

SCOPE Basic[®] Assessment Report

Umoja wa wakulima umwagiliaji Iganjo

Assessment date: April 15, 2021

Version SCOPE Basic[®] 2.0.1

Total score:

2.8

Index

About the SCOPE Basic Assessment Report	3
Chapter 1 Assessment details	4
Chapter 2 Organizational details	5
Chapter 3 Assessment results	9
3.1 Assessment risks and strengths	10
3.2 Benchmarking	13
Chapter 4 Business performance	15
4.1 Financial Information	15
4.2 Production & Sales	17
4.3 Value Chain & Enabling Players	18
Annex 1: Assessment results in detail	19
Annex 2 Documentation	60

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 umwagiliaji Iganjo
SCOPEinsight Assessee ID	4503

Type of Assessment

SCOPE Basic
2.0.1

Dates

Assessment Start Date	April 15, 2021
Assessment Finalization Date	June 3, 2021

Purpose of Assessment

capacity building

Representatives Present

Maneno George	Chairman
Michael Manwali	Executive Committee Member
Hezron Mwakingili	Vice Chairman
Francis Mwandandila	Secretary
Rajabu Mwangonela	Executive Committee Member
Amina Njuga	Field Extension Officer

Assessed and Reviewed by

Assessor	Peter Sanga
Quality Reviewer	Maxine Geke

Assessment Comments

-

Observations on assessment process

The organization is willing to collaborate with partners in the vegetable value chain and is anxious to have a partner to improve vegetable production and operations.

Chapter 2 Organizational details

Umoja wa wakulima umwagiliaji Iganjo

Location	Organizational information
Mtakuja, at Igawilo Ward N/A	Legal status
+255	Cooperative
Mbeya	Number of members
Tanzania	1,006
	Products

Contacts

Name	Position	Contact Details
Maneno George	Chairman	0757050491
Hezron Mwakingili	Vice Chairman	0757674197
Francis Mwandadila	Secretary	0757083783

Images



Participants in SCOPEINGHT Assemment at Ushirika wa Umwagiliaji Bonde la Uyole

Basic & contact details		Sectors
Name	Umoja wa wakulima umwagiliaji Iganjo	agriculture
[%key_id:23631200%]	N/A	
Street	Mtakuja, at Igawilo Ward	
Street no.	N/A	
Zipcode	+255	
City	Mbeya	
Region	Mbeya	
Region ISO	Mbeya	
Country	Tanzania	
Global region	East Africa	
GPS location	-8.920833, 33.550833	
Office phone number	255757050491	
Email address		
Website	N/A	
Incorporation		Services/Activities
		training, plantation management, financial services
Infrastructure information (main location)		
[%key_id:23631210%]		All-weather road
Distance to hub		0-20km
Public transportation		Available in vicinity
Power / electricity		Unstable without generator backup
Internet access		Mobile only
Mobile network coverage		Broad coverage
Running water		Running water
Warehousing		

Legal status (specify if necessary)	Cooperative Vegetable farmers Cooperative
Year of incorporation	2002
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	2	No. of female managers	1
No. of male board members	7	No. of male managers	3
No comment provided		Day to day activities are conducted by Executive committee which includes; Chairman, Vice chairman, Secretary and Treasury	

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
No comment provided		No comment provided	
Seasonal employees			
No. of female seasonal employees	0		
No. of male seasonal employees	0		
No comment provided			

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

Members		Active members	
No. of female members	595	No. of <u>active</u> female members	595
No. of male members	411	No. of <u>active</u> male members	411
No comment provided		No comment provided	

Member cooperatives		Member unions	
No. of member cooperatives	0	No. of member unions	0
N/A		N/A	
Outgrowers		Active outgrowers	
No. of female outgrowers	0	No. of active female outgrowers	0
No. of male outgrowers	0	No. of active male outgrowers	0
No comment provided		No comment provided	

Governance Structure

	Present	Number of People	Description
Annual general meeting	Yes	1,006	All members attends AGM
Management team	Yes	6	This is the Executive Committee of the cooperative it involves Chairman, Secretary, Treasury and 3 members
Supervisory board	Yes	9	^ Members of the Executive Committee and other 3 members form a BoD of the cooperative.

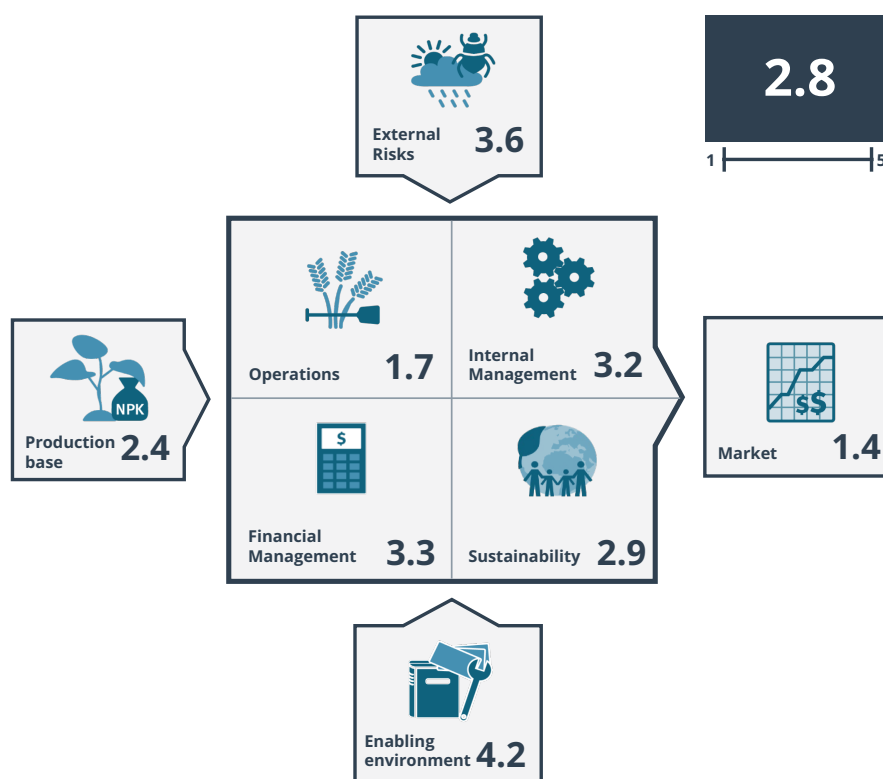
Mission

Facilitate Farmers in Igawilo ward to increase income through improved agriculture production

Vision

Brings farmers together to solve agriculture challenges

Chapter 3 Assessment results



Total	2.8	Your scores per dimension	
Dimension	Score	Dimension	Score
INTERNAL MANAGEMENT	3.2	Strength of production base	1.7
Governance	3.5	Extension services	4.4
Internal organization	3.1	MARKET	1.4
Business planning	2.7	Market related risks	1.7
Membership management	3.8	Marketing strategy	1.2
FINANCIAL MANAGEMENT	3.3	EXTERNAL RISKS	3.6
Financial administration	3.0	Weather and natural risks	4.0
Financial planning	4.3	Biological and environmental	3.1
Financial reporting & monitoring	2.7	ENABLING ENVIRONMENT	4.2
Financial services	2.3	Capacity builders & NGOs	3.9
SUSTAINABILITY	2.9	Community	4.0
Social issues	2.6	Government	4.6
Environmental issues	3.4		
OPERATIONS	1.7		
Storage	1.0		
Logistics	1.0		
Processing	2.7		
PRODUCTION BASE	2.4		
Provision of inputs	2.7		
Collection from members	2.0		

3.1 Assessment risks and strengths

Section	Risk areas	Strong areas
INTERNAL MANAGEMENT 	<p>The cooperative has not recruited professional staff to manage its operations. Executive Committee which execute day to day organization's activities, it is made up by elected members and most of them are standard seven without any professionals, instead attended short courses on management and finance. There is no marketing specialist in the organization while there is big challenge on market access to members. Overall organization management is poor and lacks management tools like; management objectives, and operating policies on Financial management, Child labor prevention, Work and Safety and Human Resource Management. Management performance measurement is generalized for management committee instead of individual committee members. Production activities are not done collectively, individual farmers produce and sell farm produces. No information on production volumes, prices and markets are compiled at cooperative level.</p>	<p>Ushirika wa Umwagiliaji Iganjo is a registered cooperative society with registration # MBR 509 of the year 2002. It has a total of 1006 members including 411 males and 595 females, all members are identified by their names, sex and farm sizes they own. The organization has a constitution which stipulates its Mission, Vision, organization structure, membership conditions and other conditions to govern and manage the organization. Annual General Meeting (AGM) is a supreme body for decision making and all members attends in the meeting. Under AGM followed by Board of Directors which supervises the Executive Committee which execute day to day activities. The Executive Committee formed by Chairman, Secretary, Treasury and 3 members and is responsible to implement day to organization activities. Members in BoD and Executive committee are elected democratically by announcing positions and members apply to compete for the positions, after election they get approval from AGM before starts their responsibilities. The organization is guided by business objective aimed to improve members livelihood and income through vegetables productions. It has annual business plan which financial statements like; Income statement, Cashflow and Balance sheet. Executive committee is measured annual against the planned business plan.</p>
FINANCIAL MANAGEMENT 	<p>Financial management skills are inadequate in the organization. There is no separate written financial policy or guideline. Their business plan focused on administration part of the organization, leaving production unplanned. The organization growth is limited by meagre finance resource as it depends on members contributions and no efforts have been done to source finance from donors or financial institutions. Business performance of the organization is unknown due to weak financial reporting as it excludes information on productions volumes, costs and sales prices of members produces. This limits the organization understanding on its economic contributions to members. In access to finance and farm inputs to members will continue to be a challenge as there is no collective efforts to address these.</p>	<p>The cooperative depends on members contributions to finance its activities. It has basic paper-based accounting system with accounting tools like, cash book and expense book. Organization finance are managed by treasury who is trained on bookkeeping, and reports to Executive Committee. A treasury is performing its activities as financial information are updated and kept in a proper way. Organization has procurement procedures written in a constitution whereby, all purchases originates from Executive Committee, approved by the Board of Directors, and reported to AGM. The organization has business plan which involves members on planning and evaluation at AGM level. The business plan is mainly for office operations and is financed by members contributions. They are aware with other sources of funds from donors and government, but they did not approach. Cash management is well practiced in the organization all received cash are deposited in the account at UWAMU SACCOS before use.</p>

SUSTAINABILITY



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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. Lack of storage facilities for fresh products which leads into high postharvest losses when there is lower demand in markets.

The organization is managing irrigation scheme and infrastructures. It has reliable supply of water and members own farms under irrigation which ensures them to produce vegetable the whole year. They work closely with irrigation technician for agricultural advisory, farmers are aware on demand of quality products in markets and they grades products in farms and they sell products at different prices according to grades. They are aware with post-harvest losses in vegetables and uses cultural and chemical methods to prevent losses.

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 frequently. It has been observed that the organization has inadequate business skills to compete in markets. 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 in the organization, they lack production and revenue information. Weak management in the organization leads members into in access to finance and farm inputs, low productivity in their farms hence fails to meet markets with high demands on quality and quantity.

The organization have members 1006 members who own 120 hectares of 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 in Mbeya city have access to farm inputs and market to sale farm produces.

MARKET



Market access is a challenge to members of the organization, there is a little understanding of markets requirement on products, quantity, quality, delivery timing and consistent on supply. There is no collective marketing done by the organization, rather individual farmers do sales and marketing of their produces. Individual farmers in markets fails to execute high bargaining power against customers.

The organization and its members are aware on available local markets. They are aware on price changes in markets, quality and quantity required. Being in Mbeya city means they can serve the potential market/consumers in the city.

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 raised 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



No capacity assessment was conducted to the organization to understand its strength, weakness, threat, and opportunities. This made difficulties for the organization identify areas of support from other development partners. Due to inadequate agribusiness skills the organization has no capacity to exploit the available potentials in vegetable market in Mbeya city.

The organization receives capacity building services from government irrigation technician, who facilitates them on Good Agronomic Practices (GAP) and proper irrigation scheme management. They convene trainings through demonstration plots and field days and other community members are invited. Also, they are aware that more capacity building are required for them to compete in markets and have idea on presence of other service providers. Also, they have collaborated with partners like; USAID Feed The Future program and have attended Rikolto organized trainings. They have complied on water users' rights from Rufiji Basin Development Authority, and they don't have any legal problem at the moment.

Comments by assessor

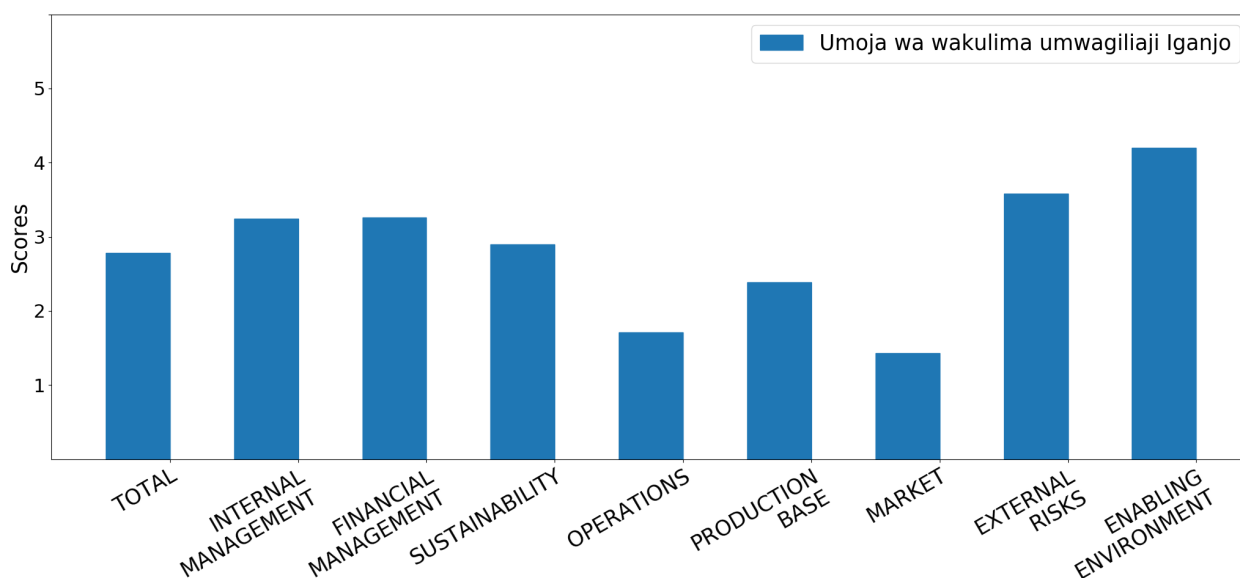
A cooperative has potential to address income poverty in the area. There is a need to engage this organization in the project to ensure they address challenges faces on vegetable industry like; understanding the industry, strategic positioning them to compete in the industry to capture existing potential vegetable markets.

3.2 Benchmarking

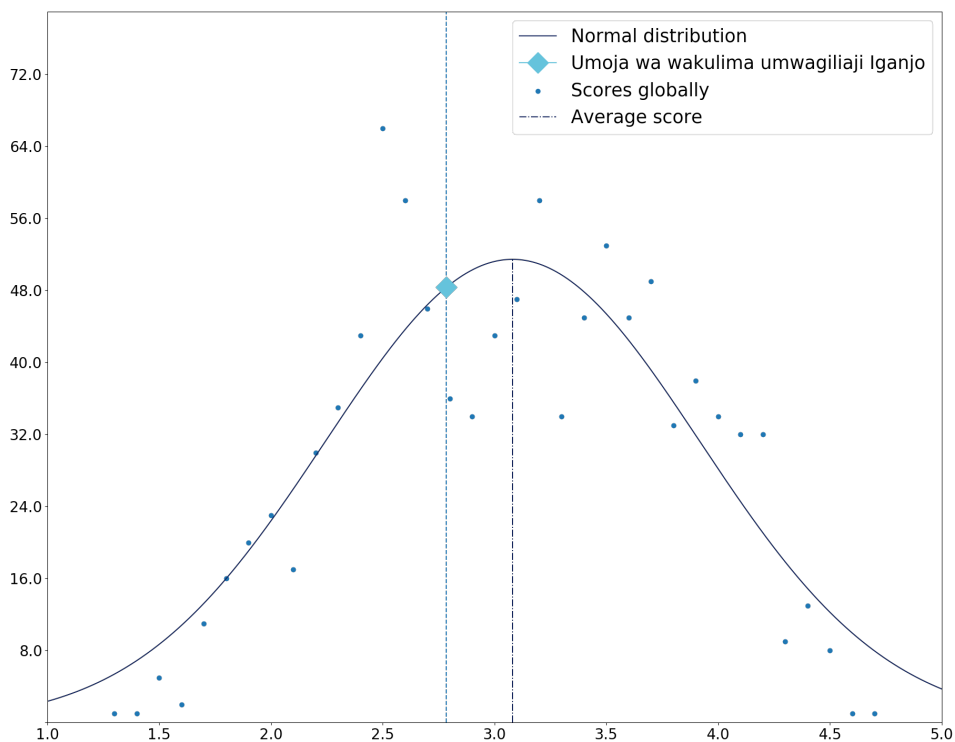
This page shows you benchmarking information of the assessment with other assessment data from the SCOPEinsight assessment database.

Scores over time

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



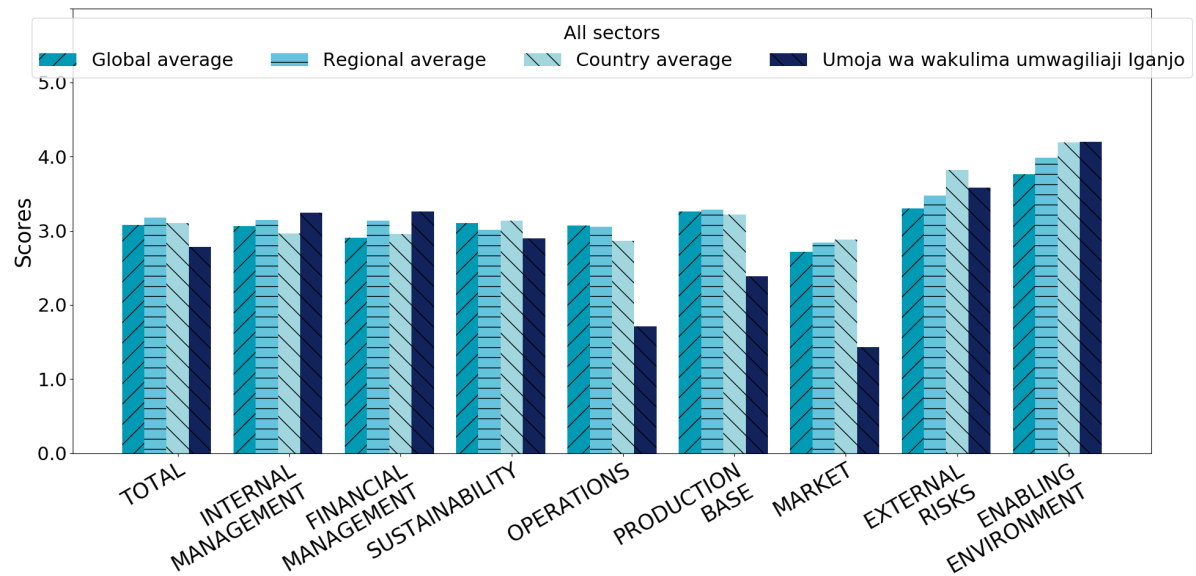
Where am I



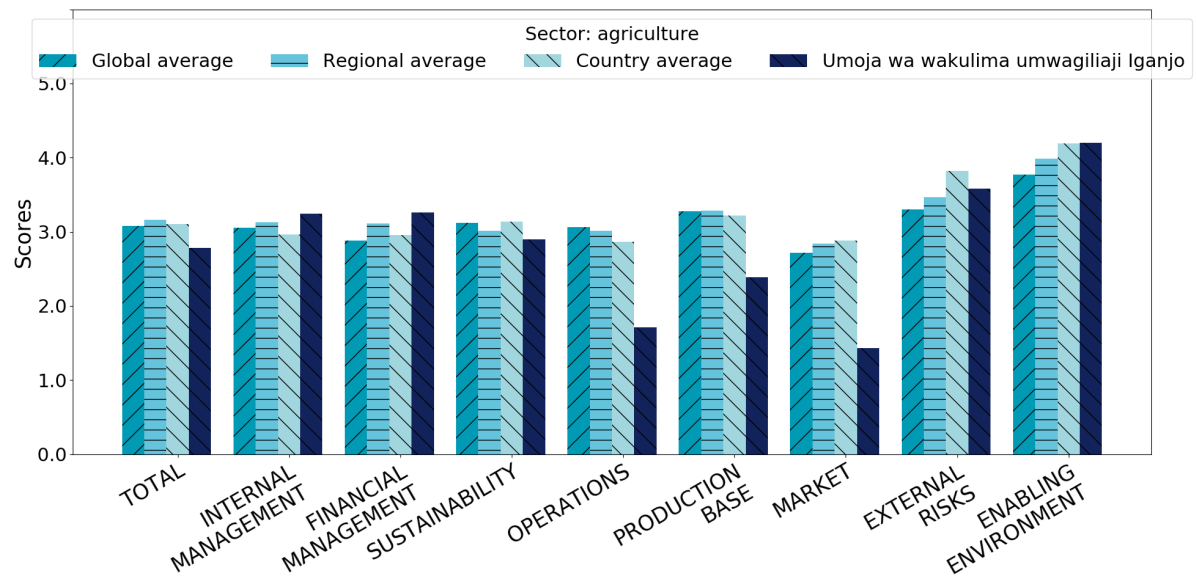
2.8 The total score of 2.8 for your organization is -0.3 points different from the average score of 3.1 for all assessed organizations globally.

38% Your organization scores equally or higher than 38% 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 7,221,100	TZS 722,110	TZS 6,498,990	TZS 4,391,500	TZS 2,107,490

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
UWAMU SACCOS	SACCO	2003	TZS 2,300,000
UWAMU SACCOS	SACCO	2003	TZS 3,671,165

Loan history

Loan amount	Type of Financier	Name of Financier	Start date	Duration	Interest rate (annual)	Repayment status	Purpose	Comment
TZS 10,000,000	SACCO	UWAMU SACCOS	May 2, 2006	Not available or not provided	18.00	Fully repaid	Input finance	The cooperative procured loan from UWAMU SACCOS aimed to provide farm inputs credits to its members. Since then no any loan applied due to poor loan recovery by members caused by high loan interest rate 30%.
TZS 10,000,000	SACCO	UWAMU SACCOS	May 1, 2006	Not available or not provided	20.00	Fully repaid	Input finance	

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
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No information available.

Reason:

Comments by assessor

A cooperative have financial records and reports relates with members contributions on water usage. It has no production financial report presented at cooperative level, as members produces vegetable individually and no efforts have been done to collect information them for reporting at cooperative level. In year 2006 they take Loan at UWAMU SACCOS aimed to provide farm inputs credits to its members.

4.2 Production & Sales

No Products Found

Comments by assessor

Members they produce at their own farms no any information were collected from individual members for reporting at cooperative 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	Mbeya City Council	USAID- Feed the Future	Rikolto
Organizational type	Govt. body	NGO	NGO
Type of service	Capacity builder	Capacity builder	Capacity builder
Number of years in relation	19.0	1.0	1.0
Contract in place	Yes	Yes	Yes
Contract start year	2002	2020	2020
Contract end year	2022	2022	2020
Description of agreement/relation	Mbeya City Council is a government with mandate to provide extension services to farmers in Mbeya City.	USAID Feed The Future project provided trainings on Vegetable productions. But the project is closed by now.	Rikolto relationship started on September 2020 to date. They are new partner we expect a lot from them due to their good approach (trainings and farm inputs support).

Comments by assessor

The cooperative does not have defined buyers of farm produces from its members, rather individual members sell products to buyers at markets or buyers come direct to purchase at their farms. No collective markets access initiatives has been taken by the cooperative, but its members stated that they need reliable vegetable markets.

Annex 1: Assessment results in detail

1: INTERNAL MANAGEMENT

Scores

3.2	1: INTERNAL MANAGEMENT
3.5	1.1: Governance
3.1	1.2: Internal organization
2.7	1.3: Business planning
3.8	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	Management of day to day activities is done by Executive Committee with positions; Chairman, Vice Chairman, Secretary and 3 members. This is done as up to now a cooperative has not hired a management team to execute day to day activities.
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 type="checkbox"/> Applicant was selected based on experience in a management function(s) <input type="checkbox"/> Recruitment process is documented (e.g. HR manual, by-laws or otherwise) <input type="checkbox"/> Applicant was appointed without interferences of third parties (government, NGOs, etc) <input checked="" type="checkbox"/> None of the above	1.0	A cooperative doesn't have hired General Manager. The chairman works as a general manager.

Topic	Score	Comments
1.1.3 Quality of management staff <u>How many years of relevant experience does the manager have?</u> Not relevant <u>Do key staff have a relevant educational background and experience?</u> <input type="checkbox"/> Manager has a relevant educational background and/or experience <input type="checkbox"/> Financial officer/manager has a relevant educational background and/or experience <input type="checkbox"/> Marketing officer/manager has a relevant background and/or experience <input type="checkbox"/> Additional officer/manager 1 has a relevant educational background and/or experience <input type="checkbox"/> Additional officer/manager 2 has a relevant educational background and/or experience <input checked="" type="checkbox"/> None of the above	1.0	Current the cooperative has not recruited any professional staff. Management is under members themselves who most has standard 7 education level. However, they have been receiving trainings on Leadership and management, Good Agronomic Practices to different crops. Also they work closely with Mbeya City Irrigation Technician and Cooperative office. And they planned to hire professional staff in future.
1.1.4 Objectives of management <u>Are targets of managers/key staff clearly formulated and documented?</u> <input type="checkbox"/> Each manager/key staff has clear targets <input type="checkbox"/> Each manager's targets are documented <input type="checkbox"/> Targets contribute to and have a clear focus on the organization's business objectives <input checked="" type="checkbox"/> None of the above <u>Are the targets of managers specific, measurable, achievable, realistic and time-bound?</u> <input type="checkbox"/> Targets are specific <input type="checkbox"/> Targets are measurable <input type="checkbox"/> Targets are achievable <input type="checkbox"/> Targets are realistic <input type="checkbox"/> Targets are time-bound <input checked="" type="checkbox"/> None of the above	1.0	Cooperative Executive Committee who are managing day to day operations have learnt about management. But they have not started to implement the management practices like having written objectives and targets.
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	Accountability and responsibilities are well stipulated in a constitution. And the Executive Committee members are aware on it and they implement.

Topic	Score	Comments
<p>1.1.6 Independence of management</p> <p><u>To what extent can the management do their work independently?</u></p> <ul style="list-style-type: none"> ✓ The BoD lets the management carry out its functions without interference into the day-to-day management ✓ The management takes important decisions by consensus (e.g., on the organization's strategy, hiring new executives, approving budgets) ✓ All managers get an equal say in decision-making ✓ 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	<p>There are some issues needing BoD approval. Also they work with Cooperative officers and Field Extension officer for advisory.</p>
<p>1.1.7 Continuity of management</p> <p><u>Is there continuity of the management?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> 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 <input type="checkbox"/> Potential successors are being trained to become future managers <input type="checkbox"/> Candidates will need little or no training to be able to fulfill executive functions <input type="checkbox"/> None of the above 	3.0	<p>The cooperative has no plans to train its members on management as successors on management. But they have future plans to implement as cooperative officers are advising them to do the trainings.</p>
<p>1.1.8 General assemblies</p> <p><u>Are general assemblies (AGMs) regularly organized?</u></p> <ul style="list-style-type: none"> ✓ The organization holds AGMs ✓ AGMs occur annually ✓ Strategic, annual and business plans are presented and discussed at the AGM ✓ 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 ✓ 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 	5.0	

Topic	Score	Comments
<p>1.1.9 Board of directors</p> <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>✓ 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>✓ 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><input type="checkbox"/> A documented policy/quota for percentage/number of young people (< 35 years) to be part of the board</p> <p><input type="checkbox"/> A documented policy/quota for the percentage/number of women to be part of the board</p> <p><input type="checkbox"/> A board that adequately represents the membership in terms of member's diversity (e.g. male, female, youth, region, ethnicity, etc.)</p> <p>✓ None of the above</p>	3.9	A cooperative has BOD which serves a term of 3 years and BOD members can serve to a maximum of 2 terms. BoD members are recruited by announce to all and election is done by AGM. There is no documented policy for groups (male, women and youth) representation in a board. Rather all groups are free to apply announced BoD positions.
<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> <p>✓ Responsibilities of managers and board of directors are documented</p> <p>✓ 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>	5.0	BOD is made by some members of Executive committee. But they are aware with division of responsibilities between Management Team/Executive Committee and Board of Directors.

	Topic	Score	Comments
1.1.11	Supervisory committee	5.0	Board of Directors act as Supervisory Committee. But after hiring Management team; Executive Committee will do the supervisory role.
	<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> <p>Not relevant</p> <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>	N/R	Mangers are members in the Cooperative and normally they stay in position and there term ends after handing over to new elected Executive Committee.
1.2.3	Human resources <p>What is the quality of human resource management?</p> <p>Not relevant</p>	N/R	Currently the cooperative is managed by executive Committee which is represented by members who are not employees.
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 ✓ Key staff are evaluated at least yearly <input type="checkbox"/> In case of non-performance, staff is given the opportunity to improve. If non-performance continues, staff is replaced <input type="checkbox"/> Managers/staff have been trained or are replaced in the past after structural bad performance <input type="checkbox"/> Performance reviews are documented <input type="checkbox"/> Managers/key staff are rewarded or promoted for consistent good performance 	2.3	There is no individual staff performance management. But the Executive Committee set objectives collectively and are evaluated by BOD and Annual General Meeting .

	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 checked="" type="checkbox"/> Records are frequently updated <input checked="" type="checkbox"/> Records are in good physical condition and readable <input checked="" 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	3.4	A cooperative has members contribution records. There is no efforts made on aggregating records from individual members to be presented as cooperative report on Volumes, prices and sales.
1.2.6	Availability of documentation <u>What percentage of recommended business documentation does the organization have?</u> 34	2.0	
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 checked="" 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 checked="" type="checkbox"/> use of cashbooks and adequate cash handling <input checked="" type="checkbox"/> bookkeeping review by more than one person <input type="checkbox"/> None of the above	2.7	

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> <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 	5.0	
1.3.2	Awareness of strengths & weaknesses <p><u>Is the organization aware of its strengths and weaknesses?</u></p> <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 ✓ 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 ✓ 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	A cooperative management is aware with Strength and Weakness , Opportunities and Threats. But are not well organized and documented.
1.3.3	Business objectives <p><u>Are there clear, well communicated and documented business objectives for the organization?</u></p> <ul style="list-style-type: none"> ✓ 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 type="checkbox"/> None of the above <p><u>Are business objectives defined in a specific, measurable, achievable, realistic and time-bound manner?</u></p> <ul style="list-style-type: none"> <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 ✓ None of the above 	1.3	

Topic	Score	Comments
<p>1.3.4 Business planning</p> <p><u>What does the organization's business plan contain?</u></p> <ul style="list-style-type: none"> ✓ is no older than 2 years ✓ shows the financial situation (current) ✓ 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 type="checkbox"/> None of the above 	2.1	The cooperative has business plan that focused on Cooperative strengthening part. It has projections on members contributions and operations. A business plan did not included projections on the business part of the cooperative.
<p>1.3.5 Business performance monitoring</p> <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 type="radio"/> Annually <input type="radio"/> Twice a year <input checked="" 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 type="radio"/> Partially <input checked="" 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 ✓ 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 	3.2	The cooperative prepares annually business plans as required by Cooperative Registrar. Mostly has revenues and expenditures from members contributions and office operations respectively.

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 <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 <input type="checkbox"/> Training provided ✓ 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	The cooperative need to collect more data from its members like; age, farm sizes, productions and sales volumes, farm inputs utilizations and trainings provided to them,
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"> <input type="radio"/> Annually or less <input type="radio"/> Quarterly <input type="radio"/> Monthly <input type="radio"/> 2-3 times a month <input checked="" type="radio"/> Weekly 	4.0	

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

2: FINANCIAL MANAGEMENT

Scores

3.3	2: FINANCIAL MANAGEMENT
3.0	2.1: Financial administration
4.3	2.2: Financial planning
2.7	2.3: Financial reporting & monitoring
2.3	2.4: Financial services

2.1: Financial administration

Topic	Score	Comments
2.1.1 Accounting system <u>Does the organization have an accounting system?</u> <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 <u>Which documents and systems are used in the accounting process?</u> <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 checked="" type="checkbox"/> Fixed asset book <input type="checkbox"/> None of the above 	2.5	They have receipts, payment vouchers and Assets register.
2.1.2 Asset register <u>Does the organization keep an asset inventory and valuation?</u> <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 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 	2.6	

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> <ul style="list-style-type: none"> ✓ has someone who does financial administration on top of other tasks ✓ has someone who is specifically responsible for handling the financial administration <input type="checkbox"/> None of the above <p><u>Does the person who runs the financial administration have a relevant background and experience?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> has basic education <input type="checkbox"/> holds a degree / diploma in a finance related field ✓ 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 	3.3	All Cooperative Executive committee members have been trained on basic financial Management such as; Bookkeeping, Asset register and book keeping.
<p>2.1.4 Accounting policies</p> <p><u>Which rules are in place for the accounting policy?</u></p> <ul style="list-style-type: none"> ✓ Cash payments ✓ Control mechanism ✓ Authorization of payments ✓ Who checks what and a clear division of tasks <input type="checkbox"/> None of the above 	5.0	The cooperative does not have a separate accounting policy. But its constitution has articles on financial accounting.
<p>2.1.5 Cash handling</p> <p><u>Is cash handled in a responsible way ?</u></p> <ul style="list-style-type: none"> ✓ 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 ✓ Cash received is banked without any being spent ✓ Cash spent and received is recorded in the organization's financial books <input 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 	2.5	The cooperative has account at UMWAMU SACCOS and they don't have check account. However, 3 members go to collect cash at the SACCOS.

2.2: Financial planning

	Topic	Score	Comments
2.2.1	Budgets <p><u>Does the organization prepare budgets for income and spending?</u></p> <ul style="list-style-type: none"> ✓ The organization makes an annual overall budget for the business for a 12 month period ✓ The budget clearly shows all income streams ✓ The budget shows important spending categories ✓ The organization is able to provide a sample budget ✓ The budget includes important purchases or projects ✓ The budget is set up using the actuals from the previous period <input type="checkbox"/> None of the above 	5.0	The cooperative prepares annual projections,
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	The cooperative management operations are financed by members contributions. There is no external loans or donation financed cooperative office operating costs.
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 ✓ The organization has a policy on retaining surpluses ✓ The last year the organization has retained surpluses ✓ The retained surpluses form a substantial part of the organization's capital base <input type="checkbox"/> None of the above 	5.0	Last year 2020 the organization has surplus in its account.

	Topic	Score	Comments
2.2.4	Membership contribution	3.5	
	<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 type="radio"/> 60% - 80% <input type="radio"/> 80% - 95% <input checked="" 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 		
2.2.5	External finance	3.9	The cooperative operating costs are covered by its members contributions.
	<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 checked="" type="checkbox"/> has once received a loan from a financial institutions <input type="checkbox"/> regularly receives loans from financial institutions <input checked="" 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 		
2.2.6	Reserves	4.0	
	<p><u>Does the organization have financial reserves and a plan to increase them?</u></p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> has financial reserves <input checked="" type="checkbox"/> has managed to increase reserves in last year <input checked="" 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 type="checkbox"/> None of the above 		

2.3: Financial reporting & monitoring

	Topic	Score	Comments
2.3.1	Financial reporting	2.8	
	<u>How is financial reporting done?</u> <ul style="list-style-type: none"> <input type="checkbox"/> is done at least quarterly <input checked="" type="checkbox"/> includes turn-over <input checked="" type="checkbox"/> includes cost of sales <input checked="" type="checkbox"/> includes operational costs <input type="checkbox"/> includes crop volume and price <input type="checkbox"/> includes sales volume and price <input type="checkbox"/> includes other key performance indicators <input type="checkbox"/> compares actuals to the budget and plan <input checked="" type="checkbox"/> is communicated (e.g members, BoD, stakeholders) <input type="checkbox"/> None of the above 		
2.3.2	Cost & sales prices	1.0	Financial report covers only cooperative administration. They are not yet started to collect information on productions and sales from its members
	<u>Is the organization aware of production costs?</u> <ul style="list-style-type: none"> <input type="checkbox"/> Organization is aware of costs of production <input type="checkbox"/> Organization regularly calculates cost prices and can demonstrate a recent example <input type="checkbox"/> Organization uses relevant market data to determine sales prices <input type="checkbox"/> Cost prices are lower than sale prices per unit <input checked="" type="checkbox"/> None of the above 		
2.3.3	Cashflow, income, and expenditures	3.4	They monitor finances from members contributions.
	<u>Does the organization record and review income and expenditure?</u> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Income and expenditures are reviewed at least monthly <input checked="" type="checkbox"/> Income and expenditures are consolidated annually <input checked="" 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 		
2.3.4	Liquidity	1.0	The cooperative have limited operations and members contributions can cover office operating costs.
	<u>Does the organization face cash shortages?</u> <ul style="list-style-type: none"> <input checked="" type="radio"/> Very often <input type="radio"/> At least once per month <input type="radio"/> Less than once per month <input type="radio"/> One to two times per year <input type="radio"/> Almost never 		
2.3.5	Use of financial information	5.0	
	<u>How often are financial reports discussed/reviewed?</u> <ul style="list-style-type: none"> <input type="radio"/> Less than annually <input type="radio"/> Annually <input type="radio"/> Biannually <input type="radio"/> Quarterly <input checked="" type="radio"/> At least monthly 		

	Topic	Score	Comments
2.3.6	Access to financial information	3.0	<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

2.4: Financial services

	Topic	Score	Comments
2.4.1	Financial services <p><u>Does the organization provide financial services or inputs on credit?</u></p> <ul style="list-style-type: none"> ✓ understands how to determine how much to lend and to whom ✓ understands and applies the concept of interest ✓ knows what collateral means and what suitable collateral could be for a client ✓ can explain repayment procedure of a loan understands what defaulting on a loan means <input type="checkbox"/> None of the above 	5.0	In the year 2006 the cooperative had loans from UWAMU SACCOS and extended the loan to its members. They are aware about inputs credit and conditions to access and repayment of loan.
2.4.2	Monitoring financial services <p><u>Does the organization monitor the lending activities and loan performance?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> is aware of which and how many clients are in need of a loan to purchase inputs <input type="checkbox"/> has a system in place to monitor and follow-up on outstanding loans <input type="checkbox"/> has contracts and procedures in place explaining the repayment schedule <input type="checkbox"/> informs the clients clearly about procedures on default <input type="checkbox"/> has a clear procedure for collection from defaulting clients ✓ None of the above 	1.0	A cooperative doesn't provide financial services to its members.

3: SUSTAINABILITY

Scores

2.9	3: SUSTAINABILITY
2.6	3.1: Social issues
3.4	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	
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 ✓ 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 	2.1	Training and warnings to farmers have been tools to create awareness on child labor prevention. School attendance follow-ups are done by Street Chairman and Executive Officers. But members advise members to ensure they take seriously children's education.

	Topic	Score	Comments
3.1.3	Forced labour	2.3	<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 ✓ 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. <input type="checkbox"/> Organization reaches out to members to raise awareness and can clearly explain how <input type="checkbox"/> None of the above
3.1.4	Non-discrimination and equal opportunity	2.1	<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 <input type="checkbox"/> Organization has a non-discrimination regulation, policy or similar document <input type="checkbox"/> Employees are hired based on the right qualifications (free from discriminatory bias) <input type="checkbox"/> Employees have equal access to training and capacity building and no discrimination takes place <input type="checkbox"/> There are no differences in compensation for workers performing equal work <input type="checkbox"/> None of the above <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

Topic	Score	Comments
<p>3.1.5 Diversity</p> <p><u>What is the percentage of women employed by the organization?</u> Not relevant</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> 22</p> <p><u>What does the organization do to increase women representation and participation in the organization?</u></p> <ul style="list-style-type: none"> <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 checked="" 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 checked="" type="checkbox"/> executes and tailors training programs to the needs of women (e.g. leadership) <input type="checkbox"/> None of the above <p><u>What does the organization do to increase women membership and participation?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> has policy for women participation and representation of the membership <input checked="" type="checkbox"/> allows per household that both men and women can become a member and / or can be recipient of cooperative services <input checked="" type="checkbox"/> organize member workshops/trainings to promote women leadership and participation <input checked="" 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 type="checkbox"/> None of the above <p><u>What does the organization do to increase youth participation?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> offers employment opportunities for youth <input checked="" type="checkbox"/> trains youth to become the future leaders of the organization <input checked="" type="checkbox"/> has youth member in the BoD / management <input type="checkbox"/> None of the above 	2.8	The cooperative doesn't have employed staff, but the Executive Committee execute day to day management activities.
<p>3.1.6 Minimum wage</p> <p><u>Does the organization pay all its employees at least minimum wage?</u></p> <ul style="list-style-type: none"> <input type="radio"/> Organization pays below minimum/average wage <input checked="" type="radio"/> Organization pays around minimum/average wage <input type="radio"/> Organization pays above minimum/average wage 	3.0	No any paid staff in the organization. Members has volunteered to work in the Executive Committee and are paid only allowances.

	Topic	Score	Comments
3.1.7	Pregnant women	3.0	A cooperative doesn't have employed staff. However, they are aware prevention on involvement of women performing risks tasks like handling heavy lifting and chemicals.
	<p><u>Do women receive maternity rights and benefits?</u></p> <p><input type="checkbox"/> follows national maternity law and practices</p> <p><input type="checkbox"/> provides women with maternity leave</p> <p><input type="checkbox"/> pays women during maternity leave</p> <p><input checked="" type="checkbox"/> None of the above</p> <p><u>Are pregnant women involved in dangerous work?</u></p> <p><input type="radio"/> Pregnant women either handle heavy lifting, operate heavy machinery or handle agrochemicals</p> <p><input checked="" type="radio"/> Pregnant women do not handle heavy lifting, operate heavy machinery nor handle agrochemicals</p>		
3.1.8	Occupational health & safety	1.7	
	<p><u>To what extent are safety measures taken into account?</u></p> <p><input checked="" type="checkbox"/> has identified risks and safety issues and communicates those to staff and respondents can name examples</p> <p><input type="checkbox"/> takes steps to remove risks/dangers and respondents can name 2 examples (e.g. warning signs, clear machine utilization instructions, etc)</p> <p><input type="checkbox"/> has trained employees on H&S issues / first aid</p> <p><input type="checkbox"/> has a safety procedures / handbook (e.g. emergency, addressing fire, agrochemicals, etc.)</p> <p><input type="checkbox"/> has a first aid kit available accessible for staff and/or members</p> <p><input type="checkbox"/> keeps records of accidents and respondents can show these</p> <p><input type="checkbox"/> None of the above</p>		
3.1.9	Application of agrochemicals	2.5	
	<p><u>Are employees aware of safe handling of agrochemicals?</u></p> <p><input checked="" type="checkbox"/> Employees working with chemicals have been trained</p> <p><input checked="" type="checkbox"/> Employees working with chemicals have protective clothing</p> <p><input checked="" type="checkbox"/> Employees working with chemicals have safe equipment</p> <p><input type="checkbox"/> Protective equipment and clothing are in good condition and well maintained</p> <p><input type="checkbox"/> All chemicals and hazardous substances are properly labelled</p> <p><input type="checkbox"/> The organization has documented information / instructions on agrochemical application (e.g. farmer booklet, IT support) for staff / farmers.</p> <p><input type="checkbox"/> Children (under 18), pregnant women, breastfeeding women and people with respiratory illnesses do not handle agrochemicals and are prevented to unsafe exposure to hazardous chemicals</p> <p><input type="checkbox"/> Use of protective clothing and safe equipment is monitored</p> <p><input type="checkbox"/> None of the above</p>		

	Topic	Score	Comments
3.1.10	Community investment	1.6	<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 checked="" 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 <input type="checkbox"/> None of the above

3.2: Environmental issues

	Topic	Score	Comments
3.2.1	Water source protection	4.2	
	<u>How is water management organized?</u> <input checked="" type="checkbox"/> Organization has had NO problems with water sources drying up and /or being polluted in the past <input type="checkbox"/> There are documented measures in place for water protection and/or efficient water use in production and processing <input 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	3.7	
	<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 checked="" type="checkbox"/> can identify waste sources and ideally those are outlined in a list of waste products <input type="checkbox"/> is able to explain how waste is recycled or reused <input checked="" type="checkbox"/> is able to explain how waste and expired stock are disposed of (e.g., plastics, expired treated seed, expired agrochemicals) <input type="checkbox"/> disposes and stores waste and expired stock in designated areas neither in nor near open water sources, homes or community infrastructure (e.g. boreholes) <input checked="" 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	3.3	
	<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 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 <p> <u>Is the organization aware and how does the organization respond to surrounding nature?</u> <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 <input type="checkbox"/> The organization has a monitoring system in place to monitor and prevent deforestation and degradation of nature <input type="checkbox"/> 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 </p>	2.6	A cooperative works in irrigation scheme and their activities are close to the liver. They maintain 10 meters farming from the liver.

4: OPERATIONS

Scores

1.7	4: OPERATIONS
1.0	4.1: Storage
1.0	4.2: Logistics
2.7	4.3: Processing

4.1: Storage

	Topic	Score	Comments
4.1.1	Storage	1.0	
	<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 		

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	No any inbound logistics is handled by the cooperative. Individual farmers do this at their homes.
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> Not relevant	1.0	The cooperative doesn't have motor vehicles. Individual farmers hires vehicles to send farm produces to markets.
4.2.3	Infrastructure <p><u>How does the organization deal with infrastructural/and or logistical challenges?</u></p> <input 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 checked="" type="checkbox"/> None of the above	1.0	The cooperative doesn't have motor vehicles. Individual farmers hire vehicles to send farm produce to markets. But they communicate with transporters on-road challenges.

4.3: Processing

	Topic	Score	Comments
4.3.1	Post-harvest handling <p> <u>Does the organization use appropriate postharvest handling / processing methods?</u> <input checked="" type="checkbox"/> the organization is aware and applies the adequate post-harvest handling steps <input checked="" type="checkbox"/> the organization can indicate major reasons for post-harvest losses <input checked="" type="checkbox"/> the organization applies inputs/technologies to avoid/prevent post-harvest losses <input type="checkbox"/> the organization has sufficient appropriate processing infrastructure/equipment in place (e.g. washing stations, drying and washing, grading, etc) <input type="checkbox"/> storage meets product-specific storage requirements (e.g. temperature, humidity, light) <input type="checkbox"/> None of the above </p>	3.4	
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> <input checked="" type="checkbox"/> The organization knows what equipment and technology is typically used in the sector <input type="checkbox"/> Equipment and technology used are conform to sector standard <input type="checkbox"/> Equipment and technology are up to date / well-maintained <input type="checkbox"/> Equipment and technology add value to the product improving the organization's market position <input checked="" type="checkbox"/> The organization seeks advice on optimizing equipment and technology use <input type="checkbox"/> None of the above </p>	2.6	

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 <input type="checkbox"/> 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 checked="" 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"> <input type="checkbox"/> The organization has a quality control protocol <input type="checkbox"/> The organization has quality control equipment in place (e.g. moisture meters, sieves) <input type="checkbox"/> Equipment used for quality control is maintained in good condition to ensure correct functioning <input type="checkbox"/> The organization has a quality control person <input type="checkbox"/> The quality control person is knowledgeable and has sufficient experience in quality control <input type="checkbox"/> Quality control person does not know whose produce s/he is assessing <input checked="" type="checkbox"/> 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 <input checked="" type="radio"/> Daily (peak season) <input type="radio"/> Daily (year-round) 	2.2	<p>The cooperative doesn't sell farm produces collectively. Farmers receives trainings n vegetable good agronomic practices and quality control. Individual farmers and buyers they negotiate on the required quality. And products prices are set according quality of products.</p>

5: PRODUCTION BASE

Scores

2.4	5: PRODUCTION BASE
2.7	5.1: Provision of inputs
2.0	5.2: Collection from members
1.7	5.3: Strength of production base
4.4	5.4: Extension services

5.1: Provision of inputs

	Topic	Score	Comments
5.1.1	Provision of inputs	2.3	
	<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 checked="" type="checkbox"/> Infrastructure (e.g. transport means, storage) to/from suppliers is not a problem <input type="checkbox"/> None of the above 		
5.1.2	Quality procedures for inputs	3.0	
	<p><u>How does the organization assure the quality of its inputs?</u></p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Has reliable product sources such as reputable / certified suppliers <input checked="" type="checkbox"/> Changes suppliers to get better quality inputs <input type="checkbox"/> Has quality standards for inputs <input checked="" type="checkbox"/> Checks quality of inputs <input type="checkbox"/> Has documented the quality procedures <input type="checkbox"/> Buys and sells items in original packaging <input type="checkbox"/> None of the above 		
5.1.3	Quality of inputs	3.0	
	<p><u>How often do you have problems with the quality of inputs?</u></p> <ul style="list-style-type: none"> <input type="radio"/> At every delivery <input type="radio"/> Monthly <input checked="" type="radio"/> Quarterly <input type="radio"/> Half-yearly <input type="radio"/> Less than half-yearly or never 		

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 	1.0	No information collected at group level on production.
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"> <input type="checkbox"/> Organization monitors volume throughout season and has records for this <input type="checkbox"/> Organization forecasts production volumes <input type="checkbox"/> Predictions are checked against final volumes <input type="checkbox"/> Predictions usually match final production volumes <input type="checkbox"/> Predictions are communicated to customers ✓ None of the above 	1.0	No collective sales are done by a cooperative. Individual farmers sell products to customers and information is presented to the organization for compilation.
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"> <input type="checkbox"/> Organization clearly communicates collection plan (e.g., times, dates and price) to members <input type="checkbox"/> Organization arranges finance to purchase crop/product on time <input type="checkbox"/> Members are made aware of their obligations <input type="checkbox"/> Organization has written contracts with members <input type="checkbox"/> Member deliveries are monitored <input type="checkbox"/> Deliveries (amount and time) of members are recorded <input type="checkbox"/> 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 	3.0	No collective sales done by the organization. It may happen few members agree to sell a product to a customer, but not formal facilitated by the cooperative.

	Topic	Score	Comments
5.2.4	Quality of member produce	1.7	This percentage has been estimated by respondents in references to issues faced individual farmers when sells to buyers
	<p><u>How does the organization manage the quality of members' produce?</u></p> <p><input type="checkbox"/> samples and measures quality of all incoming produce of every member</p> <p><input type="checkbox"/> rejects produce that doesn't comply with the quality standards set</p> <p><input type="checkbox"/> trains members on quality requirements and how to improve quality</p> <p><input type="checkbox"/> is able to manage the traceability system as expected by their buyer</p> <p><input type="checkbox"/> provides (price) incentives for members who provide better quality produce</p> <p><input checked="" type="checkbox"/> None of the above</p> <p><u>How many specific quality requirements do you require of your members' produce upon delivery?</u></p> <p>0</p> <p><u>Does the organization face quality issues with member supplies?</u></p> <p>20</p>		

5.3: Strength of production base

	Topic	Score	Comments
5.3.1	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 checked="" 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 type="radio"/> Members sell 80-100% of their produce to the organization 	1.0	No any products are sold to the organization by members
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 checked="" 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> <p>Not relevant</p>	2.1	Two or three members can organize themselves to purchase farm inputs and share the labor force. These efforts are not done formally by the cooperative.
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> <p>Not relevant</p>	N/R	The organization doesn't expect collection of products from farmers. Individual farmers manages selling their farm produces. Therefore the cooperative can't be affected by side selling.

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 ✓ enrolls innovation testing & adoption ✓ has specialized staff (e.g. trained appropriate agricultural area) <input type="checkbox"/> has a training fund ✓ 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"> ✓ 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 	4.4	
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

1.4	6: MARKET
1.7	6.1: Market related risks
1.2	6.2: Marketing strategy

6.1: Market related risks

	Topic	Score	Comments
6.1.1	Awareness of market risks <u>Is the organization aware of the different types of market risks?</u> <input checked="" type="checkbox"/> Volume requirement changes <input checked="" type="checkbox"/> Price changes <input type="checkbox"/> Quality requirement changes <input type="checkbox"/> Changes in delivery methods or timing <input type="checkbox"/> Customers entering or exiting the market <input type="checkbox"/> Market distortions <input checked="" type="checkbox"/> Competition entering or exiting the market <input type="checkbox"/> None of the above	2.7	This information was presented by respondents and represents perception of individual farmers as the organization does not sell product collectively
6.1.2	Mitigation of market risks <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	1.6	
6.1.3	Bargaining power <u>Does the organization have sufficient bargaining power with its off-taker(s)?</u> <input type="checkbox"/> has at least two main buyers <input type="checkbox"/> has written contracts with buyers <input type="checkbox"/> agrees on quality requirements beforehand <input type="checkbox"/> agrees on service requirements beforehand <input type="checkbox"/> can negotiate / has influence on the terms (e.g. price, specifications, etc) with buyers <input type="checkbox"/> agrees on prices beforehand <input checked="" type="checkbox"/> None of the above	1.0	No bargaining on sales facilitated by the cooperative. Individual farmers and market economy determine winning good prices in markets.

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 type="checkbox"/> Organization knows quantities buyers want to buy <input type="checkbox"/> Organization knows quality buyers are looking for <input type="checkbox"/> Quantity is specified in contracts <input type="checkbox"/> Quality is specified in contracts <input checked="" type="checkbox"/> None of the above	1.0	No marketing research conducted by the cooperative. Markets and customers requirement is based on qualitative and hearsay information.
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 type="checkbox"/> has a staff member who is responsible for marketing (e.g. marketing manager/officer) <input type="checkbox"/> looks for new customers and is able to explain how <input type="checkbox"/> has basic promotional materials in place <input type="checkbox"/> has a recognizable name and brand <input type="checkbox"/> organizes or engages in promotional events (e.g. trade / agricultural fairs) <input type="checkbox"/> has labeled produce with name and logo <input checked="" type="checkbox"/> None of the above	1.0	No collective marketing plan in the cooperative. However, shown high interest in having reliable markets for products they produce.
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 checked="" 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 type="checkbox"/> None of the above	1.6	Members have received trainings and understand wants of customers. They grade products at the farm and sets prices according to grades.

7: EXTERNAL RISKS

Scores

3.6	7: EXTERNAL RISKS
4.0	7.1: Weather and natural risks
3.1	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	4.2	<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 ✓ Organization has employed these methods in the past ✓ Members are made aware of risk mitigation (e.g., flyers, meetings, etc.) ✓ 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 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	3.0	<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) <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 <input type="checkbox"/> None of the above

8: ENABLING ENVIRONMENT

Scores

4.2	8: ENABLING ENVIRONMENT
3.9	8.1: Capacity builders & NGOs
4.0	8.2: Community
4.6	8.3: Government

8.1: Capacity builders & NGOs

	Topic	Score	Comments
8.1.1	Availability of capacity building services	3.9	<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 □ Organization is satisfied with services ✓ Organization unlocks or offers services focusing on farm business management ✓ Organization unlocks or offers services focusing on improving farming practices □ Organization is NOT dependent on outside services □ None of the above

8.2: Community

	Topic	Score	Comments
8.2.1	Relationship with the community	4.0	<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 □ None of the above

8.3: Government

	Topic	Score	Comments
8.3.1	Awareness of laws & regulations <u>Is the organization aware of laws and regulations that apply to their organization?</u> <input checked="" type="checkbox"/> Organization is aware and complies with law applicable to the legal entity (e.g. business regulations, cooperative law, etc) <input checked="" type="checkbox"/> Organization is aware of regulations on its activities <input checked="" type="checkbox"/> Organization has no legal problems at the moment <input checked="" type="checkbox"/> Organization seeks advice on laws and regulations when necessary <input type="checkbox"/> None of the above <u>How often has the organization had legal problems in the last three years?</u> <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 <u>Does the organization unlock public (extension) services?</u> <input checked="" type="checkbox"/> Organization is aware of available public (extension) services and can name them <input type="checkbox"/> FO/Members take part in on-farm research trials <input checked="" type="checkbox"/> Organization connects with governmental (extension) officers and unlocks / receives public and /or extension services <input checked="" type="checkbox"/> Organization has regular meetings with agricultural officials <input checked="" type="checkbox"/> Organization has a good relation with the local government <input checked="" type="checkbox"/> The organization lobbies with government for infrastructure improvements <input type="checkbox"/> None of the above	4.3	

Annex 2 Documentation

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

Document type	Availability	Comments by assessor
Certificate of registration / incorporation	yes	
Trading license	no	
Business license	no	
Tax / PIN certificate	no	
Constitution / Bylaws	yes	
Articles of association	not relevant	
Business plan	yes	A business plan is only for organizational Strengthening. It Only has projections of Members contributions collections and office operations costs. No production projections has been done.
Contract with suppliers	no	
Contract with customers	no	
Contract with other business partners	no	
Annual accounts most recent year	no	
Annual accounts most recent year -1	no	
Annual accounts most recent year -2	no	
Bank statements past year	yes	
Cash flow forecast	yes	
Credit reference bureau report	no	
Ownership documents / titles	no	
Asset valuation documents	yes	
Offer letters of past loans / loan agreements	yes	
Resolution of right to borrow	yes	
Proof of certification (e.g. Fairtrade, Utz Certified, ISO, etc...)	no	
Insurance policies	no	
List of members	yes	
List of outgrowers	not relevant	
Resume of executive managers	no	
AGM minutes	yes	
Register of production volumes	no	Production records are kept by individual farmers
Register of purchases/inputs	no	
HR policy	no	
Finance policy	no	Not a separate financial policy , financial issues are referred in a constitution.
Administrative policy	yes	Included in a constitution but have a separate constitution
Environmental Impact assessment	no	

Comments by assessor

The organization does not have many policies. Management guideline is referred in organization constitution