

SCOPE Basic[®] Assessment Report

**Kikundi cha wakulima skimu ya umwagilaji
Ulundambulu**

Assessment date: April 5, 2021

Version SCOPE Basic[®] 2.0.1

DRAFT REPORT

Total score:

2.5

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About the SCOPE Basic Assessment Report

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

Outline report

This Basic Report contains the following items:

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

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

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

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

Methodology

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

Scoring system

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

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

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

Contact

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

contact@scopeinsight.com – www.scopeinsight.com

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Chapter 1 Assessment details

Assessee

Name	Kikundi cha wakulima skimu ya umwagilaji Ulundambulu
SCOPEinsight Assessee ID	4504

Type of Assessment

SCOPE Basic
2.0.1

Dates

Assessment Start Date	April 5, 2021
Assessment Finalization Date	Not finalized

Purpose of Assessment

capacity building

Representatives Present

Norasco Mahuve	Irrigation Field Officer
Roster Samweli	Executive Committee Member
Lwiwa Sansa	Secretary
Nelson Shantiwa	Chairman
Bahati Shitindi	Executive Committee Member
Huruma Sinkala	Treasury

Assessed and Reviewed by

Assessor	Peter Sanga
Quality Reviewer	Maxine Geke

Assessment Comments

Ulundambulu Irrigation Scheme is non registered organization but it has water users permit registered as LRB 0057 registered by Lake Rukwa Basin dated 05/05/2012.

Observations on assessment process

Participants were very cooperative and supportive during assessment.

Chapter 2 Organizational details

Kikundi cha wakulima skimu ya umwagilaji Ulundambulu

Location	Organizational information
Ilangali hamlet, Mbulu Village Unnamed Road +255 Mbozi district Tanzania	Legal status Number of members Products
	Association 213

Contacts

Name	Position	Contact Details
Nelson Shantiwa	Chairman	0764818915
Huruma Sinkala	Treasury	0745543183

Images



Scope Insight Participants at Ulundambulu Irrigation Scheme at Mbulu village in Mbozi District

Basic & contact details		Sectors
Name	Kikundi cha wakulima skimu ya umwagilaji Ulundambulu	agriculture
Abbreviation	Ulundambulu Irrigation Scheme	
Street	Ilangali hamlet, Mbulu Village	
Street no.	Unnamed Road	
Zipcode	+255	
City	Mbozi district	
Region	Songwe	
Region ISO	Mbeya	
Country	Tanzania	
Global region	East Africa	
GPS location	-8.962778, 33.058611	
Office phone number	+255764818115	
Email address		
Website		
Services/Activities		training, information provision/sharing, advocacy
Infrastructure information (main location)		
Access roads	Dirt road	
Distance to hub	0-20km	
Public transportation	Not nearby	
Power / electricity	No electricity	
Internet access	Mobile only	
Mobile network coverage	Broad coverage	
Running water	Running water	
Warehousing		

Incorporation	
Legal status (specify if necessary)	Association An association focused on water management for crops production.
Year of incorporation	1974
In operation since	-
Registration/Business license number	N/A
Tax identification number	N/A

Board and management

Board members		Manager / key staff	
No. of female board members	1	No. of female managers	0
No. of male board members	5	No. of male managers	0
<i>Its board include small number of women.</i>		<i>An association has not recruited any staff.</i>	

Employees

Full-time employees		Part-time employees	
No. of female full-time employees	0	No. of female part-time employees	0
No. of male full-time employees	0	No. of male part-time employees	0
<i>An association has not recruited any staff.</i>		<i>An association has not recruited any staff.</i>	
Seasonal employees			
No. of female seasonal employees	0		
No. of male seasonal employees	0		
<i>An association has not recruited any staff.</i>			

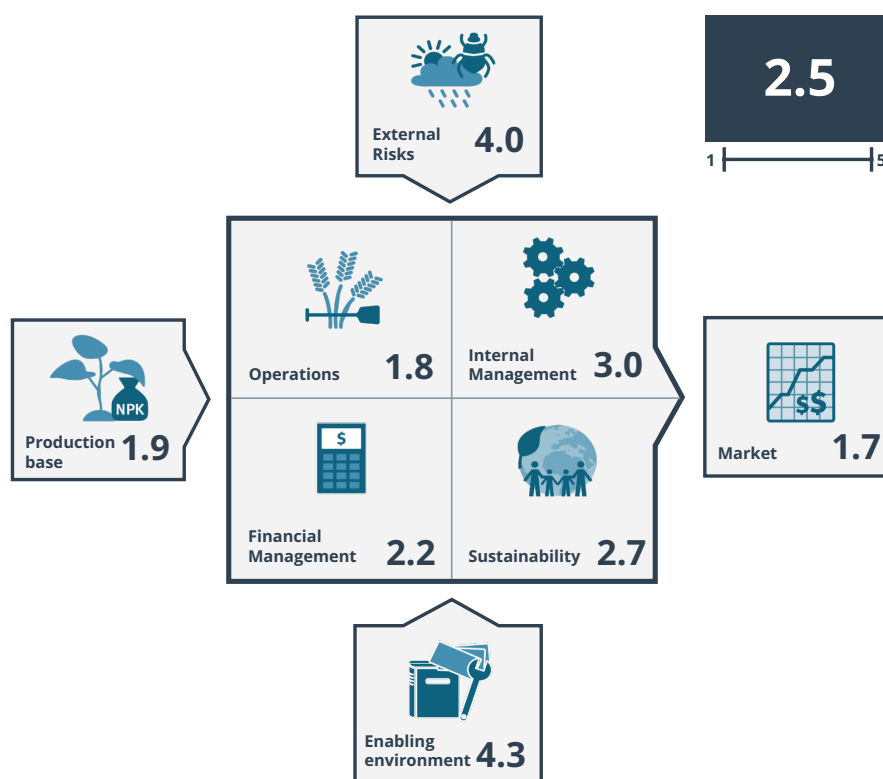
Membership and outgrowers (direct members of PO + indirect via subsidiary)

Members		Active members	
No. of female members	90	No. of active female members	90
No. of male members	123	No. of <u>active</u> male members	123
<i>These are all members no out growers.</i>		<i>All pays annual membership fee</i>	
Member cooperatives		Member unions	
No. of member cooperatives	0	No. of member unions	0
<i>Is an association</i>		<i>Is an association</i>	

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
<i>No out grower in the association</i>		<i>No out growers in the association</i>	




Governance Structure			
	Present	Number of People	Description
Annual general meeting	Yes	213	Annual General Meeting is supreme governing body in the organization. The meeting conducted once per annum.
Management team	No	0	The organization has not recruited any staff to conduct daily management meetings. Management activities are done by Executive Committee on part time basis.
Supervisory board	No	0	An association does not have supervisory Board
Mission			
Increase Income and Food Security Through Agricultural production.			
Vision			
Practicing Modern Agriculture in Irrigation Scheme.			

Chapter 3 Assessment results



Total	2.5	Your scores per dimension	
Dimension	Score	Dimension	Score
INTERNAL MANAGEMENT	3.0	Strength of production base	1.7
Governance	3.3	Extension services	3.5
Internal organization	2.3	MARKET	1.7
Business planning	2.5	Market related risks	1.9
Membership management	3.7	Marketing strategy	1.5
FINANCIAL MANAGEMENT	2.2	EXTERNAL RISKS	4.0
Financial administration	2.2	Weather and natural risks	3.5
Financial planning	2.4	Biological and environmental	4.5
Financial reporting & monitoring	2.0	ENABLING ENVIRONMENT	4.3
Financial services	N/A	Capacity builders & NGOs	2.7
SUSTAINABILITY	2.7	Community	5.0
Social issues	2.6	Government	5.0
Environmental issues	2.9		
OPERATIONS	1.8		
Storage	1.0		
Logistics	1.2		
Processing	2.8		
PRODUCTION BASE	1.9		
Provision of inputs	2.0		
Collection from members	1.4		

3.1 Assessment risks and strengths

Section	Risk areas	Strong areas
INTERNAL MANAGEMENT 	<p>The organization has weak management committee, most of them are standard seven. This resulted into poor management practices like, lack of SMART business and management objectives, lack of business plan, weak financial reports. Apart of being started 1974 the organization is not registered till today.</p>	<p>The organization has membership base of 213 farmers including men, women and youth. It has constitution which specifies its Vision and mission, membership requirements, organization structure, responsibility, and accountability of the executive committee. They convene AGM, which is a supreme body in the organization, all eligible members attends AGM meetings to discuss and make decisions on plans and reports. They have Executive Committee formed by Chairman, Secretary, Treasury and 3 members, which act as a board to supervise subcommittees that performs day to day activities. The organization is guided by business objective aimed to improve members income through efficient water management system to increase crops productions.</p>
FINANCIAL MANAGEMENT 	<p>Financial management still is at lower stage and responsible personnel has just primary education without any finance education background. No financial policy to guide financial management. They have assets; 4 chairs and 2 tables but not registered and valued in asset register book which leads to them to forget assets value. Also, financial planning is done just for payment of Water Users permit, no written financial projections on income and expenditure. Weak financial reports representing only income of member contributions and expenditures leaving behind variables like; production costs, revenue, and other operating expenses. Meagre financial resources within the organization characterized only by members contributions, can't meet operating costs, and support to its members like farm inputs credits.</p>	<p>The organization is financed by its members contributions. It has basic paper-based accounting system with accounting tools like, cash book and, expense book. Executive committee make decision on purchases and they report to members during AGM. The organization has treasury trained on bookkeeping and budgeting is a responsible person to handle cash. The organization is brainstorming on how to finance its activities and they have identified CRDB Bank PLC and NMB Bank PLC as future potential partners on financing.</p>
SUSTAINABILITY 	<p>No assessment has been done on child labor and women violence which leads them to lack clear understanding on them and how to overcome. They lack gender policy/guideline on prevention of child labor and women violence leading to guessing on its preventions. It will take time to address this situation unless efforts has been done to facilitate them on identification of gender issues and how to address. The same applied to environmental conservations and climate change, understanding still at a low rate even if they practices environmental conservation practices.</p>	<p>The organization has sounding awareness on gender, they consider involvement of men, women, and youths in membership, leadership, and management positions. Organization management represents 41 percent and 17 percent of women in management and Executive Committee, respectively. They are aware with prevention of child labor and violence to women and youths. Members are trained, warned and reported to government officials to prevent child labor and violence to youth and women. Environment concern is in the organization they consider proper utilization of land, application of pesticides in crops and disposal of used containers. They prevents water contamination by chemicals by proper dosage application and disposal of used containers.</p>

OPERATIONS



Production and income to farmers has been poor for a long time. Procurement of farm inputs is managed by individual farmers challenged by poor quality, availability, accessibility, and affordability. Low quality, quantity of farm produce, high post-harvest losses of vegetable products due to poor storage and processing technologies also contributes to income poverty to farmers.

The organization is managing irrigation scheme and infrastructures. Reliable supply of water and members own farms under irrigation which ensures them to produce the whole year.

PRODUCTION BASE



Inadequate extension services is a challenge to the organization, government extension officer with specialization on irrigation is the only expert interact with farmers. It has been observed that the organization has inadequate farming as a business skill; farm inputs are procured by individual farmers which leads them to purchase inputs at high price and sometimes low quality farm inputs, no collective marketing, they lack production and revenue information. They are characterized by in access to finance and farm inputs, low productivity in their farms hence fails to meet markets with high demands on quantity and quantity.

The organization have members who own farms under irrigation. They have government irrigation technician who trains them on crops production, soil and water management skills, water users management skills and practices. Also, they have demonstration plots for different crops and conducts farmers field days. They are close to Tanzania Zambia Highway which enhance them access to Mbeya city, Mlowo, Vwawa and Tunduma townships, where they procure farm inputs and sale farm produces.

MARKET



Having generalized market information from just hearsay without conduction organized marketing research has been one of the constrain which hinders the organization to access paying markets. They do not have defined buyers; they lack information on quality and quantity of products required in markets. Marketing is done by individual farmers and exposes them to market risks like; change in price, failure to meet buyers quality and quantities.

The organization is aware on available local markets. They search market information to understand products required by markets, price change, quality and quantity required. Being located close to Tanzania-Zambia highway has simplified access to tarmac road and markets.

EXTERNAL RISKS



Farmers are challenged by low farms productivity attributed by inadequate rainfall, pests and diseases and other natural disasters like winds, high temperatures e.t.c. Farmers' awareness and mitigation strategies are still inadequate to ensure they realize good productivity in their farms. Climate smart agricultural practices are inadequate understood by farmers and not well composed by extension workers for farmers trainings.

The organization is aware on the weather and climate risks in agriculture production. They can explain changes on rainfall pattern and raise temperatures. They use furrow irrigation as a solution to ensure water availability for plants growth. Also, they are aware about pests and diseases in agriculture productions. They can explain effects of climate, natural, biological, and environmental risks and its effect on social, financial and ecological. They use Integrated Pests Management Methods like; cultural practices, chemicals, biological and mechanical to control pests and diseases.

ENABLING ENVIRONMENT



Having generalized market information from just hearsay without conduction organized marketing research has been one of the constrain which hinders the organization to access paying markets. They do not have defined buyers; they lack information on quality and quantity of products required in markets. Marketing is done by individual farmers and exposes them to market risks like; change in price, failure to meet buyers quality and quantities.

The organization is aware on available local markets. They search market information to understand products required by markets, price change, quality and quantity required. Being located close to Tanzania-Zambia highway has simplified access to tarmac road and markets.

Comments by assessor

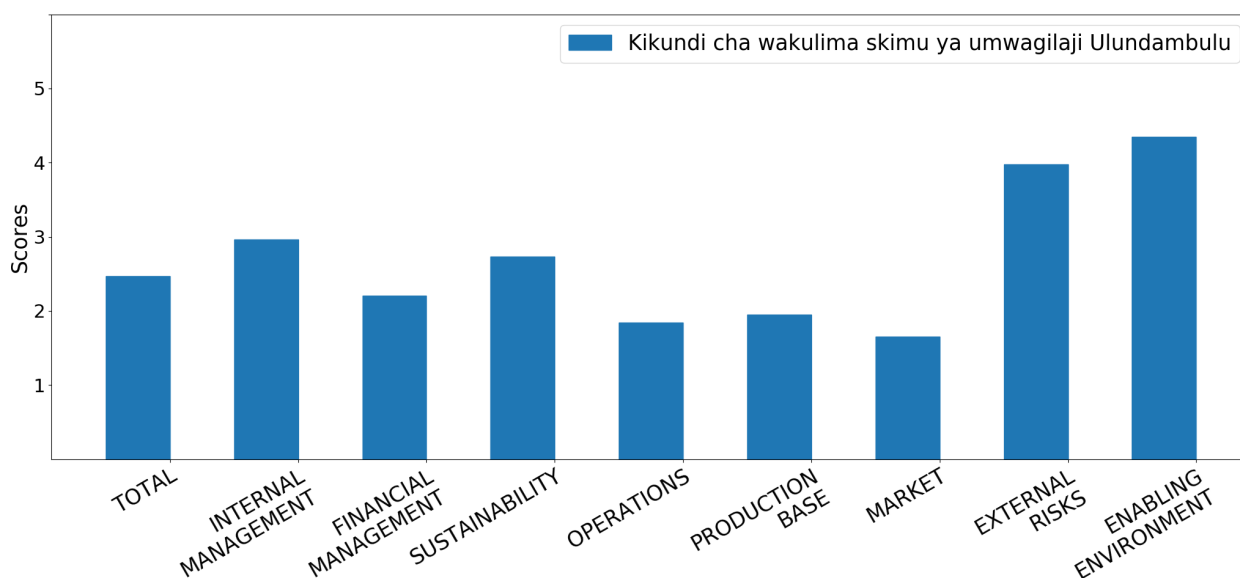
This association has been formed to address livelihood challenges facing Mbulu village community. However, the organizational capacity of Ulundambulu Irrigation Scheme association is very low to facilitate the community to tap agriculture potentials in the village. There is a need to support this association to enable facilitating livelihood improvement at the village.

3.2 Benchmarking

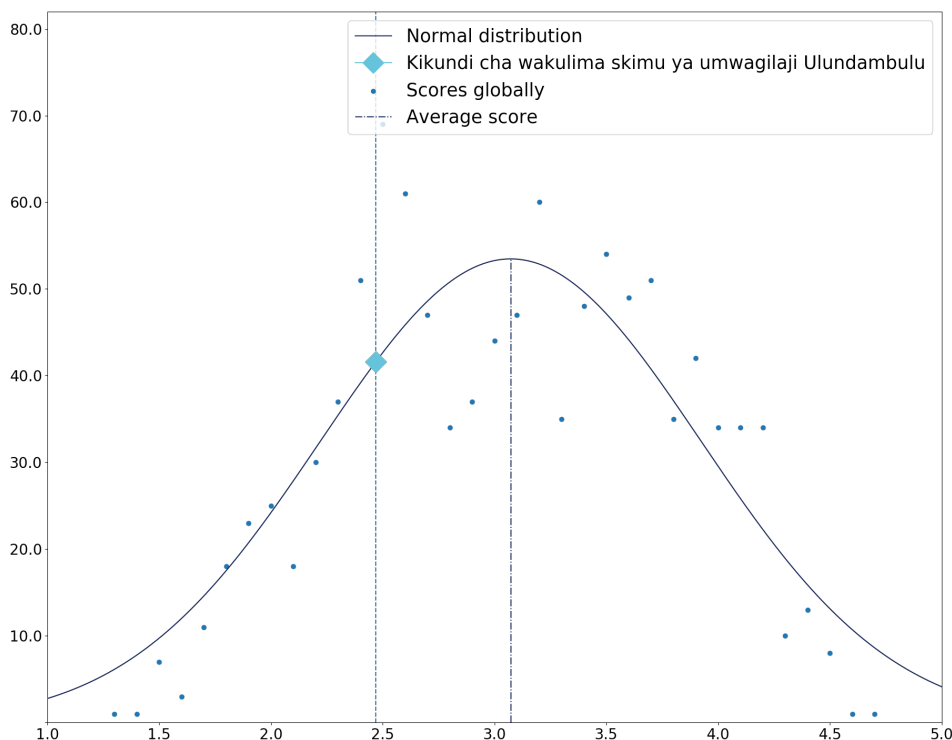
This page shows you benchmarking information of the assessment with other assessment data from the SCOPEinsight assessment database.

Scores over time

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



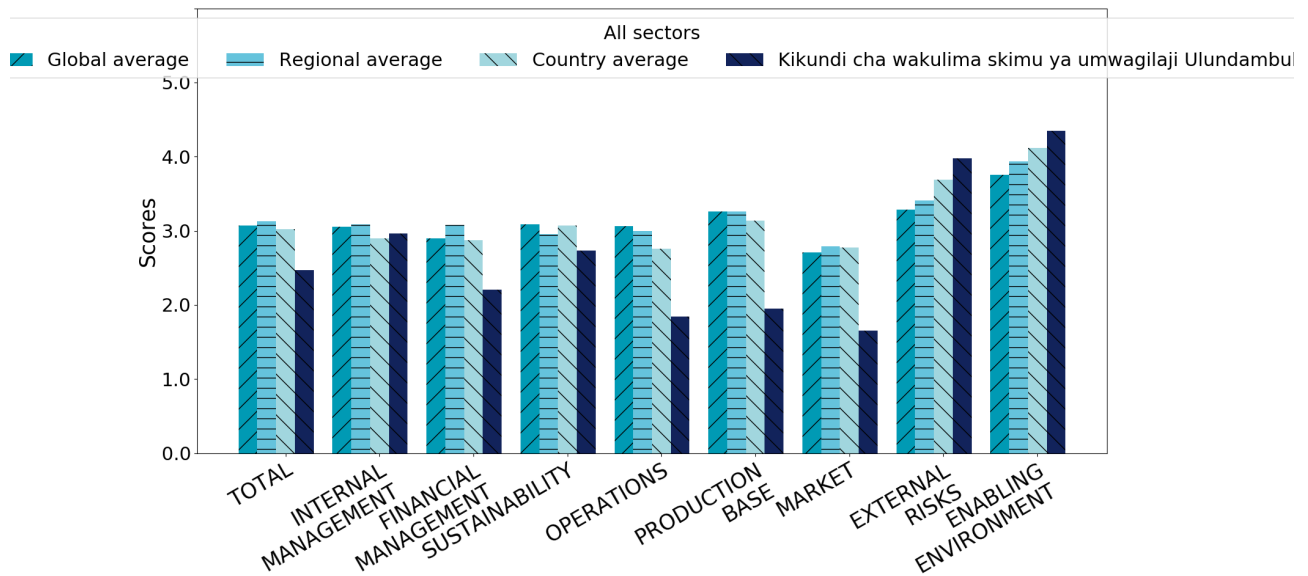
Where am I



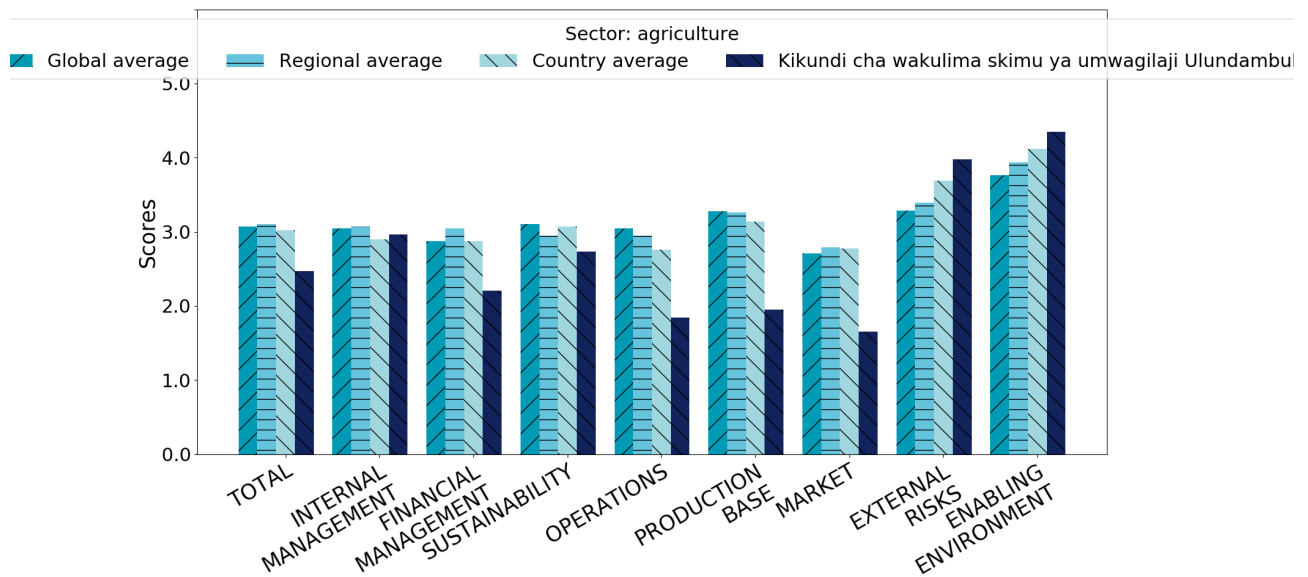
2.5 The total score of 2.5 for your organization is -0.6 points different from the average score of 3.1 for all assessed organizations globally.

22% Your organization scores equally or higher than 22% 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
2020	TZS 170,000	Not available or not provided	Not available or not provided	TZS 170,000	Not available or not provided

Financial strategy

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

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

Bank Accounts

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

Loan history

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

Pre-finance history

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

Grant history

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

Comments by assessor

The organization has weak financial information. They just collect members contributions and fee and they use it to pay water users permit, irrigation scheme maintenance and office operations.

4.2 Production & Sales

No Products Found

Comments by assessor

Farmers produce individual at their farms and a group has not made any effort to collect information from individual members to be reported at group level. There is a need to facilitate consolidate information from members to be reported at group level.

4.3 Value Chain & Enabling Players

Clients

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

Service providers and Supporting organizations

Name	Mbozi District Council	RIKOLTO
Organizational type	Govt. body	Donor
Type of service	Capacity builder	Capacity builder
Number of years in relation	47.0	1.0
Contract in place	No	No
Contract start year	-	-
Contract end year	-	-
Description of agreement/relation	Mbozi District Council is a government body mandated to provide extension services	Rikolto provides extension services on productions of fruits and vegetable

Comments by assessor

This farmers group receives extension services from government irrigation technician, there is need to support them on organization and business development.

Annex 1: Assessment results in detail

1: INTERNAL MANAGEMENT

Scores

3.0	1: INTERNAL MANAGEMENT
3.3	1.1: Governance
2.3	1.2: Internal organization
2.5	1.3: Business planning
3.7	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 checked="" type="checkbox"/> Manager <input checked="" type="checkbox"/> Financial manager (e.g. bookkeeper, accountant) <input type="checkbox"/> Marketing manager <input type="checkbox"/> Additional manager <input type="checkbox"/> None of the above	3.0	A group has Executive Committee which supervises all day to day activities
1.1.5	Accountability of management <u>In which way are managers/key staff held accountable for their responsibilities?</u> <input checked="" type="checkbox"/> Managers/key staff have distinct responsibilities <input checked="" type="checkbox"/> Responsibilities are clearly documented (e.g. organization's bylaws, HR manual or otherwise) <input checked="" type="checkbox"/> Organization can mention 2 mechanisms of how it holds managers/key staff accountable <input checked="" type="checkbox"/> Measures to hold managers/staff accountable on their responsibilities are documented <input type="checkbox"/> None of the above	5.0	A scheme has Executive Committee and it supervises Sub-committees such as Finance, Security, Social Welfare, and Development. Each subcommittee has responsibilities and they are accountable to the Executive Committee.
1.1.6	Independence of management <u>To what extent can the management do their work independently?</u> <input checked="" type="checkbox"/> The BoD lets the management carry out its functions without interference into the day-to-day management <input checked="" type="checkbox"/> The management takes important decisions by consensus (e.g., on the organization's strategy, hiring new executives, approving budgets) <input checked="" type="checkbox"/> All managers get an equal say in decision-making <input checked="" type="checkbox"/> The management can carry out their work without influence from outside organizations or persons (e.g., government, donors, NGOs) <input type="checkbox"/> None of the above	5.0	

	Topic	Score	Comments
1.1.7	Continuity of management <p><u>Is there continuity of the management?</u></p> <ul style="list-style-type: none"> ✓ Qualified candidates in the organization are under 35 years of age ✓ Successors are available for the general manager ✓ Successors are available for financial officer ✓ Successors are available for other key staff positions ✓ Potential successors are being trained to become future managers <input type="checkbox"/> Candidates will need little or no training to be able to fulfill executive functions <input type="checkbox"/> None of the above 	4.3	Management trainings are needed to improve capacity of current and future managers.
1.1.8	General assemblies <p><u>Are general assemblies (AGMs) regularly organized?</u></p> <ul style="list-style-type: none"> ✓ The organization holds AGMs ✓ AGMs occur annually <input type="checkbox"/> Strategic, annual and business plans are presented and discussed at the AGM <input type="checkbox"/> Financial statements and/or audits are presented during the AGM ✓ All members have the right to attend the meeting and/or represented during the AGM <input type="checkbox"/> Members are able to express their needs and (dis-)satisfactions during the AGM, and this is well-documented <input type="checkbox"/> None of the above 	3.0	Income statement is the only statement presented in AGM.

	Topic	Score	Comments
1.1.9	Board of directors	4.1	<p><u>How are the Board of Directors (BoD) elected?</u></p> <p><input type="checkbox"/> There are annual elections for the BoD</p> <p>✓ The BoD has always been democratically elected at the AGM</p> <p>✓ Members elect the board of directors</p> <p>✓ Elections are based on description of eligibility and desired qualifications (e.g., required education and experience)</p> <p>✓ The election procedure is fair (anonymous voting by all members)</p> <p><input type="checkbox"/> None of the above</p> <p><u>What are the terms and conditions based on which the board of directors is functioning?</u></p> <p>✓ BoD terms are limited in number and duration</p> <p>✓ The board members don't exceed the number of terms or duration of terms</p> <p>✓ BoD change occurs in line with the rules of the organization</p> <p><input type="checkbox"/> Organization makes sure all BoD doesn't change at the same time (staggered terms)</p> <p>✓ New board members are trained to prepare them for the board function</p> <p><input type="checkbox"/> Term policy and termination processes are documented</p> <p><input type="checkbox"/> None of the above</p> <p><u>Does the BoD represent its members and are there measures in place to work towards adequate representation?</u></p> <p>✓ A documented policy/quota for percentage/number of young people (< 35 years) to be part of the board</p> <p>✓ A documented policy/quota for the percentage/number of women to be part of the board</p> <p>✓ A board that adequately represents the membership in terms of member's diversity (e.g. male, female, youth, region, ethnicity, etc.)</p> <p><input type="checkbox"/> None of the above</p>
1.1.10	Division of responsibility	3.0	<p><u>Is there a clear division of responsibility between the management team and board of directors?</u></p> <p><input type="checkbox"/> Responsibilities of managers and board of directors are documented</p> <p><input type="checkbox"/> Respondents can describe the distinction in mandate and responsibilities between management team and board of directors</p> <p>✓ NO overlap between functions of management team and board of directors</p> <p>✓ Board of directors stick to their responsibilities and mandate</p> <p><input type="checkbox"/> None of the above</p>

	Topic	Score	Comments
1.1.11	Supervisory committee	5.0	<p><u>Is the supervisory committee functional and qualified?</u></p> <ul style="list-style-type: none"> ✓ comes at least on a quarterly basis together ✓ makes minutes about the decisions and agreements made during the meetings ✓ 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

1.2: Internal organization

	Topic	Score	Comments
1.2.1	Bylaws <p>Does the organization have documented by-laws?</p> <ul style="list-style-type: none"> ✓ has documented by-laws ✓ has a written policy how to change/amend the by-laws <input type="checkbox"/> None of the above <p>The by-laws contains information about:</p> <ul style="list-style-type: none"> ✓ Purpose of the organization ✓ Qualification of members / membership criteria ✓ Responsibilities of members ✓ Dismissal of members ✓ Election of the Board of Directors ✓ Organization of general assembly/member meetings (e.g.) ✓ Responsibilities of the BoD and management ✓ Formation and composition of committees ✓ Amendment of constitutions/bylaws <input type="checkbox"/> None of the above 	5.0	
1.2.2	Human resources risk <p>Does your organization have sufficient staff?</p> <ul style="list-style-type: none"> <input type="checkbox"/> Has sufficient staff ✓ Is partly understaffed <input type="checkbox"/> Is largely understaffed <p>Does the organization have a high turnover of key staff?</p> <p>Not relevant</p> <p>How many weeks does it take before vacancies are filled?</p> <p>Not relevant</p>	2.3	Executive committee has members who performs daily activities.
1.2.4	Performance of management <p>How is the performance of staff measured?</p> <ul style="list-style-type: none"> ✓ The evaluation methodology is clear <input type="checkbox"/> Key staff are evaluated at least yearly ✓ 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 	2.3	
1.2.5	Record keeping <p>How and how often are the records documented ?</p> <ul style="list-style-type: none"> <input type="checkbox"/> Records are kept of volumes, prices, sales, clients and purchases ✓ Records are frequently updated <input 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	They have records on members and contributions

	Topic	Score	Comments
1.2.7	Awareness of corruption	1.6	<p><u>Is organization aware of corruption risks and taking measures to prevent these?</u></p> <ul style="list-style-type: none"> ✓ 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 type="checkbox"/> None of the above

1.3: Business planning

	Topic	Score	Comments
1.3.1	Mission and vision	5.0	
	<u>Are the vision and/or mission of the organization well defined?</u> <ul style="list-style-type: none"> ✓ Organization has a vision statement ✓ Organization has a mission statement ✓ Vision and/or mission statement are well-defined ✓ The vision/ mission represent the interests of members and/or stakeholders ✓ Mission and/or vision are communicated internally to employees and members ✓ Mission and/or vision are communicated to external stakeholders (e.g. customers, government, donors) <input type="checkbox"/> None of the above 		
1.3.2	Awareness of strengths & weaknesses	2.3	
	<u>Is the organization aware of its strengths and weaknesses?</u> <ul style="list-style-type: none"> ✓ is aware of its key strengths and weaknesses and can name 2 or more for each ✓ is aware of its major opportunities and threats and can name 2 or more for each <input type="checkbox"/> takes steps to improve its weaknesses and can give clear and relevant examples of how it addresses the weaknesses <input type="checkbox"/> can explain how s/he is taking advantage of the opportunities <input type="checkbox"/> can explain how potential threats are addressed <input type="checkbox"/> has documented its strengths, weaknesses, opportunities, and threats (e.g., business or strategic plan) <input type="checkbox"/> None of the above 		
1.3.3	Business objectives	3.2	
	<u>Are there clear, well communicated and documented business objectives for the organization?</u> <ul style="list-style-type: none"> ✓ The organization has business objectives ✓ Members were consulted in establishing the objectives ✓ 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 type="checkbox"/> None of the above <u>Are business objectives defined in a specific, measurable, achievable, realistic and time-bound manner?</u> <ul style="list-style-type: none"> ✓ Are specific <input type="checkbox"/> Are measurable ✓ Are achievable ✓ Are realistic <input type="checkbox"/> Are time-bound <input type="checkbox"/> None of the above 		

	Topic	Score	Comments
1.3.5	Business performance monitoring	2.2	<p><u>How often does the organization monitor its performance and progress against its objectives?</u></p> <ul style="list-style-type: none"> <input type="radio"/> Never <input checked="" 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 type="radio"/> No <input checked="" 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 type="checkbox"/> No objectives were met <input type="checkbox"/> Few objectives were met <input checked="" 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 <input type="checkbox"/> Organization has a recruitment strategy linked to its business objectives <input type="checkbox"/> Organization has member loyalty and/or retention strategy that respondents can outline ✓ 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 <input type="checkbox"/> Volumes sold to organization <input type="checkbox"/> Fertilizer and crop protection products used <input type="checkbox"/> Type of crops farmers are producing ✓ 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 	2.7	
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 ✓ Members' needs and (dis-) satisfactions are regularly assessed ✓ 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"> <input type="radio"/> Annually or less <input type="radio"/> Quarterly <input type="radio"/> Monthly <input checked="" type="radio"/> 2-3 times a month <input type="radio"/> Weekly 	4.5	

2: FINANCIAL MANAGEMENT

Scores

2.2	2: FINANCIAL MANAGEMENT
2.2	2.1: Financial administration
2.4	2.2: Financial planning
2.0	2.3: Financial reporting & monitoring
N/A	2.4: Financial services

2.1: Financial administration

	Topic	Score	Comments
2.1.1	Accounting system <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 type="checkbox"/> Bank books <input checked="" type="checkbox"/> Cash books <input checked="" type="checkbox"/> Expense book <input type="checkbox"/> Sales book <input type="checkbox"/> Inventory book <input type="checkbox"/> Fixed asset book <input type="checkbox"/> None of the above 	2.2	
2.1.2	Asset register <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 type="checkbox"/> Register shows estimate value of assets <input type="checkbox"/> Organization has a purchase policy <input checked="" 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	They have assets but don't have assets register.

Topic	Score	Comments
2.1.3 Responsible for daily financials	3.3	
<u>Does the organization has dedicated staff for handling the finance</u> <input checked="" type="checkbox"/> has someone who does financial administration on top of other tasks <input checked="" type="checkbox"/> has someone who is specifically responsible for handling the financial administration <input type="checkbox"/> None of the above <u>Does the person who runs the financial administration have a relevant background and experience?</u> <input type="checkbox"/> has basic education <input type="checkbox"/> holds a degree / diploma in a finance related field <input checked="" type="checkbox"/> is trained in bookkeeping and budgeting <input type="checkbox"/> has held a similar function before <input type="checkbox"/> is able to use a digital bookkeeping system <input type="checkbox"/> is able to perform basic financial calculations (e.g. annual profit, turn-over, net sales, etc) <input type="checkbox"/> None of the above		
2.1.4 Accounting policies	2.0	
<u>Which rules are in place for the accounting policy?</u> <input type="checkbox"/> Cash payments <input type="checkbox"/> Control mechanism <input checked="" type="checkbox"/> Authorization of payments <input type="checkbox"/> Who checks what and a clear division of tasks <input type="checkbox"/> None of the above		
2.1.5 Cash handling	1.5	
<u>Is cash handled in a responsible way ?</u> <input type="checkbox"/> Cash books are updated after every transaction <input type="checkbox"/> Cash count reconciliation is done weekly <input type="checkbox"/> Bank reconciliations are done each month <input type="checkbox"/> Cash received is banked without any being spent <input type="checkbox"/> Cash spent and received is recorded in the organization's financial books <input checked="" type="checkbox"/> Cash is kept in a locked cashbox or safe <input type="checkbox"/> Cheques are signed by at least two authorized signatories and no blank cheques are signed <input type="checkbox"/> Cash payments by the organization are minimized <input type="checkbox"/> None of the above		

2.2: Financial planning

	Topic	Score	Comments
2.2.2	Finance strategy <p><u>To what extent is the organization able to finance its business operations?</u></p> <ul style="list-style-type: none"> ✓ Respondents can clearly explain how their organization is financed ✓ Respondents distinguish differences sources funding (including, donor, loan, pre-finance funding) <input type="checkbox"/> Organization is able to cover all the working capital needs of the business <input type="checkbox"/> Sale/purchase of produce is not (government)-subsidized ✓ Organization carries out income-generating activities without donations ✓ Organization carries out service activities without donations <input type="checkbox"/> None of the above 	3.7	
2.2.3	Business surpluses <p><u>Has the organization financial surpluses?</u></p> <ul style="list-style-type: none"> ✓ The organization has made a profit the past 2 years <input type="checkbox"/> The organization has a policy on retaining surpluses <input type="checkbox"/> The last year the organization has retained surpluses <input type="checkbox"/> The retained surpluses form a substantial part of the organization's capital base <input type="checkbox"/> None of the above 	2.0	They have very little surplus after deductions of operating expenses from income of members contributions and membership fee.
2.2.4	Membership contribution <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 checked="" type="radio"/> 40%-60% <input 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 type="checkbox"/> Individual member deposits <input type="checkbox"/> Member accounts ✓ Other modality (e.g. deferred payment, certificates, bonds, etc.) <input type="checkbox"/> None of the above 	2.0	Members pays membership fee and other contributions to raise capital to run organization operations.

	Topic	Score	Comments
2.2.5	External finance	3.6	The organization depends on members contribution and fees to raise capital to fund its operations.
	<p><u>Has your organization received any credit from a financial institution?</u></p> <ul style="list-style-type: none"> ✓ is aware of the financial institutions in the area ✓ 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 ● has a variety of other/own finance options and doesn't rely on grants/donations 		
2.2.6	Reserves	3.0	
	<p><u>Does the organization have financial reserves and a plan to increase them?</u></p> <ul style="list-style-type: none"> ✓ has financial reserves <input type="checkbox"/> has managed to increase reserves in last year ✓ 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 type="checkbox"/> None of the above 		

2.3: Financial reporting & monitoring

	Topic	Score	Comments
2.3.1	Financial reporting	2.3	
	<u>How is financial reporting done?</u> <ul style="list-style-type: none"> ✓ is done at least quarterly ✓ includes turn-over <input type="checkbox"/> includes cost of sales ✓ includes operational costs <input type="checkbox"/> includes crop volume and price <input type="checkbox"/> includes sales volume and price <input type="checkbox"/> includes other key performance indicators <input type="checkbox"/> compares actuals to the budget and plan <input type="checkbox"/> is communicated (e.g members, BoD, stakeholders) <input type="checkbox"/> None of the above 		
2.3.2	Cost & sales prices	2.0	An association does not produce collectively individual farmers produce at their farmers. Generally, they are aware on cost and sales price but are managed at individual farmers
	<u>Is the organization aware of production costs?</u> <ul style="list-style-type: none"> ✓ Organization is aware of costs of production <input type="checkbox"/> Organization regularly calculates cost prices and can demonstrate a recent example <input type="checkbox"/> Organization uses relevant market data to determine sales prices <input type="checkbox"/> Cost prices are lower than sale prices per unit <input type="checkbox"/> None of the above 		
2.3.3	Cashflow, income, and expenditures	1.8	The only report prepared by the organization is simple Income and Expenditure presented during AGM.
	<u>Does the organization record and review income and expenditure?</u> <ul style="list-style-type: none"> ✓ Income and expenditures are reviewed at least monthly <input type="checkbox"/> Income and expenditures are consolidated annually <input type="checkbox"/> Cashflow is monitored at least monthly <input type="checkbox"/> Actuals are compared with budgets/forecasts <input type="checkbox"/> Comparison of budgets with actuals informs new budget <input type="checkbox"/> None of the above 		

2.4: Financial services

Topic	Score	Comments
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3: SUSTAINABILITY

Scores

2.7	3: SUSTAINABILITY
2.6	3.1: Social issues
2.9	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	The organization hasn't done any child labor risk assessment. They just use experiences from trainings, government follow ups and culture and traditions.
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 ✓ communicates the importance of not employing children at least quarterly ✓ trains / sensitizes staff / members on an annual basis <input type="checkbox"/> has records of the number of staff/members trained <input type="checkbox"/> actively discourages child labor by supporting farms who see themselves forced to use child labor ✓ 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 	1.9	The organization has no policy on child labor prevention. They just use experiences from training, traditions, culture, and government laws in case extremes happens on child labor

3.1.3	Topic	Score	Comments
	<p>Forced labour</p> <p><u>What measures are being taken to avoid forced labor?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Organization has a zero tolerance policy on forced labor <input type="checkbox"/> Organization has a policy (e.g. procedure / handbook) on forced labor <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. <input type="checkbox"/> Organization give employees the right to enter into and to terminate their employment freely ✓ Spouses and children of workers are not required to work, unless separately and voluntarily contracted. ✓ Organization reaches out to members to raise awareness and can clearly explain how <input type="checkbox"/> None of the above 	2.3	
	<p>Non-discrimination and equal opportunity</p> <p><u>To what extent does the organization foster equal employment opportunities?</u></p> <ul style="list-style-type: none"> ✓ Organization is aware of and complies with the national laws ✓ Organization has a non-discrimination regulation, policy or similar document <input type="checkbox"/> Employees are hired based on the right qualifications (free from discriminatory bias) ✓ Employees have equal access to training and capacity building and no discrimination takes place ✓ There are no differences in compensation for workers performing equal work <input type="checkbox"/> None of the above <p><u>Is there a gender pay gap?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Women in similar positions earn less than their male colleagues ✓ Women in similar positions earn the same than their male colleagues <input type="checkbox"/> Women in similar positions earn more than their male colleagues <input type="checkbox"/> None of the above 	3.3	An association has articles on Non discriminatory and Equal Opportunity.

3.1.5	Topic	Score	Comments
	Diversity	2.6	The association has youth members involved in the management of sub-committees. The association has no employees.
	<u>What is the percentage of women employed by the organization?</u>		
	Not relevant		
	<u>What is the percentage of women in the management?</u>		
	Not relevant		
	<u>What is the percentage of women in the board of directors?</u>		
	17		
	<u>What does the organization do to increase women representation and participation in the organization?</u>		
	✓ has policy for women participation and representation in the BoD		
	□ has policy for women participation and representation in the management/staff		
	□ has ways to enable women to move to higher-level functions (e.g. additional training, special measures, coaching, etc)		
	□ trains FO staff and/or BoD regularly in gender sensitization		
	✓ conducts meetings at times when women can attend		
	□ executes and tailors training programs to the needs of women (e.g. leadership)		
	□ None of the above		
	<u>What does the organization do to increase women membership and participation?</u>		
	□ has policy for women participation and representation of the membership		
	□ allows per household that both men and women can become a member and / or can be recipient of cooperative services		
	✓ organize member workshops/trainings to promote women leadership and participation		
	✓ trains the farmers regularly in gender sensitization		
	□ offers and supports diversifying income generating activities of its members		
	□ enrolls training/vocational programs focusing on youth		
	□ None of the above		
	<u>What does the organization do to increase youth participation?</u>		
	□ offers employment opportunities for youth		
	✓ trains youth to become the future leaders of the organization		
	✓ has youth member in the BoD / management		
	□ None of the above		
3.1.8	Occupational health & safety	2.3	
	<u>To what extent are safety measures taken into account?</u>		
	✓ 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		
	□ has a safety procedures / handbook (e.g. emergency, addressing fire, agrochemicals, etc.)		
	□ has a first aid kit available accessible for staff and/or members		
	□ keeps records of accidents and respondents can show these		
	□ None of the above		

	Topic	Score	Comments
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 <input type="checkbox"/> Employees working with chemicals have safe equipment <input type="checkbox"/> Protective equipment and clothing are in good condition and well maintained ✓ All chemicals and hazardous substances are properly labelled <input type="checkbox"/> The organization has documented information / instructions on agrochemical application (e.g. farmer booklet, IT support) for staff / farmers. ✓ Children (under 18), pregnant women, breastfeeding women and people with respiratory illnesses do not handle agrochemicals and are prevented to unsafe exposure to hazardous chemicals <input type="checkbox"/> Use of protective clothing and safe equipment is monitored <input type="checkbox"/> None of the above 	3.0	
3.1.10	Community investment <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) ✓ 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 <input type="checkbox"/> None of the above 	1.6	The organization organize trainings on crops production to its members and invites other community members to participate the trainings.

3.2: Environmental issues

	Topic	Score	Comments
3.2.1	Water source protection	3.4	
	<u>How is water management organized?</u> <input type="checkbox"/> Organization has had NO problems with water sources drying up and /or being polluted in the past <input type="checkbox"/> There are documented measures in place for water protection and/or efficient water use in production and processing <input checked="" type="checkbox"/> Organization takes steps to prevent water contamination and is able to explain them <input checked="" type="checkbox"/> Organization has special waste and chemical disposal methods and avoids disposing those in water bodies <input checked="" type="checkbox"/> Members/employees are trained in how to properly manage their water supplies <input type="checkbox"/> None of the above		
3.2.2	Waste management	1.7	
	<u>Does the organization have proper waste management practices?</u> <input checked="" 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 type="checkbox"/> None of the above		
3.2.3	Agrochemicals	3.9	
	<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 type="checkbox"/> No expired agrochemicals are used <input type="checkbox"/> Organization responds to improper agrochemical use by its employees <input type="checkbox"/> None of the above		

	Topic	Score	Comments
3.2.4	Protection of nature	2.6	<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) <input type="checkbox"/> The organization shall ensure that no land is cleared by burning the vegetation <input type="checkbox"/> 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 <input type="checkbox"/> The FO has a plan to support farmers in implementing agro-forestry / nature protection activities (e.g planting trees, preservation of semi natural areas like hedges and meadows, shaded cropping, agroforestry practices) <input type="checkbox"/> None of the above

4: OPERATIONS

Scores

1.8	4: OPERATIONS
1.0	4.1: Storage
1.2	4.2: Logistics
2.8	4.3: Processing

4.1: Storage

Topic	Score	Comments
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4.2: Logistics

	Topic	Score	Comments
4.2.3	Infrastructure <p><u>How does the organization deal with infrastructural/and or logistical challenges?</u></p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> is well-aware of the infrastructural challenges <input type="checkbox"/> communicates regularly with the off-taker (e.g. about delivery time, delays, etc.) <input type="checkbox"/> checks the road/weather conditions before transport is planned <input type="checkbox"/> has spare-wheels / reparation kit in vehicles <input type="checkbox"/> does minor investments/ improvements on infrastructure <input type="checkbox"/> None of the above 	1.8	They have irrigation infrastructure managed by an association

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"> ✓ the organization is aware and applies the adequate post-harvest handling steps ✓ the organization can indicate major reasons for post-harvest losses ✓ the organization applies inputs/technologies to avoid/prevent post-harvest losses □ the organization has sufficient appropriate processing infrastructure/equipment in place (e.g. washing stations, drying and washing, grading, etc) ✓ storage meets product-specific storage requirements (e.g. temperature, humidity, light) □ None of the above 	4.2	Members are trained on post harvest handling for different crops and they apply at their homestead.
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"> ✓ The organization knows what equipment and technology is typically used in the sector ✓ Equipment and technology used are conform to sector standard □ Equipment and technology are up to date / well-maintained □ Equipment and technology add value to the product improving the organization's market position □ The organization seeks advice on optimizing equipment and technology use □ None of the above 	2.6	They has adopted few technologies on post harvest handling they need more support on that.

5: PRODUCTION BASE

Scores

1.9	5: PRODUCTION BASE
2.0	5.1: Provision of inputs
1.4	5.2: Collection from members
1.7	5.3: Strength of production base
3.5	5.4: Extension services

5.1: Provision of inputs

	Topic	Score	Comments
5.1.1	Provision of inputs	1.7	Individual member buys inputs for use at their farms.
	<p><u>How does the organization ensure provision of inputs to the farmers?</u></p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Inputs are usually available in the region <input type="checkbox"/> Organization has funds to purchase inputs <input type="checkbox"/> Organization sources inputs from more than one supplier <input type="checkbox"/> Organization is able to get inputs on time <input type="checkbox"/> Organization is able to meet the demand of the farmers <input type="checkbox"/> Infrastructure (e.g. transport means, storage) to/from suppliers is not a problem <input type="checkbox"/> None of the above 		

5.2: Collection from members

Topic	Score	Comments
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5.3: Strength of production base

	Topic	Score	Comments
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 checked="" 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 type="checkbox"/> None of the above 	2.3	
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 type="checkbox"/> Discounted services / inputs <input 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 checked="" type="checkbox"/> Shared labor / lower labor costs <input type="checkbox"/> Direct & transparent payment system <input type="checkbox"/> None of the above <p><u>How do prices of the organization relate to market prices?</u></p> <ul style="list-style-type: none"> <input type="radio"/> Below <input checked="" type="radio"/> In line with <input type="radio"/> Higher 	2.3	

5.4: Extension services

	Topic	Score	Comments
5.4.1	Extension <p>Which training and member support activities does the organization carry out?</p> <ul style="list-style-type: none"> ✓ provides training on agriculture ✓ has a demonstration plot ✓ organizes farmer field school <input type="checkbox"/> enrolls innovation testing & adoption <input type="checkbox"/> has specialized staff (e.g. trained appropriate agricultural area) <input type="checkbox"/> has a training fund <input type="checkbox"/> monitors and provides follow-up to training activities <input type="checkbox"/> None of the above <p>Are the extension / training services provided sufficient and do they meet the staff / farmer's needs?</p> <ul style="list-style-type: none"> <input type="checkbox"/> Extension and training services are sufficient and cover the major relevant topics ✓ Extension and training services meet the needs of members <input type="checkbox"/> Training on relevant topics is provided to staff ✓ Training on relevant topics is provided to farmers/members ✓ Training records and attendance lists are kept ✓ Trainings are facilitated by a competent person ✓ Measures are taken to ensure equal opportunities for women to participate in training and awareness raising sessions <input type="checkbox"/> None of the above 	3.3	
5.4.2	Soil management <p>How does the organization and its members work on soil management?</p> <ul style="list-style-type: none"> ✓ is aware of the soil type and related soil problems in the area ✓ informs / trains its members about on soil management and soil fertility (e.g crop rotation, agroforestry, composting, planting nitrogen fixing species, etc.) ✓ promotes practices to avoid soil erosion. <input type="checkbox"/> is aware and informs members that human sewage, sludge, and sewage water cannot be used for production and/or processing activities. ✓ trains members/farmers about the techniques and benefits of leaving organic waste and materials at the farm <input type="checkbox"/> None of the above 	4.2	

6: MARKET

Scores

1.7	6: MARKET
1.9	6.1: Market related risks
1.5	6.2: Marketing strategy

6.1: Market related risks

	Topic	Score	Comments
6.1.1	Awareness of market risks	3.3	
	<u>Is the organization aware of the different types of market risks?</u>		
	<input type="checkbox"/> Volume requirement changes <input checked="" type="checkbox"/> Price changes <input checked="" type="checkbox"/> Quality requirement changes <input type="checkbox"/> Changes in delivery methods or timing <input checked="" type="checkbox"/> Customers entering or exiting the market <input type="checkbox"/> Market distortions <input checked="" type="checkbox"/> Competition entering or exiting the market <input type="checkbox"/> None of the above		
6.1.2	Mitigation of market risks	1.6	
	<u>How does the organization mitigate market risks?</u>		
	<input type="checkbox"/> Marketing <input type="checkbox"/> Widening membership base <input type="checkbox"/> Investing in delivery/ transport methods <input checked="" type="checkbox"/> Staying informed <input type="checkbox"/> Investing in processing <input type="checkbox"/> Efficient price setting mechanism to cope with market fluctuation and satisfy members / off-takers <input type="checkbox"/> Sufficient storage in place to keep produce until prices get better <input type="checkbox"/> None of the above		

6.2: Marketing strategy

	Topic	Score	Comments
6.2.1	Client demands	2.6	<p><u>Is the organization aware of buyers' / clients' demands?</u></p> <ul style="list-style-type: none"> ✓ Organization does market research <input type="checkbox"/> Organization knows quantities buyers want to buy ✓ 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

7: EXTERNAL RISKS

Scores

4.0	7: EXTERNAL RISKS
3.5	7.1: Weather and natural risks
4.5	7.2: Biological and environmental

7.1: Weather and natural risks

	Topic	Score	Comments
7.1.1	Awareness of climate and weather risks	3.7	<p><u>Is the organization aware of weather and natural risks?</u></p> <ul style="list-style-type: none"> ✓ Respondents are aware of weather risks ✓ Respondents are aware of natural risks ✓ Respondents demonstrate a basic awareness about climate change ✓ 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
7.1.2	Mitigation strategies for weather and natural risks	3.4	<p><u>Does the organization have basic mitigation strategies in place for weather and natural risks?</u></p> <ul style="list-style-type: none"> ✓ Organization is aware of risk mitigation methods and can name at least 3 <input type="checkbox"/> Organization has employed these methods in the past ✓ Members are made aware of risk mitigation (e.g., flyers, meetings, etc.) <input type="checkbox"/> Organization has a plan to mitigate future risks ✓ Organization has a future plan to raise awareness of risks and train members in risk mitigation <input type="checkbox"/> None of the above

7.2: Biological and environmental

	Topic	Score	Comments
7.2.1	Awareness of biological risks	3.4	<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 <input type="checkbox"/> 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
7.2.2	Mitigation strategies for biological risks	5.0	<p><u>Does the organization have basic mitigation strategies in place for biological risks?</u></p> <ul style="list-style-type: none"> ✓ Organization is aware of risk mitigation methods and can name them ✓ Organization can mention 2 methods it has employed in the past ✓ Members have been made aware of risk mitigation (e.g. flyers, meetings) ✓ Members have been trained in risk mitigation and know how to execute mitigation strategies ✓ Organization has a plan to mitigate future risks ✓ Organization has a plan to raise awareness of risks and train on risk mitigation among members <input type="checkbox"/> None of the above

8: ENABLING ENVIRONMENT

Scores

4.3	8: ENABLING ENVIRONMENT
2.7	8.1: Capacity builders & NGOs
5.0	8.2: Community
5.0	8.3: Government

8.1: Capacity builders & NGOs

	Topic	Score	Comments
8.1.1	Availability of capacity building services	2.7	<p><u>Is the organization able to source the right training, capacity building and assistance?</u></p> <ul style="list-style-type: none"> ✓ Organization is aware of available services ✓ Respondents are able to identify most relevant support areas ✓ Organization gets support in the right areas <input type="checkbox"/> Organization is satisfied with services <input type="checkbox"/> Organization unlocks or offers services focusing on farm business management <input type="checkbox"/> Organization unlocks or offers services focusing on improving farming practices <input type="checkbox"/> Organization is NOT dependent on outside services <input type="checkbox"/> None of the above

8.2: Community

	Topic	Score	Comments
8.2.1	Relationship with the community	5.0	<p><u>Does the organization have a good relationship with the local community?</u></p> <ul style="list-style-type: none"> ✓ Respondents characterize the relationship with the community as positive ✓ There have been no problems in the past ✓ Organization provides employment opportunities ✓ Organization can name 2 other benefits it provides to the local community <input type="checkbox"/> None of the above

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 ✓ 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 type="radio"/> Once <input checked="" type="radio"/> None 	5.0	
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 ✓ 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 ✓ The organization lobbies with government for infrastructure improvements <input type="checkbox"/> None of the above 	5.0	The organization is working closely with Irrigation technician appointed to work at their village. Who is a government employee.

Annex 2 Documentation

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

Document type	Availability	Comments by assessor
Certificate of registration / incorporation	no	Not registered organization
Trading license	no	
Business license	no	They have constitution but a group not registered
Tax / PIN certificate	no	
Constitution / Bylaws	yes	
Articles of association	no	
Business plan	no	
Contract with suppliers	no	
Contract with customers	no	
Contract with other business partners	no	
Annual accounts most recent year	no	
Annual accounts most recent year -1	no	
Annual accounts most recent year -2	no	
Bank statements past year	no	
Cash flow forecast	no	
Credit reference bureau report	no	
Ownership documents / titles	no	
Asset valuation documents	no	
Offer letters of past loans / loan agreements	no	
Resolution of right to borrow	no	
Proof of certification (e.g. Fairtrade, Utz Certified, ISO, etc...)	no	
Insurance policies	no	
List of members	yes	
List of outgrowers	no	
Resume of executive managers	no	
AGM minutes	yes	
Register of production volumes	no	
Register of purchases/inputs	no	
HR policy	no	
Finance policy	no	
Administrative policy	no	
Environmental Impact assessment	no	

Comments by assessor

This group has big irrigation potential but still is challenged on making it an institution, they need facilitation on institutionalization of the scheme like; improve constitution, registration, strategic plan, Business plan and trainings on leadership and Management, farming as a business, Contract farming and Business Management Skills.