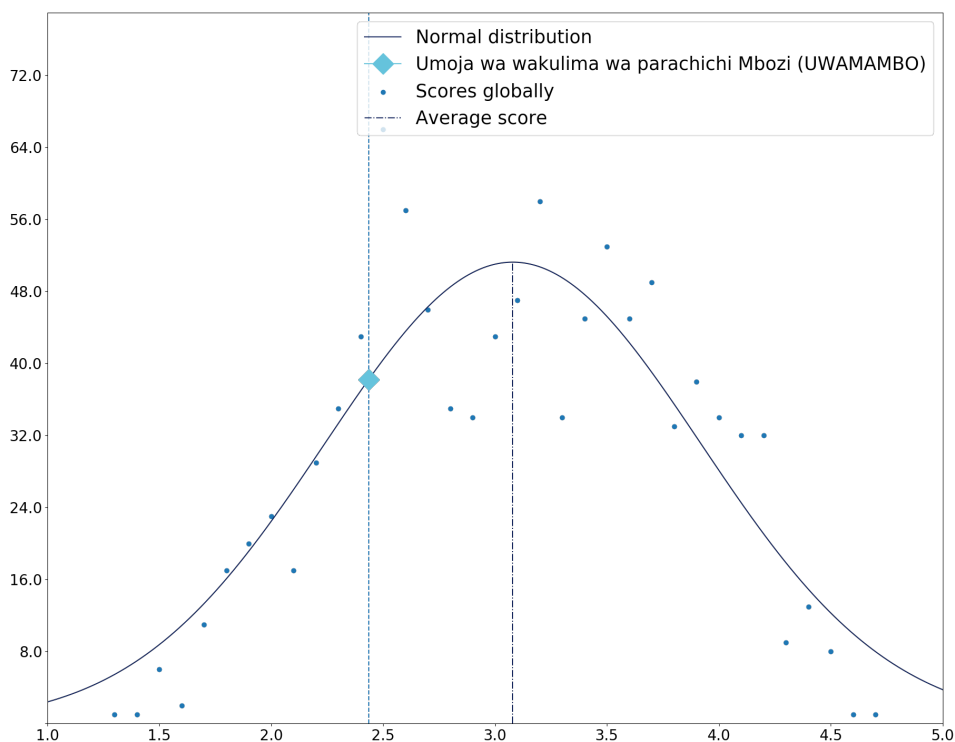
This page shows you benchmarking information of the assessment with other assessment data from the SCOPEinsight assessment database.

Scores over time

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



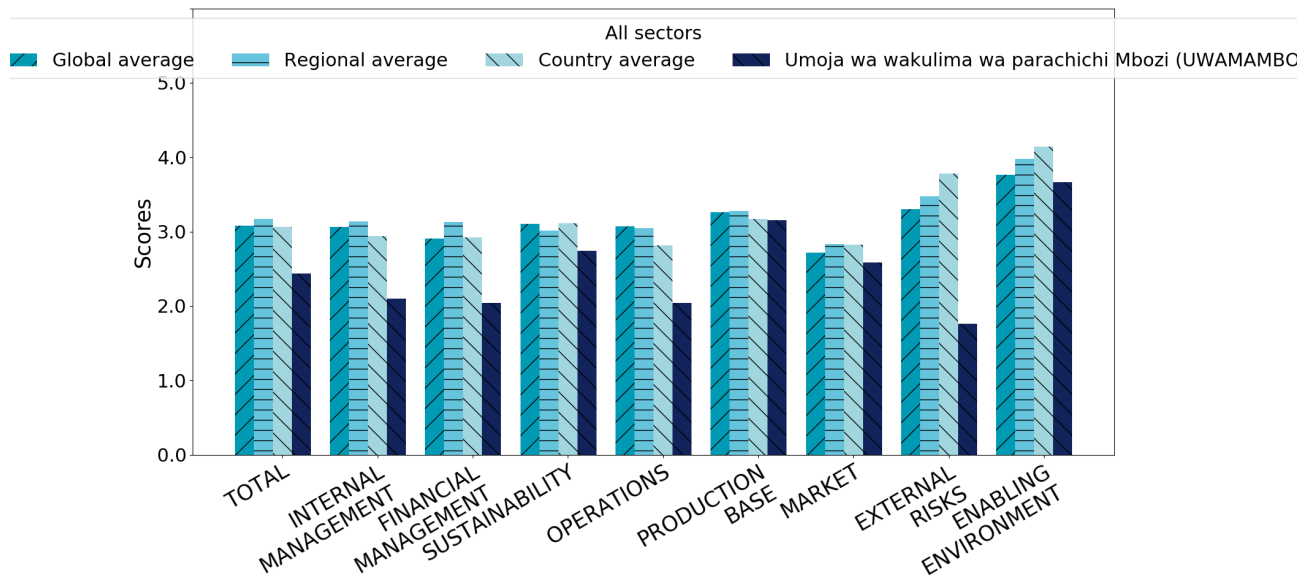
Where am I



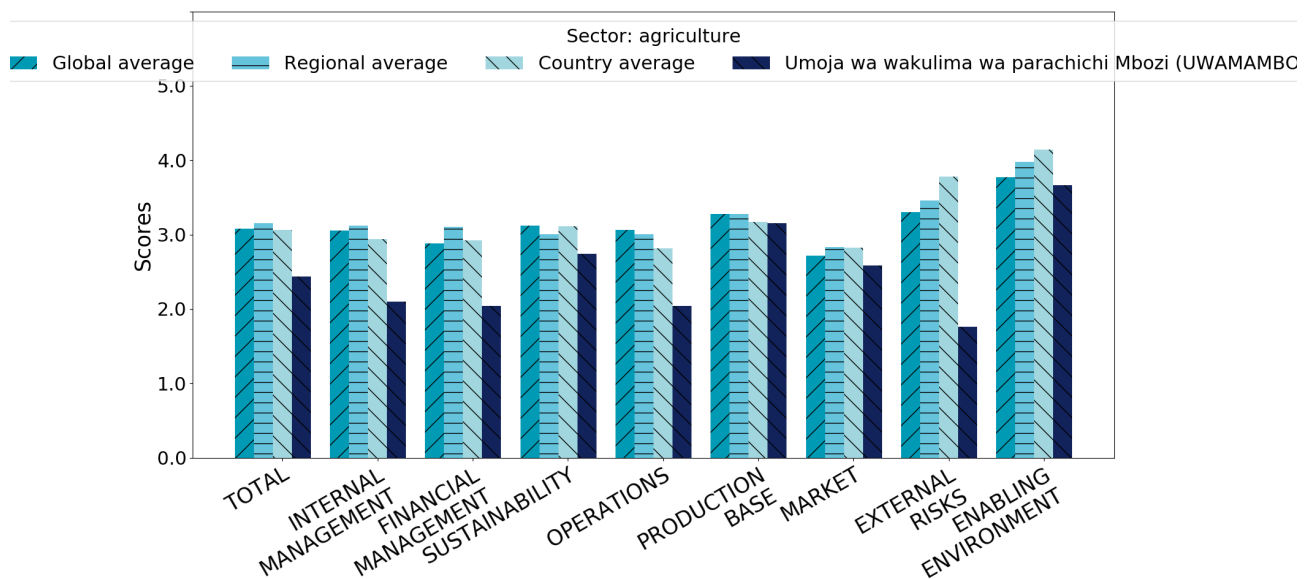
2.4 The total score of 2.4 for your organization is -0.6 points different from the average score of 3.1 for all assessed organizations globally.

19% Your organization scores equally or higher than 19% 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 67,805,792 | TZS 4,237,000 | TZS 63,568,792 | TZS 7,000,000 | TZS 56,568,792 |
| 2020 | TZS 41,700,000 | TZS 1,950,000 | TZS 39,750,000 | TZS 3,500,000 | TZS 36,250,000 |
| 2019 | TZS 17,000,000 | TZS 850,000 | TZS 16,150,000 | TZS 1,650,000 | TZS 14,500,000 |

Financial strategy

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

| Business surplus | Member fee/capital | Loan | Pre-finance | Grant | Other |
|------------------|--------------------|----------------|----------------|----------------|----------------|
| 71 | 29 | No information | No information | No information | No information |

Bank Accounts

| Bank | Type | Active since | Current balance |
|------|---------|--------------|-----------------|
| CRDB | company | 2017 | TZS 4,968,674 |

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

The organization depends much on fees obtained from farmers' sales of avocado. Each kg sold the farmers contribute 100Tsh, as the service charge for getting marketing services from the organization. as shown above, 71% of its income depends on avocado sales fees and only 29% is from contributions such as entrance fees and annual membership fees. For example, in the sales ending 2020/2021, the organization mobilized a total income of 5,477,957 TZS out of which 1,581,000TZS come from member fees and 3,896,957TZS come from sale fees. The organization had never taken loans and grants as they have waiting to reorganize their structure and constitution. The increase in trend of income obtained from sales is the motivation to them, although it is not enough to finance all expenses especially on developing services which are vital for the farmers to have a good harvest.

4.2 Production & Sales

Seedlings

| Production & Sales | | | | |
|--|----------|--|--------|--|
| Category | Forestry | Certification(s) | | |
| Type / Variety | avocado | Estimated % of member/outgrower production sold to the assessed organization | 100.00 | |
| Quality (grade) | Type A | | | |
| Amount of production units / land used for product (production area) | 0.50 | | | |
| Land unit | acre | | | |
| Production unit | | | | |
| Avg. yield (estimate per land /production unit) | 1.20 | | | |
| * 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 |
|---|--------|--------------|----------------|-------------------|
| 2020 | 42,000 | kg | TZS 1,600 | 0 |
| Volumes purchased by the producer organization from its members and / or outgrowers | | | | |

Produce purchased from others

| Year | Volume | Volume units | Price per unit | Percent certified |
|--|--------|--------------|----------------|-------------------|
| No information available. | | | | |
| Volumes purchased by the producer organization from others | | | | |

Produce sold

| Year | Volume | Volume units | Price per unit | Percent certified | Percent exported |
|--|--------|---------------|----------------|-------------------|------------------|
| 2020 | 42 | metric tonnes | TZS 1,600 | 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 |
|--------------------|------|--------|--------------|----------------|-------------------|
| Hakika fertilizers | 2020 | 100 | bag 50kg | TZS 45,000 | 0 |

Comments by assessor

In the production year 2020/2021, the organization has realized the highest yield as the production is estimated at 60 tones and already sold 42 tones and farmers still have fruits in their trees waiting to be sold. Three exporters bought avocado from UWAMAMBO are Korongo3 11316.5 kgs, Fresh to Market 5416.2021, and Veg pro 25646.12 kg at the average price of 1600TSh, The highest price was 1800TS and the lowest was 1300TSh. The average production per acre is 1.2 tonnes which is far behind the reality as many farmers are starting working with the subsector.

4.3 Value Chain & Enabling Players

Clients

| | | | |
|--|-----------------|-------------------|-----------------------------|
| Name | Fresh T market | Lima Kwanza | Buyer Fresh |
| Organizational type | Company | Company | Company |
| Relation | Trader (export) | Trader (export) | Trader (export) |
| Number years in relation | 1.0 | 3.0 | 1.0 |
| Contract in place | Yes | Yes | Yes |
| Contract start year | 2020 | 2017 | 2020 |
| Contract end year | 2021 | 2019 | 2021 |
| Description of agreement/relation | Buying Contract | Buyers of Avocado | Buyer fresh bought 39000kgs |

Service providers and Supporting organizations

| | |
|--|---|
| Name | Guavey |
| Organizational type | Company |
| Type of service | Logistical service provider |
| Number of years in relation | 1.0 |
| Contract in place | No |
| Contract start year | - |
| Contract end year | - |
| Description of agreement/relation | Supply of agronomic services for Avocado and supply fertilizers |

Comments by assessor

The progress of the value chain is positive as they started with the price of 700Tsh/kg and capacity to supply 12.6 tones in 2017 and currently they are able to supply 50 tones at 1800Tsh/kg. The supply is steady and the total tones supplied since 2017 is 102. Yet there is challenges in dealing with exporters as most of them had no binding contract with the organization. And during assessment their cases whereby one exporter wanted to reject to pay farmers of which legal action had to take place, yet the organization missed some important evidence on how the transaction and business logistics was called up, this was due to insufficient recorded data during the processes of purchasing.

Annex 1: Assessment results in detail

1: INTERNAL MANAGEMENT

Scores

| | |
|-----|----------------------------|
| 2.1 | 1: INTERNAL MANAGEMENT |
| 2.0 | 1.1: Governance |
| 2.1 | 1.2: Internal organization |
| 1.4 | 1.3: Business planning |
| 3.4 | 1.4: Membership management |

1.1: Governance

| | Topic | Score | Comments |
|-------|--|-------|--|
| 1.1.1 | Management 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 checked="" type="checkbox"/> Additional manager <input type="checkbox"/> None of the above | 2.0 | The organization has chosen a chairperson who works as the manager volunteering on the daily management of the organization. But also on the same bases as per constitution they have a secretary and Treasurer who are also voluntarily working for the organization. |
| 1.1.2 | General manager <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 checked="" 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 type="checkbox"/> None of the above | 1.7 | The chair person is working on behalf/position of manager. and he was electing from general assembly as per constitution. No criteria was mentioned in the constitution but the functions of chair person are well described. |

| Topic | Score | Comments |
|---|-------|---|
| <p>1.1.3 Quality of management staff</p> <p><u>How many years of relevant experience does the manager have?</u> 3</p> <p><u>Do key staff have a relevant educational background and experience?</u></p> <p><input type="checkbox"/> Manager has a relevant educational background and/or experience</p> <p><input type="checkbox"/> Financial officer/manager has a relevant educational background and/or experience</p> <p><input type="checkbox"/> Marketing officer/manager has a relevant background and/or experience</p> <p><input type="checkbox"/> Additional officer/manager 1 has a relevant educational background and/or experience</p> <p><input type="checkbox"/> Additional officer/manager 2 has a relevant educational background and/or experience</p> <p>✓ None of the above</p> | 1.5 | <p>All present leaders are elected within membership. They have little back ground on management issues as they are farmers. The chair person and secretary are working in religion organization which gives them exposure to understand things and interact with people. They are energetic and focused to what they want, but yet they need some technical personnel to help them on running professional issues.</p> |
| <p>1.1.4 Objectives of management</p> <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 | <p>Generally, the organization didn't present anything written on targets or plans in the future, though through discussion they understand the landscape of where they want to be. By this matter it was evident that they needed some technical people to help on shaping the future of the organization.</p> |
| <p>1.1.5 Accountability of management</p> <p><u>In which way are managers/key staff held accountable for their responsibilities?</u></p> <p>✓ Managers/key staff have distinct responsibilities</p> <p>✓ Responsibilities are clearly documented (e.g. organization's bylaws, HR manual or otherwise)</p> <p>✓ Organization can mention 2 mechanisms of how it holds managers/key staff accountable</p> <p>✓ Measures to hold managers/staff accountable on their responsibilities are documented</p> <p><input type="checkbox"/> None of the above</p> | 5.0 | <p>Basing on their constitution, all office bearers have responsibilities which are well articulated in section 5 of the document.</p> |

| | Topic | Score | Comments |
|-------|---|-------|---|
| 1.1.6 | Independence of management | 3.0 | Basing on the constitution, all leaders take their roles without influence of any one as they are well defined. Chair person is the overall in daily operations but also is responsible to general meeting which is conducted twice a year. Marketing and production committees also are responsible to chair person. |
| | <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>✓ All managers get an equal say in decision-making</p> <p>✓ The management can carry out their work without influence from outside organizations or persons (e.g., government, donors, NGOs)</p> <p><input type="checkbox"/> None of the above</p> | | |
| 1.1.7 | Continuity of management | 1.0 | As per constitution, the secretariat(chair person, Secretary, treasurer and two members) will be in power for three years |
| | <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> | | |
| 1.1.8 | General assemblies | 3.7 | Twice a year AGM is organized, where by annual expenditure, plans for the next year and the estimate of budget for next year are debated by members. In the assessment the balance sheet for year 2019/2020 was presented as evidence as well as the minutes of the meeting. |
| | <p><u>Are general assemblies (AGMs) regularly organized?</u></p> <p>✓ The organization holds AGMs</p> <p><input type="checkbox"/> AGMs occur annually</p> <p><input type="checkbox"/> Strategic, annual and business plans are presented and discussed at the AGM</p> <p>✓ Financial statements and/or audits are presented during the AGM</p> <p>✓ All members have the right to attend the meeting and/or represented during the AGM</p> <p>✓ Members are able to express their needs and (dis-)satisfactions during the AGM, and this is well-documented</p> <p><input type="checkbox"/> None of the above</p> | | |

| Topic | Score | Comments |
|--|-------|--|
| <p>1.1.9 Board of directors</p> <p><u>How are the Board of Directors (BoD) elected?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> There are annual elections for the BoD <input type="checkbox"/> The BoD has always been democratically elected at the AGM <input type="checkbox"/> Members elect the board of directors <input type="checkbox"/> Elections are based on description of eligibility and desired qualifications (e.g., required education and experience) <input type="checkbox"/> The election procedure is fair (anonymous voting by all members) ✓ None of the above <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"> <input type="checkbox"/> BoD terms are limited in number and duration <input type="checkbox"/> The board members don't exceed the number of terms or duration of terms <input type="checkbox"/> BoD change occurs in line with the rules of the organization <input type="checkbox"/> Organization makes sure all BoD doesn't change at the same time (staggered terms) <input type="checkbox"/> New board members are trained to prepare them for the board function <input type="checkbox"/> Term policy and termination processes are documented ✓ None of the above <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"> <input type="checkbox"/> A documented policy/quota for percentage/number of young people (< 35 years) to be part of the board <input type="checkbox"/> A documented policy/quota for the percentage/number of women to be part of the board <input type="checkbox"/> A board that adequately represents the membership in terms of member's diversity (e.g. male, female, youth, region, ethnicity, etc.) ✓ None of the above | 1.0 | No Board of Directors as the organization has an executive committee with five people responsible for the daily activities of UAMAMBO. They are elected from AGM and represent the farming community around Mbozi. |
| <p>1.1.10 Division of responsibility</p> <p><u>Is there a clear division of responsibility between the management team and board of directors?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Responsibilities of managers and board of directors are documented <input type="checkbox"/> Respondents can describe the distinction in mandate and responsibilities between management team and board of directors <input type="checkbox"/> NO overlap between functions of management team and board of directors <input type="checkbox"/> Board of directors stick to their responsibilities and mandate ✓ None of the above | 1.0 | Since the BoD does not exist, no functions are stipulated and even in the constitution no section is written concerning their existence, rather the AGM is top meeting for the FBO followed by executive committee and finally supervisory committees. the role of each organ is well expressed and the boundaries are clear. |
| <p>1.1.11 Supervisory committee</p> <p><u>Is the supervisory committee functional and qualified?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> comes at least on a quarterly basis together <input type="checkbox"/> makes minutes about the decisions and agreements made during the meetings <input type="checkbox"/> reports during the AGM ✓ members of the supervisory committee are elected during the AGM, and they have the proper qualifications ✓ respondents mention responsibilities of the supervisory committee <input type="checkbox"/> None of the above | 2.6 | Two supervisory committees were mentioned in the assessment where by the first one is dealing with marketing and the second with production. All committees are formed by executive committees and they report back. No written evidence were produced during assessment as on how they document their meetings and share minutes with their superior. seems they are verbally communicating rather than documentation |

1.2: Internal organization

| | Topic | Score | Comments |
|-------|--|-------|--|
| 1.2.1 | Bylaws <p><u>Does the organization have documented by-laws?</u></p> <input checked="" type="checkbox"/> has documented by-laws <input type="checkbox"/> has a written policy how to change/amend the by-laws <input type="checkbox"/> None of the above <p><u>The by-laws contains information about:</u></p> <input checked="" type="checkbox"/> Purpose of the organization <input checked="" type="checkbox"/> Qualification of members / membership criteria <input checked="" type="checkbox"/> Responsibilities of members <input checked="" type="checkbox"/> Dismissal of members <input type="checkbox"/> Election of the Board of Directors <input checked="" type="checkbox"/> Organization of general assembly/member meetings (e.g.) <input type="checkbox"/> Responsibilities of the BoD and management <input checked="" type="checkbox"/> Formation and composition of committees <input checked="" type="checkbox"/> Amendment of constitutions/bylaws <input type="checkbox"/> None of the above | 3.6 | UWAMAMBO has its constitution as document guiding the organization on their daily activity. But as the organization is growing, the committee sees the need of restructuring by addition more sections which will help to bridge the gaps resulted with growth of the FBO as becoming more complex and handling multiple functions,. |
| 1.2.2 | Human resources risk <p><u>Does your organization have sufficient staff?</u></p> <input checked="" type="checkbox"/> Has sufficient staff <input type="checkbox"/> Is partly understaffed <input type="checkbox"/> Is largely understaffed <p><u>Does the organization have a high turnover of key staff?</u></p> <input checked="" type="checkbox"/> No key staff has left in the last year <input type="checkbox"/> In general, staff turn-over is low <input type="checkbox"/> On average, key staff stays more than 2 years at the organization <input type="checkbox"/> None of the above <p><u>How many weeks does it take before vacancies are filled?</u></p> Not relevant | 2.3 | The organization uses its members to work for its activity, hence very simple to get people for different position. and always it is done at the general assembly which is organized twice a year. The challenge is on getting right people and qualified for the job as the selection within is limited. |
| 1.2.3 | Human resources <p><u>What is the quality of human resource management?</u></p> Not relevant | N/R | The organization has no employees, but it has an executive committee that carries out daily activities as volunteers. This committee is lead by the chairperson it has a mandate from the constitution where their roles, time of existence in power, and responsibilities are explained. |
| 1.2.4 | Performance of management <p><u>How is the performance of staff measured?</u></p> <input type="checkbox"/> The evaluation methodology is clear <input type="checkbox"/> Key staff are evaluated at least yearly <input checked="" type="checkbox"/> In case of non-performance, staff is given the opportunity to improve. If non-performance continues, staff is replaced <input type="checkbox"/> Managers/staff have been trained or are replaced in the past after structural bad performance <input type="checkbox"/> Performance reviews are documented <input type="checkbox"/> Managers/key staff are rewarded or promoted for consistent good performance | 1.7 | The organization has no systems for evaluating staffs for current situation as no one is employed. But basing on their constitution leaders whether in a committee or in the management team, stays in power for three years and then new leader are selected. |

| | Topic | Score | Comments |
|-------|--|-------|--|
| 1.2.5 | Record keeping <u>How and how often are the records documented ?</u> <input type="checkbox"/> Records are kept of volumes, prices, sales, clients and purchases <input type="checkbox"/> Records are frequently updated <input checked="" type="checkbox"/> Records are in good physical condition and readable <input type="checkbox"/> Records are properly ordered and stored <input type="checkbox"/> Digital records are kept with back-up available <input type="checkbox"/> None of the above | 1.8 | The system of keeping records is not good, although some information is available and in good shape and order, but they are not properly numbered and arranged. Record keeping generally need to be look into as the area of strengthening. |
| 1.2.6 | Availability of documentation <u>What percentage of recommended business documentation does the organization have?</u> 32 | 2.0 | Only a few documents account for 32% such as organization registrations, decision minuets during AGM, and balance sheets were presented during assessment although there were not professionalism prepared. But important documents for business performance were not seen, no business license, no tax invoices, proformas, delivery note, purchase order as well as a business plan. What observed in the assessment as a contribution to the absence of these documents is the mode of registration UWAMAMBO is holding. It is registered as the association of which limits the organization on performing as a business entity. And one of the areas to improve is looking at its registration mode against its business existence and performance in the future. |
| 1.2.7 | Awareness of corruption <u>Is organization aware of corruption risks and taking measures to prevent these?</u> <input type="checkbox"/> more than 3 corruption risks the organization faces <input type="checkbox"/> review of valuable purchases (e.g. car, equipment, expensive office material) by more than one person <input type="checkbox"/> code of conduct/anti-corruption handbook <input type="checkbox"/> accounting standards with adequate checks and balances <input type="checkbox"/> anti-corruption topics addressed during training <input type="checkbox"/> use of cashbooks and adequate cash handling <input type="checkbox"/> bookkeeping review by more than one person <input checked="" type="checkbox"/> None of the above | 1.0 | No evidence on the awareness was shown during assessment. |

1.3: Business planning

| | Topic | Score | Comments |
|-------|--|-------|---|
| 1.3.1 | Mission and vision <p><u>Are the vision and/or mission of the organization well defined?</u></p> <input type="checkbox"/> Organization has a vision statement <input type="checkbox"/> Organization has a mission statement <input type="checkbox"/> Vision and/or mission statement are well-defined <input type="checkbox"/> The vision/ mission represent the interests of members and/or stakeholders <input type="checkbox"/> Mission and/or vision are communicated internally to employees and members <input type="checkbox"/> Mission and/or vision are communicated to external stakeholders (e.g. customers, government, donors) <input checked="" type="checkbox"/> None of the above | 1.0 | The organization has no evidence of any prepared document explaining the vision, mission and long-term plan of UWAMAMBO. Its operation is motivated by trend of production and sale they get early, but also misses a guideline from business plan of which would explain these important statements for the future development of the FBO. |
| 1.3.2 | Awareness of strengths & weaknesses <p><u>Is the organization aware of its strengths and weaknesses?</u></p> <input checked="" type="checkbox"/> is aware of its key strengths and weaknesses and can name 2 or more for each <input checked="" type="checkbox"/> is aware of its major opportunities and threats and can name 2 or more for each <input checked="" type="checkbox"/> takes steps to improve its weaknesses and can give clear and relevant examples of how it addresses the weaknesses <input type="checkbox"/> can explain how s/he is taking advantage of the opportunities <input checked="" type="checkbox"/> can explain how potential threats are addressed <input type="checkbox"/> has documented its strengths, weaknesses, opportunities, and threats (e.g., business or strategic plan) <input type="checkbox"/> None of the above | 3.7 | The interviewees shows to understand the business land scape they are working with. They mentioned the presences of land for production expansion, increase on membership base, existing of export market and UWAMAMBO being the only organization working on avocado value chain development as among opportunity and strength around them. Yet they understand fully their weakness and threats on finance management as no systems in place, leader ship as they have limited knowledge on handling profession issues for organization growth, If new and strong organization will come into the business might out way them, since the crop is doing well in the market policies might be regulated in the future making hard to operate and traders are not willing to go for strong contract. |
| 1.3.3 | Business objectives <p><u>Are there clear, well communicated and documented business objectives for the organization?</u></p> <input type="checkbox"/> The organization has business objectives <input type="checkbox"/> Members were consulted in establishing the objectives <input type="checkbox"/> Members are made aware of the objectives <input type="checkbox"/> The objectives cover income-generating / value adding activities <input type="checkbox"/> The objectives are reviewed annually <input type="checkbox"/> The objectives cover sustainability aspects <input checked="" type="checkbox"/> None of the above <p><u>Are business objectives defined in a specific, measurable, achievable, realistic and time-bound manner?</u></p> <input type="checkbox"/> Are specific <input type="checkbox"/> Are measurable <input type="checkbox"/> Are achievable <input type="checkbox"/> Are realistic <input type="checkbox"/> Are time-bound <input checked="" type="checkbox"/> None of the above | 1.0 | It was hard to qualify the above statements as the interviewees presented no evidence on the matter. seems there was no document explaining anything on the objectives they have. Though in the constitution there is a general statement as to why they wanted to establish the FBO, and it is well communicated to the farmer as they know they are there for "collective marketing" |

| | Topic | Score | Comments |
|-------|---|-------|---------------------------|
| 1.3.4 | Business planning | 1.0 | No Business plan in place |
| | <p><u>What does the organization's business plan contain?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> is no older than 2 years <input type="checkbox"/> shows the financial situation (current) <input type="checkbox"/> shows the financial needs (future) <input type="checkbox"/> clearly states the business case and strategies how to achieve those <input type="checkbox"/> clearly states the business' past track record <input type="checkbox"/> states what future targets and achievements the organization seeks <input type="checkbox"/> analyzes competitors <input type="checkbox"/> analyzes the market <input type="checkbox"/> identifies risks and outlines mitigation methods <input type="checkbox"/> is communicated to the members <input type="checkbox"/> is developed with input of and based on needs of the members <input checked="" type="checkbox"/> None of the above | | |
| 1.3.5 | Business performance monitoring | 1.4 | |
| | <p><u>How often does the organization monitor its performance and progress against its objectives?</u></p> <ul style="list-style-type: none"> <input checked="" type="radio"/> Never <input type="radio"/> Annually <input type="radio"/> Twice a year <input type="radio"/> Quarterly <input type="radio"/> Monthly <p><u>Are operations and plans affected by monitoring?</u></p> <ul style="list-style-type: none"> <input checked="" type="radio"/> No <input type="radio"/> Partially <input type="radio"/> Yes <p><u>Which part of the objectives have been achieved in the past 12 months?</u></p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> No objectives were met <input type="checkbox"/> Few objectives were met <input type="checkbox"/> More than half of the objectives were met <input type="checkbox"/> All objectives were met <input type="checkbox"/> Organization outperforms and achieved more than the set objectives | | |

1.4: Membership management

| | Topic | Score | Comments |
|-------|---|-------|----------|
| 1.4.1 | Membership management <p><u>How does the organization manage its membership?</u></p> <ul style="list-style-type: none"> ✓ Organization has a membership register/database ✓ Organization has membership criteria and respondents can list them ✓ Organization has a recruitment strategy linked to its business objectives ✓ 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> <ul style="list-style-type: none"> ✓ Full names, addresses, contact details ✓ Gender of main farmer <input type="checkbox"/> Age of main farmer <input type="checkbox"/> Farm sizes, acreage, unfarmed/unused land <input type="checkbox"/> Farm location (GPS coordinates) <input type="checkbox"/> Volumes produced by farmers ✓ 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 | 3.1 | |
| 1.4.2 | Membership communication & engagement <p><u>How does the organization communicate and engage its membership?</u></p> <ul style="list-style-type: none"> ✓ 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) ✓ Organization can name 2 ways of how it actively engages members (e.g participatory business planning, member meetings, etc.) <input type="checkbox"/> None of the above <p><u>How often do staff or board members visit members?</u></p> <ul style="list-style-type: none"> ● Annually or less ○ Quarterly ○ Monthly ○ 2-3 times a month ○ Weekly | 2.0 | |

| | Topic | Score | Comments |
|-------|---|-------|----------|
| 1.4.3 | Evolution of membership base | 4.3 | |
| | <p><u>What is the evolution of the total membership of the organization?</u></p> <ul style="list-style-type: none"> ○ decreasing ○ stable ● growing <p><u>What percentage of the membership is actively doing business with the organization?</u></p> <ul style="list-style-type: none"> ○ 0-20% ○ 20-40% ○ 40-60% ● 60-80% ○ 80-100% | | |

2: FINANCIAL MANAGEMENT

Scores

| | |
|-----|---------------------------------------|
| 2.0 | 2: FINANCIAL MANAGEMENT |
| 1.8 | 2.1: Financial administration |
| 1.7 | 2.2: Financial planning |
| 2.6 | 2.3: Financial reporting & monitoring |
| N/A | 2.4: Financial services |

2.1: Financial administration

| Topic | Score | Comments |
|---|-------|---|
| <p>2.1.1 Accounting system</p> <p><u>Does the organization have an accounting system?</u></p> <ul style="list-style-type: none"> <input type="radio"/> No accounting system in place <input checked="" type="radio"/> A basic paper-based system in place (1-3 financial books) <input type="radio"/> Advanced paper-based system in place (4 or more financial books) <input type="radio"/> Computerized (Excel) system in place <input type="radio"/> Special accounting/bookkeeping software in place and functional <p><u>Which documents and systems are used in the accounting process?</u></p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Bank books <input checked="" type="checkbox"/> Cash books <input type="checkbox"/> Expense book <input type="checkbox"/> Sales book <input type="checkbox"/> Inventory book <input checked="" type="checkbox"/> Fixed asset book <input type="checkbox"/> None of the above | 2.5 | In bookkeeping, the organization has no systems managing finances and assets. They rely on written papers of which sometimes are not well kept. They have a bank account and check number of which facilitate members' payment as members are paid through their individual accounts. Sale documentation was in place as few were seen. |
| <p>2.1.2 Asset register</p> <p><u>Does the organization keep an asset inventory and valuation?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Organization has a process/policy for asset valuation and depreciation <input checked="" type="checkbox"/> Register shows estimate value of assets <input type="checkbox"/> Organization has a purchase policy <input type="checkbox"/> Board decides on major purchases together <input type="checkbox"/> An financial officer / accountant manages the asset inventory and valuation <input type="checkbox"/> None of the above | 1.8 | Assets were registered in the book. yet was not profession written. as they missed some important data such as their value and year acquire. |

| Topic | Score | Comments |
|---|-------|--|
| <p>2.1.3 Responsible for daily financials</p> <p><u>Does the organization has dedicated staff for handling the finance</u></p> <p><input checked="" type="checkbox"/> has someone who does financial administration on top of other tasks</p> <p><input type="checkbox"/> has someone who is specifically responsible for handling the financial administration</p> <p><input type="checkbox"/> None of the above</p> <p><u>Does the person who runs the financial administration have a relevant background and experience?</u></p> <p><input checked="" type="checkbox"/> has basic education</p> <p><input type="checkbox"/> holds a degree / diploma in a finance related field</p> <p><input type="checkbox"/> is trained in bookkeeping and budgeting</p> <p><input type="checkbox"/> has held a similar function before</p> <p><input type="checkbox"/> is able to use a digital bookkeeping system</p> <p><input type="checkbox"/> is able to perform basic financial calculations (e.g. annual profit, turn-over, net sales, etc)</p> <p><input type="checkbox"/> None of the above</p> | 2.3 | They have a treasurer among members, experienced in working with Saving and lending groups in the community, but with no background in education and skills in dealing with finance issues. |
| <p>2.1.4 Accounting policies</p> <p><u>Which rules are in place for the accounting policy?</u></p> <p><input type="checkbox"/> Cash payments</p> <p><input type="checkbox"/> Control mechanism</p> <p><input type="checkbox"/> Authorization of payments</p> <p><input type="checkbox"/> Who checks what and a clear division of tasks</p> <p><input checked="" type="checkbox"/> None of the above</p> | 1.0 | UWAMAMBO has no guideline/policy directing how finance should be managed, no written rate for periderms, books for keeping entries from the bank, cash, and payment receipts for internal controls. But every transaction is documented whether on pepper or in a checkbook. |
| <p>2.1.5 Cash handling</p> <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><input checked="" type="checkbox"/> None of the above</p> | 1.0 | No procedure for cash handling. |

2.2: Financial planning

| | Topic | Score | Comments |
|-------|---|-------|---|
| 2.2.1 | Budgets <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 | No clear budget for year 2020/21 |
| 2.2.2 | Finance strategy <p><u>To what extent is the organization able to finance its business operations?</u></p> <input checked="" type="checkbox"/> Respondents can clearly explain how their organization is financed <input checked="" 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 checked="" type="checkbox"/> Sale/purchase of produce is not (government)-subsidized <input type="checkbox"/> Organization carries out income-generating activities without donations <input checked="" type="checkbox"/> Organization carries out service activities without donations <input type="checkbox"/> None of the above | 3.7 | The main source of their income is from sales of avocado whereby over 90% of their income comes from fees of sales. Under this arrangement, 100TZs are deducted from every Kg sold as income to UWAMAMBO, but also they get less than 10% from members contribution such as entrance fee and annual subscription. |
| 2.2.3 | Business surpluses <p><u>Has the organization financial surpluses?</u></p> <input 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 checked="" type="checkbox"/> None of the above | 1.0 | As per current registration, the organization does neither generate surpluses nor make profit as it there to save the interest of their members as the association. But these are issue to look on the future if UWAMAMBO want to be profit making organization. |

| Topic | Score | Comments |
|--|-------|--|
| <p>2.2.4 Membership contribution</p> <p><u>What percentage of the organization's members comply with their financial obligations?</u></p> <ul style="list-style-type: none"> <input type="radio"/> Less than 40% <input type="radio"/> 40%-60% <input checked="" type="radio"/> 60% - 80% <input type="radio"/> 80% - 95% <input type="radio"/> 95 - 100% <p><u>Which member finance modalities does the organization apply to raise member capital?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Shares <input checked="" type="checkbox"/> Individual member deposits <input type="checkbox"/> Member accounts <input type="checkbox"/> Other modality (e.g. deferred payment, certificates, bonds, etc.) <input type="checkbox"/> None of the above | 2.5 | Depends on individual contribution and fees from sale. |
| <p>2.2.5 External finance</p> <p><u>Has your organization received any credit from a financial institution?</u></p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> is aware of the financial institutions in the area <input type="checkbox"/> is aware of the finance opportunities financial institutions offer <input type="checkbox"/> has collateral that can be used to secure a loan <input type="checkbox"/> has once received a loan from a financial institutions <input type="checkbox"/> regularly receives loans from financial institutions <input type="checkbox"/> has been able to repay its loans <input type="checkbox"/> was never late with payments <input type="checkbox"/> None of the above <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"> <input type="radio"/> relies on grants/donations for its operations and doesn't have other sufficient finance options <input type="radio"/> relies partly on grants/donations and it has some other finance options <input checked="" type="radio"/> has a variety of other/own finance options and doesn't rely on grants/donations | 3.3 | They had never attracted money from external sources than their usual sources of income. They have very good relation with CRDB bank and their feeling is to get loan from them in the future. The current operation is limited on service provision of which is facilitated with Other Non governmental organization working with them, although they had never given money to the organization. But if they has to registered as business entity the need on capital will rise feeling of getting more money will attract them to go for new sources of financing. |
| <p>2.2.6 Reserves</p> <p><u>Does the organization have financial reserves and a plan to increase them?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> has financial reserves <input type="checkbox"/> has managed to increase reserves in last year <input type="checkbox"/> has a plan to increase reserves/internal capital and respondents are able to explain how <input type="checkbox"/> has financial reserves that are sufficient to cover serious setbacks the organization might experience (e.g. price drops, failed harvest, etc.) <input checked="" type="checkbox"/> None of the above | 1.0 | Generally, the organization depends on sales fees from farmers as the main sources of income. The feelings of leaders are to increase production and productivity so that they are able to get more money. But no evidence on reserving money for future use in case of anything. But through discussion during interviewing seasons they hope to go get more money from sales, collection of membership fees and in the future, they might think of getting a loan from CRDB bank. |

2.3: Financial reporting & monitoring

| | Topic | Score | Comments |
|-------|--|-------|---|
| 2.3.1 | Financial reporting <p><u>How is financial reporting done?</u></p> <ul style="list-style-type: none"> ✓ is done at least quarterly ✓ includes turn-over ✓ includes cost of sales ✓ includes operational costs ✓ includes crop volume and price □ includes sales volume and price □ includes other key performance indicators □ compares actuals to the budget and plan □ is communicated (e.g members, BoD, stakeholders) □ None of the above | 3.2 | During AGM the the income and expenditure of the organization is presented to the members every year. it is communicated to all members and members can to take the copy of the report for their leading. sources of income and line expenditure are expressed to give out the balance sheet of the year. |
| 2.3.2 | Cost & sales prices <p><u>Is the organization aware of production costs?</u></p> <ul style="list-style-type: none"> ✓ Organization is aware of costs of production □ Organization regularly calculates cost prices and can demonstrate a recent example □ Organization uses relevant market data to determine sales prices □ Cost prices are lower than sale prices per unit □ None of the above | 2.0 | No evidence if the organization is aware of the cost involved in production as the activity is done at individual level. Few costs incurred by organization on the follow up of production volumes to members production site are recorded by the organization. |
| 2.3.3 | Cashflow, income, and expenditures <p><u>Does the organization record and review income and expenditure?</u></p> <ul style="list-style-type: none"> □ Income and expenditures are reviewed at least monthly ✓ Income and expenditures are consolidated annually □ Cashflow is monitored at least monthly □ Actuals are compared with budgets/forecasts □ Comparison of budgets with actuals informs new budget □ None of the above | 1.8 | The proofs show that expenditure, income, and cash flows are set once in the year and it is done during AGM. This is the time when all expenditures are consolidated and explained to members as well the cash flow and expenditure of the next year is debated and approved. |
| 2.3.4 | Liquidity <p><u>Does the organization face cash shortages?</u></p> <ul style="list-style-type: none"> ○ Very often ○ At least once per month ○ Less than once per month ● One to two times per year ○ Almost never | 4.0 | During production season the organization faces the shortage of money, this is the period from June to January where a lot of production activities is performed. on caring its normal operational costs as at that period no sales.it is the period of almost three months. |
| 2.3.5 | Use of financial information <p><u>How often are financial reports discussed/reviewed?</u></p> <ul style="list-style-type: none"> ○ Less than annually ● Annually ○ Biannually ○ Quarterly ○ At least monthly | 2.0 | It is debate by members once a year, at the time expenditure report is produced and estimate for the coming year are presented to General assembly. Yet during assessment these kind of report were not presented for observation. |

| Topic | Score | Comments |
|---|-------|--|
| <p>2.3.6 Access to financial information</p> <p><u>Is financial information shared with members?</u></p> <ul style="list-style-type: none"> ○ Financial information is not shared with members ● Financial reports are shared with members during the AGM ○ Financial reports are shared with members in a simplified and condensed way | 3.0 | <p>During AGM all reports are shared to members, The shared reports includes that of expenditure of the years, cash flows and the projection of spending in the next year.</p> |

2.4: Financial services

| | Topic | Score | Comments |
|-------|---|-------|--|
| 2.4.1 | Financial services <u>Does the organization provide financial services or inputs on credit?</u> Not relevant | N/R | The organization does not provide such services however has arrangement with agro dealers to provide need input to farmers at agree and reasonable prices. |
| 2.4.2 | Monitoring financial services <u>Does the organization monitor the lending activities and loan performance?</u> Not relevant | N/R | No such services is provided. |

3: SUSTAINABILITY

Scores

| | |
|-----|---------------------------|
| 2.7 | 3: SUSTAINABILITY |
| 2.5 | 3.1: Social issues |
| 3.1 | 3.2: Environmental issues |

3.1: Social issues

| | Topic | Score | Comments |
|-------|--|-------|---|
| 3.1.1 | Child labour <p><u>Does child labor occur?</u></p> <ul style="list-style-type: none"> ✓ Children under 14 do NOT work for members ✓ Children under 14 do NOT work for the organization <input type="checkbox"/> None of the above <p><u>To what extent are children involved in dangerous or heavy labor activities?</u></p> <ul style="list-style-type: none"> ✓ Children do NOT do any heavy lifting ✓ Children do NOT work with motorized and / or heavy machinery ✓ Children do NOT handle harmful chemicals ✓ Children are NOT exposed to dangerous animals and/or extreme heat and/or rainfall during their work <input type="checkbox"/> None of the above <p><u>Has the organization done a child labor risk assessment?</u></p> <ul style="list-style-type: none"> <input checked="" type="radio"/> Hasn't done a risk assessment <input type="radio"/> Has done a risk assessment <input type="radio"/> Has done a risk assessment during the last 2 years | 3.7 | From the discussion conducted, No risk assessment have ever done, as well no child below 18 ever involved on the production of avocado across the value chain. Further more both FBO and members of the organization are aware on the labor law by the government preventing the involvement of children in all kind of paid job. |
| 3.1.2 | Child labor prevention <p><u>What does the organization do to prevent child labor?</u></p> <ul style="list-style-type: none"> <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 ✓ actively discourages child labor by supporting farms who see themselves forced to use child labor ✓ 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 type="checkbox"/> None of the above <p><u>Does the organization undertake actions to improve school attendance and/or literacy of children of members / staff?</u></p> <ul style="list-style-type: none"> <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 ✓ None of the above | 1.6 | Basing on their culture child below 18 are in schools and prevented from laboring, the organization is aware on how child prevention from paid job is restricted by government laws, In the same spirit the organization does not allow children to either in its office nor to the members of the organization. |

| 3.1.3 | Topic | Score | Comments |
|-------|--|-------|---|
| | Forced labour | 1.0 | Although the organization is aware risks associated with child labor on export crops, but no documented measures to prevent this was seen, verbal warning are used to the members not involve child in all production levels as the issue is taken morally. |
| | <p><u>What measures are being taken to avoid forced labor?</u></p> <p><input type="checkbox"/> Organization has a zero tolerance policy on forced labor</p> <p><input type="checkbox"/> Organization has a policy (e.g. procedure / handbook) on forced labor</p> <p><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.</p> <p><input type="checkbox"/> Organization give employees the right to enter into and to terminate their employment freely</p> <p><input type="checkbox"/> Spouses and children of workers are not required to work, unless separately and voluntarily contracted.</p> <p><input type="checkbox"/> Organization reaches out to members to raise awareness and can clearly explain how</p> <p><input checked="" type="checkbox"/> None of the above</p> | | |
| | Non-discrimination and equal opportunity | 2.5 | They are not paid salary as they are volunteering, but when come to allowances all are paid equally basing on the distance and job to be done, all members has equal voice in meetings and opinion sharing. |
| | <p><u>To what extent does the organization foster equal employment opportunities?</u></p> <p><input checked="" type="checkbox"/> Organization is aware of and complies with the national laws</p> <p><input type="checkbox"/> Organization has a non-discrimination regulation, policy or similar document</p> <p><input type="checkbox"/> Employees are hired based on the right qualifications (free from discriminatory bias)</p> <p><input checked="" type="checkbox"/> Employees have equal access to training and capacity building and no discrimination takes place</p> <p><input type="checkbox"/> There are no differences in compensation for workers performing equal work</p> <p><input type="checkbox"/> None of the above</p> <p><u>Is there a gender pay gap?</u></p> <p><input type="checkbox"/> Women in similar positions earn less than their male colleagues</p> <p><input checked="" type="checkbox"/> Women in similar positions earn the same than their male colleagues</p> <p><input type="checkbox"/> Women in similar positions earn more than their male colleagues</p> <p><input type="checkbox"/> None of the above</p> | | |

| 3.1.5 | Topic | Score | Comments |
|-------|---|-------|--|
| | Diversity | 1.3 | No strategy was seen on improving the involvement of women and youth participation, however , there is 1 woman out 4 managers which account of 25% of women managers and further more 1 woman out of 11 board members accounting 9 percent of women participation on leadership. |
| | <p><u>What is the percentage of women employed by the organization?</u> 0</p> <p><u>What is the percentage of women in the management?</u> 25</p> <p><u>What is the percentage of women in the board of directors?</u> 9</p> <p><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 </p> <p><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 </p> <p><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 </p> | | |
| 3.1.6 | Minimum wage | N/R | No one is paid, as all are volunteering. |
| | <p><u>Does the organization pay all its employees at least minimum wage?</u> Not relevant</p> | | |

| Topic | Score | Comments |
|--|-------|--|
| 3.1.7 Pregnant women <p><u>Do women receive maternity rights and benefits?</u></p> <ul style="list-style-type: none"> ✓ follows national maternity law and practices ✓ provides women with maternity leave <input type="checkbox"/> pays women during maternity leave <input type="checkbox"/> None of the above <p><u>Are pregnant women involved in dangerous work?</u></p> <ul style="list-style-type: none"> ○ Pregnant women either handle heavy lifting, operate heavy machinery or handle agrochemicals ● Pregnant women do not handle heavy lifting, operate heavy machinery nor handle agrochemicals | 4.3 | The organization has no policy on handling maternity issues, but there is general government policy which explicitly explain how to handle the issue related to maternity and it is used by UWAMAMBO as the reference. |
| 3.1.8 Occupational health & safety <p><u>To what extent are safety measures taken into account?</u></p> <ul style="list-style-type: none"> ✓ has identified risks and safety issues and communicates those to staff and respondents can name examples ✓ takes steps to remove risks/dangers and respondents can name 2 examples (e.g. warning signs, clear machine utilization instructions, etc) ✓ 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 type="checkbox"/> None of the above | 3.0 | The organization didn't show any written document on how they handle safety issues, however in the discussion members are aware on safety issues related to chemicals used, machines and health protection measures toward food related produced products. |
| 3.1.9 Application of agrochemicals <p><u>Are employees aware of safe handling of agrochemicals?</u></p> <ul style="list-style-type: none"> ✓ Employees working with chemicals have been trained ✓ Employees working with chemicals have protective clothing ✓ Employees working with chemicals have safe equipment ✓ Protective equipment and clothing are in good condition and well maintained ✓ All chemicals and hazardous substances are properly labelled ✓ The organization has documented information / instructions on agrochemical application (e.g. farmer booklet, IT support) for staff / farmers. ✓ 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 ✓ Use of protective clothing and safe equipment is monitored <input type="checkbox"/> None of the above | 5.0 | They are trained on the use of all kind of chemicals applied in the field, including fertilizers |

| Topic | Score | Comments |
|--|-------|---|
| <p>3.1.10 Community investment</p> <p><u>How does the organization invest in the community?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> has social / community fund available <input type="checkbox"/> invests in the community based on a plan <input type="checkbox"/> partly invests its profit in the community / social fund <input type="checkbox"/> annually invest in community projects (e.g. school/education, healthcare, water infrastructure, etc) <input type="checkbox"/> organizes social/educational events for community <input type="checkbox"/> can show a forecasted budget for upcoming community projects <input type="checkbox"/> can demonstrate a recent report/proof of completed community investment, like building, infrastructure or otherwise ✓ None of the above | 1.0 | <p>The organization has not started investing to the community, rather than training near by farmers on establishing nurseries of which the sale to get income.</p> |

3.2: Environmental issues

| | Topic | Score | Comments |
|-------|--|-------|--|
| 3.2.1 | Water source protection | N/R | No water use |
| | <u>How is water management organized?</u> Not relevant | | |
| 3.2.2 | Waste management | 1.0 | No production of waste water |
| | <u>Does the organization have proper waste management practices?</u> <input type="checkbox"/> is aware of legal requirements concerning waste disposal applicable to the organization <input type="checkbox"/> can identify waste sources and ideally those are outlined in a list of waste products <input type="checkbox"/> is able to explain how waste is recycled or reused <input type="checkbox"/> is able to explain how waste and expired stock are disposed of (e.g., plastics, expired treated seed, expired agrochemicals) <input type="checkbox"/> disposes and stores waste and expired stock in designated areas neither in nor near open water sources, homes or community infrastructure (e.g. boreholes) <input type="checkbox"/> trains or makes employees and/or members aware of proper waste management practices <input checked="" type="checkbox"/> None of the above | | |
| 3.2.3 | Agrochemicals | 5.0 | The organization on behalf of members they are aware on use and disposal of chemicals and their containers. UWAMAMBO by it self uses no chemicals, by their member on production they do use some chemicals for proper growth of their plants. |
| | <u>To what extent do employees/members know how to handle agrochemicals?</u> <input checked="" type="checkbox"/> Respondents are aware of what agrochemicals farmers use <input checked="" type="checkbox"/> The organization is aware of and compliant with local law and regulations related storage, use and application of agrochemicals / crop protection products <input checked="" type="checkbox"/> FO ensures only authorized agrochemicals are applied <input checked="" type="checkbox"/> Respondents know how to effectively apply the agrochemicals for their intended purposes, including proper dosage, frequency and timing of use <input checked="" type="checkbox"/> Members/employees are informed about / trained in correct agrochemical use <input checked="" type="checkbox"/> No expired agrochemicals are used <input checked="" type="checkbox"/> Organization responds to improper agrochemical use by its employees <input type="checkbox"/> None of the above | | |

| 3.2.4 | Topic | Score | Comments |
|-------|---|-------|---|
| | <p>Protection of nature</p> <p><u>Is the organization aware and how does the organization respond to surrounding nature?</u></p> <ul style="list-style-type: none"> ✓ The organization is aware of surrounding natural / protected areas (e.g. natural parks, forestry reserves, conservation areas, etc) ✓ The organization shall ensure that no land is cleared by burning the vegetation □ The organization has a monitoring system in place to monitor and prevent deforestation and degradation of nature ✓ No deforestation or degradation of forest by the organization and its members has occurred during the last year □ 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) □ None of the above | 3.4 | <p>The organization is aware of the environmental management of forests, yet many farms are not surrounded by forest as they are in the open farming areas. All protected areas are respected and no one is permitted to do farming activities.</p> |

4: OPERATIONS

Scores

| | |
|-----|-----------------|
| 2.0 | 4: OPERATIONS |
| 1.0 | 4.1: Storage |
| 2.6 | 4.2: Logistics |
| 2.4 | 4.3: Processing |

4.1: Storage

| | Topic | Score | Comments |
|-------|---|-------|--|
| 4.1.1 | Storage <p><u>Does the organization own or rent storage?</u></p> <ul style="list-style-type: none"> <input checked="" type="radio"/> Organization has no storage <input type="radio"/> Organization rents storage <input type="radio"/> Organization owns storage <p><u>To what extent is the storage well-managed and maintained?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> has a maintenance checklist which is utilized regularly (monthly/quarterly) <input type="checkbox"/> cleans storage at least once a month <input type="checkbox"/> does more structural maintenance at least once a year <input type="checkbox"/> has a dedicated person who is responsible for storage management <input type="checkbox"/> has trained employees and/or members that have access to the storage in the handling of hazardous materials <input type="checkbox"/> stores hazardous materials (e.g. dangerous chemicals) separately from other items (e.g. consumption goods, crops) <input type="checkbox"/> stores agrochemicals in original containers <input type="checkbox"/> has proof of employee training on safe handling <input type="checkbox"/> None of the above <p><u>What is the quality of the storage?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Storage is leakage-proof (no dirt, dust, water or animals can come in) <input type="checkbox"/> Storage has a proper surface (smooth, non-absorbent, easy to clean) <input type="checkbox"/> Storage is dry (e.g. good roof) <input type="checkbox"/> Storage is theft-proof (lockable doors) <input type="checkbox"/> Storage is well-ventilated <input type="checkbox"/> Storage is animal-proof (mice, birds etc. can't get to the stored produce) <input type="checkbox"/> None of the above <p><u>Is the storage efficiently used?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> The warehouse is used multiple times a year for stocking crops and/or inputs <input type="checkbox"/> The majority of the year available space is utilized (e.g. multiple functionalities, storage turn-over, etc) <input type="checkbox"/> Problems with insufficient storage occur less than twice per harvest cycle <input type="checkbox"/> The organization is aware of the storage costs and benefits outweigh the costs <input type="checkbox"/> None of the above | 1.0 | Avocado fruits are sold when fresh, they are picked directly from the farm, packed in boxes, and taken to trucks organized by buyers ready for marketing. Hence the organization needs no storage, rather than correction centers. |

4.2: Logistics

| | Topic | Score | Comments |
|-------|---|-------|---|
| 4.2.1 | Inbound logistics <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 | The production team estimate the volumes of produce while they in the farm, and inform the buyer the expected yield, the buyers organizes the packing material and trucks during harvest so that no fresh avocado remain untransformed after picking from the tree and sorting. |
| 4.2.2 | Outbound logistics <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> <input type="radio"/> More than 30% of the time <input type="radio"/> 1 to 30% of the time <input checked="" type="radio"/> There are no delays | 3.0 | The organization has no truck for transport produce to buyers rather depends on exporters who usually come with their truck. |
| 4.2.3 | Infrastructure <p><u>How does the organization deal with infrastructural/and or logistical challenges?</u></p> <input checked="" type="checkbox"/> is well-aware of the infrastructural challenges <input checked="" type="checkbox"/> communicates regularly with the off-taker (e.g. about delivery time, delays, etc.) <input checked="" type="checkbox"/> checks the road/weather conditions before transport is planned <input type="checkbox"/> has spare-wheels / reparation kit in vehicles <input type="checkbox"/> does minor investments/ improvements on infrastructure <input type="checkbox"/> None of the above | 3.4 | The challenge is always on the rainy season as some roads can be passed easily at that time. They always communicate to the authority for repair and maintenance. |

4.3: Processing

| | Topic | Score | Comments |
|-------|---|-------|--|
| 4.3.1 | Post-harvest handling <p><u>Does the organization use appropriate postharvest handling / processing methods?</u></p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> the organization is aware and applies the adequate post-harvest handling steps <input 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 | 1.8 | They are concern much on proper time for harvesting to reduce loses, and coordination on time for harvesting between buyer and farmers. As avocado need to be fresh all the time so it is important that during harvesting everything is on place. |
| 4.3.2 | Technology & equipment <p><u>Does the organization use the appropriate, up to date technology and equipment for post- harvest handling and processing?</u></p> <ul style="list-style-type: none"> <input 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 checked="" type="checkbox"/> None of the above | 1.0 | They depend on buyers for most of the logistics and technology required, it is the buyer who always provide transport, boxes and other packaging materials. |

| Topic | Score | Comments |
|--|-------|---|
| <p>4.3.3 Quality of produce</p> <p><u>Is the organization aware of quality standards?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Has its own quality standards it applies for its produce <input type="checkbox"/> Has clear and well-formulated quality standards <input type="checkbox"/> Has documented the quality standards ✓ Communicates the quality standards to the farmers <input type="checkbox"/> Can provide details of clients' buyers' quality standards <input type="checkbox"/> Has aligned its quality standards with the quality standards of its clients <input type="checkbox"/> None of the above <p><u>Does the organization check the quality of the produce?</u></p> <ul style="list-style-type: none"> ✓ The organization has a quality control protocol <input type="checkbox"/> The organization has quality control equipment in place (e.g. moisture meters, sieves) ✓ Equipment used for quality control is maintained in good condition to ensure correct functioning ✓ The organization has a quality control person <input type="checkbox"/> The quality control person is knowledgeable and has sufficient experience in quality control ✓ Quality control person does not know whose produce s/he is assessing ✓ Clients /buyers are involved in the quality control process and check quality <input type="checkbox"/> None of the above <p><u>How often are quality checks performed?</u></p> <ul style="list-style-type: none"> <input type="radio"/> Monthly or less <input type="radio"/> Twice a month <input type="radio"/> Weekly ● Daily (peak season) <input type="radio"/> Daily (year-round) | 3.2 | <p>The organization does not have its standard of quality control of avocado but it uses the standard imposed by buyers. Farmers are trained on the necessary standards required and they can do sorting themselves to adhere to the standard in place. But the group now is working on Global Gap Standard so that in the future they are able to market themselves basing on Global Gap Standard.</p> |

5: PRODUCTION BASE

Scores

| | |
|-----|----------------------------------|
| 3.2 | 5: PRODUCTION BASE |
| 2.3 | 5.1: Provision of inputs |
| 3.5 | 5.2: Collection from members |
| 3.4 | 5.3: Strength of production base |
| 2.9 | 5.4: Extension services |

5.1: Provision of inputs

| Topic | Score | Comments |
|---|-------|---|
| 5.1.1 Provision of inputs <u>How does the organization ensure provision of inputs to the farmers?</u> <input checked="" type="checkbox"/> Inputs are usually available in the region <input type="checkbox"/> Organization has funds to purchase inputs <input checked="" type="checkbox"/> Organization sources inputs from more than one supplier <input checked="" 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 type="checkbox"/> None of the above | 3.0 | For the case of input UWAMAMBO has identified agro-dealers and linked to farmers for input supply. The organization handles only logistics and not a physical good. |
| 5.1.2 Quality procedures for inputs <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 type="checkbox"/> Has documented the quality procedures <input type="checkbox"/> Buys and sells items in original packaging <input checked="" type="checkbox"/> None of the above | 1.0 | It's the role of input suppliers as they are regulated by the Government authority. |
| 5.1.3 Quality of inputs <u>How often do you have problems with the quality of inputs?</u> Not relevant | N/R | No evidence of the occurrence. |

5.2: Collection from members

| | Topic | Score | Comments |
|-------|---|-------|---|
| 5.2.1 | Produce Yield <p><u>Does the organization know what the average yields of its members is?</u></p> <ul style="list-style-type: none"> ○ The organization doesn't record yields of its members ○ The organizations calculates average yields based on member records, but calculations seems incomplete/not done regularly ● The organization calculates average yields based on the records of the members' yields in a credible, complete and regular manner <p><u>How do yields compare to the average yields in the country?</u></p> <ul style="list-style-type: none"> ● Organization is not aware OR yields are below average ○ Yields are average ○ Yields are above average | 3.0 | They record the level of produce from farmers and get average. It is a new production area then the average is below other areas. |
| 5.2.2 | Expected volumes of produce from members <p><u>How does the organization keep track of production volumes?</u></p> <ul style="list-style-type: none"> ✓ Organization monitors volume throughout season and has records for this □ Organization forecasts production volumes □ Predictions are checked against final volumes □ Predictions usually match final production volumes □ Predictions are communicated to customers □ None of the above | 1.8 | The organization records volumes from farmers at the buying point. There was no evidence if a prediction is done before relying on actual volumes they get from sales. but the trend shows that there is an increase in production for consecutively three years from 2019. |
| 5.2.3 | Reliability of supplies from members <p><u>How does the organization ensure members deliver on time?</u></p> <ul style="list-style-type: none"> ✓ Organization clearly communicates collection plan (e.g., times, dates and price) to members ✓ Organization arranges finance to purchase crop/product on time ✓ Members are made aware of their obligations □ Organization has written contracts with members ✓ Member deliveries are monitored □ Deliveries (amount and time) of members are recorded ✓ Organization has measures in place to improve untimely delivery and can mention 2 □ None of the above <p><u>How often is produce delivery delayed?</u></p> <ul style="list-style-type: none"> ○ More than 4 times a season ○ 4 times a season ○ 3 times a season ○ 2 times a season ● Once a season or less | 4.4 | During the harvesting season, Communication to the buyers is established, volumes are estimated and the farmers are informed on the date of harvesting. On the harvesting day, buyers send the tracks and boxes for packaging, the produce is harvested in the morning sorted, and packed in the boxes for transportation, this help to reduce post-harvest losses. |

| Topic | Score | Comments |
|--|-------|---|
| <p>5.2.4 Quality of member produce</p> <p><u>How does the organization manage the quality of members' produce?</u></p> <ul style="list-style-type: none"> ✓ samples and measures quality of all incoming produce of every member ✓ rejects produce that doesn't comply with the quality standards set ✓ trains members on quality requirements and how to improve quality <input type="checkbox"/> is able to manage the traceability system as expected by their buyer <input type="checkbox"/> provides (price) incentives for members who provide better quality produce <input type="checkbox"/> None of the above <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>10</p> | 3.5 | <p>UWAMAMBO has a traceability system from members, they relay more in actual inspection at the field, all members are aware of how to perfect sort the required product, basing on the size, color, shape, and disease infection up to 10% of the produce is rejected at farm level, and they are picked by another buyer called Olivado for oil extraction.</p> |

5.3: Strength of production base

| | Topic | Score | Comments |
|-------|---|-------|--|
| 5.3.1 | Strength of production-base <p><u>What percentage of the members' volume is sold to the organization?</u></p> <ul style="list-style-type: none"> <input type="radio"/> Members sell 0-20% of their produce to the organization <input type="radio"/> Members sell 20-40% of their produce to the organization <input type="radio"/> Members sell 40-60% of their produce to the organization <input type="radio"/> Members sell 60-80 % of their produce to the organization <input checked="" type="radio"/> Members sell 80-100% of their produce to the organization | 5.0 | Almost 90% of the produce are sold through the organization .For example in 2021 a company called Korogongo tatu bought 10022.5kg @16,036,000TZS, VEGRO bought 19791.53 kgs @29,528,187 TZS and Fresh To Market bought 3542kg @6,021,600TZS. These three companies bought all produces from farmers, only reject were left behind. |
| 5.3.2 | Competition for members <p><u>Is there competition for members of the organization?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Similar organizations do not exist in the area <input type="checkbox"/> Similar organizations do not recruit among membership base <input type="checkbox"/> Members are not leaving the organization for other similar organizations <input checked="" type="checkbox"/> None of the above | 1.0 | No competition |
| 5.3.3 | Economic value to members <p><u>Does membership of the organization provide economic value to its members?</u></p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Discounted services / inputs <input checked="" type="checkbox"/> Higher prices for produce <input type="checkbox"/> Premium prices for better quality and/or certified produce <input type="checkbox"/> Shares <input type="checkbox"/> Regular dividend payments <input type="checkbox"/> Shared labor / lower labor costs <input checked="" type="checkbox"/> Direct & transparent payment system <input type="checkbox"/> None of the above <p><u>How do prices of the organization relate to market prices?</u></p> <ul style="list-style-type: none"> <input type="radio"/> Below <input type="radio"/> In line with <input checked="" type="radio"/> Higher | 3.9 | The added advantage members get is better prices compared to non-members, while the highest price was 1800TZS/Kg the lowest was 1200TZS/Kg. but also members are given priority on getting packing materials, input, and transport for taking their goods to market. |
| 5.3.4 | Side selling <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"> <input type="checkbox"/> Organization pays the full price on delivery <input checked="" type="checkbox"/> Price setting is transparent and respondents can explain how this is communicated <input type="checkbox"/> Side selling does NOT occur <input type="checkbox"/> Organization pays cash/ directly on delivery <input type="checkbox"/> Organization can name other services/mechanisms that prevent members to side-sell <input type="checkbox"/> Side selling is NOT a risk <input type="checkbox"/> None of the above | 1.7 | Since no other similar organization, No records of side selling. |

5.4: Extension services

| | Topic | Score | Comments |
|-------|--|-------|---|
| 5.4.1 | Extension <p><u>Which training and member support activities does the organization carry out?</u></p> <ul style="list-style-type: none"> <input checked="" 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 checked="" type="checkbox"/> monitors and provides follow-up to training activities <input 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> <ul style="list-style-type: none"> <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 checked="" type="checkbox"/> Training on relevant topics is provided to staff <input checked="" 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 type="checkbox"/> None of the above | 2.1 | Members from production team received training on GAP and quality control from exporters. they trained all farmers on GAP and quality control and they have a team responsible on help farmers to get proper knowledge and skills on production. But during assessment no attendance list were produced to justify the number of farmers trained. |
| 5.4.2 | Soil management <p><u>How does the organization and its members work on soil management?</u></p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> is aware of the soil type and related soil problems in the area <input checked="" type="checkbox"/> informs / trains its members about on soil management and soil fertility (e.g crop rotation, agroforestry, composting, planting nitrogen fixing species, etc.) <input checked="" type="checkbox"/> promotes practices to avoid soil erosion. <input checked="" type="checkbox"/> is aware and informs members that human sewage, sludge, and sewage water cannot be used for production and/or processing activities. <input checked="" 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 | 5.0 | During assessment were no evidence if they any training material insisting on soil management, but through discussion with interviewee accepted that they involve farmers on soil management training. |

6: MARKET

Scores

| | |
|-----|---------------------------|
| 2.6 | 6: MARKET |
| 3.2 | 6.1: Market related risks |
| 1.9 | 6.2: Marketing strategy |

6.1: Market related risks

| | Topic | Score | Comments |
|-------|---|-------|--|
| 6.1.1 | Awareness of market risks <p><u>Is the organization aware of the different types of market risks?</u></p> <ul style="list-style-type: none"> ✓ Volume requirement changes ✓ Price changes ✓ Quality requirement changes □ Changes in delivery methods or timing □ Customers entering or exiting the market □ Market distortions ✓ Competition entering or exiting the market □ None of the above | 3.3 | They are very much aware of market risks and they work hard to mitigate like having more than one buyer, working on Global Gaps certification to increase their chances of working with more buyers. But also they are encouraging more farmers to expand their production with quality control consideration to ensure they win more trust to big exporters |
| 6.1.2 | Mitigation of market risks <p><u>How does the organization mitigate market risks?</u></p> <ul style="list-style-type: none"> ✓ Marketing ✓ Widening membership base □ Investing in delivery/ transport methods □ Staying informed □ Investing in processing ✓ Efficient price setting mechanism to cope with market fluctuation and satisfy members / off-takers □ Sufficient storage in place to keep produce until prices get better □ None of the above | 2.7 | As discussed above in 6.1.1, increasing the production base, acquiring Global gap certification and buyers diversification are among ways the organization put in plan for the future to ensure it remains stable in the market. |
| 6.1.3 | Bargaining power <p><u>Does the organization have sufficient bargaining power with its off-taker(s)?</u></p> <ul style="list-style-type: none"> ✓ has at least two main buyers ✓ has written contracts with buyers ✓ agrees on quality requirements beforehand □ agrees on service requirements beforehand ✓ can negotiate / has influence on the terms (e.g. price, specifications, etc) with buyers □ agrees on prices beforehand □ None of the above | 3.7 | They have four buyers, they sign letter of agreement to buy, the prices are agreed before buying and material for packaging and transport is borne by exporters. this reduces logistical cost to the organization. Although in the future they need to have some strong contracts which can help them to dictate some terms. |

6.2: Marketing strategy

| | Topic | Score | Comments |
|-------|--|-------|--|
| 6.2.1 | Client demands <p><u>Is the organization aware of buyers' / clients' demands?</u></p> <input type="checkbox"/> Organization does market research <input checked="" type="checkbox"/> Organization knows quantities buyers want to buy <input checked="" 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 type="checkbox"/> None of the above | 2.6 | Size, shape, color, and freedom from contamination are some of the demand trained farmers to understand the need of buyers. in the organization, all are aware of what is needed by the market. |
| 6.2.2 | Marketing strategy <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 checked="" type="checkbox"/> has a staff member who is responsible for marketing (e.g. marketing manager/officer) <input checked="" 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 type="checkbox"/> None of the above | 2.1 | They have marketing committee, of which is tasked to influence more farmers to produce basing on the benefit acquired by current members. But they don't have the clear strategy on how to brand the organization and product. And this is the area recommended for improvement. |
| 6.2.3 | Value adding activities <p><u>Which value adding activities does the organization undertake?</u></p> <input type="checkbox"/> Organization sells produce in different forms <input type="checkbox"/> Organization provides processing <input type="checkbox"/> Organization provides packaging <input type="checkbox"/> Organization grades produce and differentiates prices per grade <input type="checkbox"/> Organization sells certified produce <input type="checkbox"/> Organization is aware of cost-price of value adding activities <input type="checkbox"/> Cost of activities is monitored <input checked="" type="checkbox"/> None of the above | 1.0 | No value addition. |

7: EXTERNAL RISKS

Scores

| | |
|-----|-----------------------------------|
| 1.8 | 7: EXTERNAL RISKS |
| 1.4 | 7.1: Weather and natural risks |
| 2.1 | 7.2: Biological and environmental |

7.1: Weather and natural risks

| | Topic | Score | Comments |
|-------|---|-------|--|
| 7.1.1 | Awareness of climate and weather risks <u>Is the organization aware of weather and natural risks?</u> <input checked="" type="checkbox"/> Respondents are aware of weather risks <input type="checkbox"/> Respondents are aware of natural risks <input type="checkbox"/> Respondents demonstrate a basic awareness about climate change <input checked="" type="checkbox"/> Respondents can list financial, environmental and/or social impacts of weather and natural hazards and name at least 3 <input type="checkbox"/> Weather and natural disasters are addressed in the business/strategic plan <input type="checkbox"/> Organization has mitigation strategies planned for each type of risk and is able to implement them <input type="checkbox"/> None of the above | 2.3 | They are aware on risks associate with production and marketing, they understand how situation like COVID 19 how affected the export market of agricultural produce, drought and high rainfall/ flood can affect production. But they have no any strategy to wok against. |
| 7.1.2 | Mitigation strategies for weather and natural risks <u>Does the organization have basic mitigation strategies in place for weather and natural risks?</u> <input type="checkbox"/> Organization is aware of risk mitigation methods and can name at least 3 <input type="checkbox"/> Organization has employed these methods in the past <input type="checkbox"/> Members are made aware of risk mitigation (e.g., flyers, meetings, etc.) <input type="checkbox"/> Organization has a plan to mitigate future risks <input type="checkbox"/> Organization has a future plan to raise awareness of risks and train members in risk mitigation <input checked="" type="checkbox"/> None of the above | 1.0 | No mitigation measures on place. |

7.2: Biological and environmental

| | Topic | Score | Comments |
|-------|--|-------|--|
| 7.2.1 | Awareness of biological risks <p><u>Is the organization aware of biological risks?</u></p> <ul style="list-style-type: none"> ✓ Respondents are aware of biological risks and name them ✓ Respondents can explain the impact (financial, social and ecological) of different relevant biological risks ✓ Organization has the ability to recognize different pests and diseases ✓ Awareness of pests and diseases translates into relevant points in the business/strategic plan <input type="checkbox"/> Organization has mitigation strategies planned for different kinds of biological risks and is able to implement them <input type="checkbox"/> None of the above | 4.2 | The organization is aware on biologicals associated risks and their effect the their production as well as financial stability of the FBO, they mentioned ho COVID 19 affected the marketing of avocado as well as one fungal diseases affecting the seedling of which has effect during production. |
| 7.2.2 | Mitigation strategies for biological risks <p><u>Does the organization have basic mitigation strategies in place for biological risks?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Organization is aware of risk mitigation methods and can name them <input type="checkbox"/> Organization can mention 2 methods it has employed in the past <input type="checkbox"/> Members have been made aware of risk mitigation (e.g. flyers, meetings) <input type="checkbox"/> Members have been trained in risk mitigation and know how to execute mitigation strategies <input type="checkbox"/> Organization has a plan to mitigate future risks <input type="checkbox"/> Organization has a plan to raise awareness of risks and train on risk mitigation among members ✓ None of the above | 1.0 | No mitigation strategy. |

8: ENABLING ENVIRONMENT

Scores

| | |
|-----|-------------------------------|
| 3.7 | 8: ENABLING ENVIRONMENT |
| 2.1 | 8.1: Capacity builders & NGOs |
| 5.0 | 8.2: Community |
| 3.8 | 8.3: Government |

8.1: Capacity builders & NGOs

| | Topic | Score | Comments |
|-------|---|-------|---|
| 8.1.1 | Availability of capacity building services <u>Is the organization able to source the right training, capacity building and assistance?</u> <input checked="" type="checkbox"/> Organization is aware of available services <input type="checkbox"/> Respondents are able to identify most relevant support areas <input type="checkbox"/> Organization gets support in the right areas <input type="checkbox"/> Organization is satisfied with services <input type="checkbox"/> Organization unlocks or offers services focusing on farm business management <input checked="" type="checkbox"/> Organization unlocks or offers services focusing on improving farming practices <input type="checkbox"/> Organization is NOT dependent on outside services <input type="checkbox"/> None of the above | 2.1 | The organization is good at sourcing training on production, but they lack training on management, finance, and group development. And these areas might take time to grow if not well addressed, and it is strongly recommended that they need to look at these if they want to grow fast. |

8.2: Community

| | Topic | Score | Comments |
|-------|---|-------|--|
| 8.2.1 | Relationship with the community <u>Does the organization have a good relationship with the local community?</u> <input checked="" type="checkbox"/> Respondents characterize the relationship with the community as positive <input checked="" type="checkbox"/> There have been no problems in the past <input checked="" type="checkbox"/> Organization provides employment opportunities <input checked="" type="checkbox"/> Organization can name 2 other benefits it provides to the local community <input type="checkbox"/> None of the above | 5.0 | The relation with community is good, they train the community of raising seedlings of avocado of which add up to their income as well as protecting environment through afforestation. But also Creates seasonal job for people around especially during picking avocado . |

8.3: Government

| | Topic | Score | Comments |
|-------|---|-------|--|
| 8.3.1 | Awareness of laws & regulations <p><u>Is the organization aware of laws and regulations that apply to their organization?</u></p> <ul style="list-style-type: none"> ✓ Organization is aware and complies with law applicable to the legal entity (e.g. business regulations, cooperative law, etc) ✓ Organization is aware of regulations on its activities ✓ 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><u>How often has the organization had legal problems in the last three years?</u></p> <ul style="list-style-type: none"> <input type="radio"/> More than 5 times <input type="radio"/> 4 -5 times <input type="radio"/> 2 - 3 times <input checked="" type="radio"/> Once <input type="radio"/> None | 4.0 | They had conflict with Korongo3 a buyer, as the company delayed to pay farmers their money of which resulted into conflict which took some times for FBO to recover farmers money. But also they are registered and they regulated by the government under the community development department. |
| 8.3.2 | Public services <p><u>Does the organization unlock public (extension) services?</u></p> <ul style="list-style-type: none"> ✓ Organization is aware of available public (extension) services and can name them ✓ 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 ✓ Organization has regular meetings with agricultural officials ✓ 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 | 3.7 | Under the department Community development, the organization is attached to the government officer with role of guiding their development. But also at village level, farmers meet extension officers who help them on developing the value chain especially during production. So the relation between UWAMBAMBO and the government at local level is good and facilitate to be trusted by the community. |

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 | The organisation is registered as association at the district level, under department of community development. |
| Trading license | no | NA |
| Business license | no | NA |
| Tax / PIN certificate | no | NA |
| Constitution / Bylaws | yes | Available |
| Articles of association | no | NA |
| Business plan | no | NA |
| Contract with suppliers | yes | This is Kind of agreement letter used by buyers. the feeling is to improve into legal contract. |
| Contract with customers | no | NA |
| Contract with other business partners | yes | Office rental contract |
| Annual accounts most recent year | yes | This was the balance sheet at AGM 2020. |
| Annual accounts most recent year -1 | no | NA |
| Annual accounts most recent year -2 | no | NA |
| Bank statements past year | yes | NA |
| Cash flow forecast | no | NA |
| Credit reference bureau report | no | NA |
| Ownership documents / titles | no | NA |
| Asset valuation documents | yes | This is the list of asset but it was neither priced nor evaluated. |
| Offer letters of past loans / loan agreements | no | NA |
| Resolution of right to borrow | no | NA |
| Proof of certification (e.g. Fairtrade, Utz Certified, ISO, etc...) | no | NA |
| Insurance policies | no | NA |
| List of members | yes | This was list of members obtained during assesment |
| List of outgrowers | no | NA |
| Resume of executive managers | no | NA |
| AGM minutes | yes | NA |
| Register of production volumes | yes | These are volumes bought and sold. Sheets are per buyer. In the delivery note is the sample used by farmers to register their sold volumes. |
| Register of purchases/inputs | no | See in the above attached list |
| HR policy | no | NA |
| Finance policy | no | NA |
| Administrative policy | no | NA |
| Environmental Impact assessment | no | NA |

Comments by assessor

The present documents either are poorly documented or some of them missing, and this created difficultness on establishing data on volume and sale for some years back. in 2020/2021 at least some proof were available.