

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

**Umoja wa wakulima wa parachichi  
Rungwe(UWAMARU)**

**Assessment date: April 4, 2021**

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

**Total score:**

**3.2**

## 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	19
Annex 1: Assessment results in detail	20
Annex 2 Documentation	56

## 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

*Disclaimer:* This report and any attachments are confidential and may not be copied or distributed to anyone who is not the rightful recipient. If you are not the intended recipient, you must not copy this document or attachment and you may not disclose the contents to any other person. No rights whatsoever may be derived from this document other than the rights stipulated in an agreement between SCOPEinsight B.V. and the entitled party.

## Chapter 1 Assessment details

### Assessee

Name	Umoja wa wakulima wa parachichi Rungwe(UWAMARU)
SCOPEinsight Assessee ID	4507

### Type of Assessment

SCOPE Basic  
2.0.1

### Dates

Assessment Start Date	April 4, 2021
Assessment Finalization Date	July 21, 2021

### Purpose of Assessment

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

### Representatives Present

Ford Fungo	Member
Nicholas Kyomo	secretary
Aldegunda Matunda	Government Extension officer
Chritian Mwaikenda	Treasurer
Godwin Mwaisumo	Assistant Secretary
Anna Mwankusye	Board member
CHRISTOPHER MWENGA	Board member
Nicodemus Ngwala	Board member

### Assessed and Reviewed by

Assessor	Shukuru Tweve
Quality Reviewer	Maxine Geke

### Assessment Comments

-

### Observations on assessment process

During the assessment, all AMCOS representative we present. A Total of 6 representative were present during the assessment. Also an extension officer from the Government participated

## Chapter 2 Organizational details

### Umoja wa wakulima wa parachichi Rungwe(UWAMARU)

Location	Organizational information	
Kyimo no	Legal status	Cooperative
255	Number of members	247
Rungwe	Products	Avocados
Tanzania		

### Contacts

Name	Position	Contact Details
------	----------	-----------------

### Images



Representative for UWAMARU AMCOS During the assesemnt

Basic & contact details		Sectors
Name	Umoja wa wakulima wa parachichi Rungwe(UWAMARU)	agriculture
Abbreviation	UWAMARU	
Street	Kyimo	
Street no.	no	
Zipcode	255	
City	Rungwe	
Region	Mbeya	
Region ISO	Mbeya	
Country	Tanzania	
Global region	East Africa	
GPS location	8.460555, -11.779889	
Office phone number	255767472998	
Email address	uwamaruamcos@gmail.com	
Website	www.uwamaruamcos.org.tz	
Incorporation		Services/Activities
Legal status (specify if necessary)	Cooperative Cooperative society	transport, training, trading, storage, retail, primary production, information provision/sharing, forest management, collective production, marketing, exporting, collective equipment use, advocacy
Year of incorporation	2018	
In operation since	-	
Registration/Business license number	MBR 1005	
Tax identification number	141-498-347	
		Infrastructure information (main location)
		Access roads Dirt road
		Distance to hub 20-50km
		Public transportation Not nearby
		Power / electricity Unstable without generator backup
		Internet access Unstable fixed line
		Mobile network coverage Limited coverage
		Running water No running water
		Warehousing

## Board and management

Board members		Manager / key staff	
No. of female board members	2	No. of female managers	0
No. of male board members	7	No. of male managers	3
Overseeing all cooperative functions		Currently all staff are volunteering I.e Manager and Treasurer	

## 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		Part time employees are mostly for harvesting Avocado and large percentage are Women	
Seasonal employees			
No. of female seasonal employees	70		
No. of male seasonal employees	50		
Season employees are mostly for harvesting Avocado and large percentage are Women			

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

Members		Active members	
No. of female members	22	No. of active female members	13
No. of male members	225	No. of active male members	132
All these have registration numbers		These are farmers who always sell their produces (Avocado) through Uwamaru	

Member cooperatives		Member unions	
No. of member cooperatives	0	No. of member unions	0
<i>No comment provided</i>		<i>No comment provided</i>	
Outgrowers		Active outgrowers	
No. of female outgrowers	1,700	No. of active female outgrowers	250
No. of male outgrowers	5,400	No. of active male outgrowers	120
<i>These are Avocado farmers in Rungwe who in one way or another have communication with UWAMARU</i>		<i>No comment provided</i>	

## Governance Structure

	Present	Number of People	Description
Annual general meeting	Yes	132	These usually attends the general AGM
Management team	Yes	9	These are members elected by the AGM to act as Board members
Supervisory board	Yes	9	these are Board members responsible for overseeing the organization functions and supervising employees of the cooperative

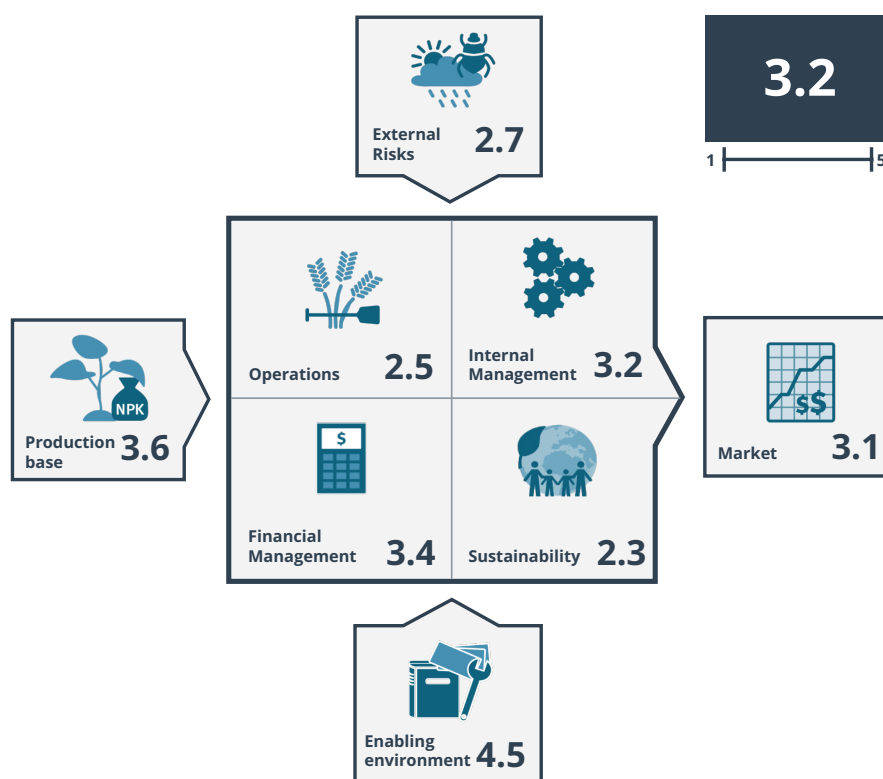
## Mission

Mobilization ,sensitizing and facilitate Linkages between smallholder Avocado farmers both economically, Technically and Financially.

## Vision

To Increase Income for Horticulture smallholder farmers through increasing production through cooperative initiative support by 2030

## Chapter 3 Assessment results



Total		3.2	Your scores per dimension	
Dimension	Score	Dimension	Score	
<b>INTERNAL MANAGEMENT</b>	<b>3.2</b>	Strength of production base	3.7	
Governance	3.6	Extension services	3.5	
Internal organization	2.7	<b>MARKET</b>	<b>3.1</b>	
Business planning	3.1	Market related risks	3.2	
Membership management	3.2	Marketing strategy	3.0	
<b>FINANCIAL MANAGEMENT</b>	<b>3.4</b>	<b>EXTERNAL RISKS</b>	<b>2.7</b>	
Financial administration	3.3	Weather and natural risks	2.4	
Financial planning	3.6	Biological and environmental	3.0	
Financial reporting & monitoring	3.4	<b>ENABLING ENVIRONMENT</b>	<b>4.5</b>	
Financial services	2.5	Capacity builders & NGOs	3.3	
<b>SUSTAINABILITY</b>	<b>2.3</b>	Community	5.0	
Social issues	2.0	Government	5.0	
Environmental issues	2.8			
<b>OPERATIONS</b>	<b>2.5</b>			
Storage	1.0			
Logistics	2.5			
Processing	3.5			
<b>PRODUCTION BASE</b>	<b>3.6</b>			
Provision of inputs	3.7			
Collection from members	3.6			

### 3.1 Assessment risks and strengths

Section	Risk areas	Strong areas
<b>INTERNAL MANAGEMENT</b> 	<p>The cooperative doesn't hire and pay employees. They only depend on volunteers. This results in a lack of commitment to employees. The Cooperative has no business plan and this has resulted in a lack of clear vision as to what, how and when to achieve the targets. Lack of clear membership data base. This has caused low volume of aggregated Avocado and some time failure to meet buyers' needs and demand.</p>	<p>Availability of management team including the board. The board is responsible in supervising the cooperative's key staff and to ensure the agreed targets during the AGM are met.</p>
<b>FINANCIAL MANAGEMENT</b> 	<p>Lack of job description for positions in cooperative i.e. an accountant or treasurer. This is a problem as during the discussion, cooperative staff indicated a struggle in understanding their roles and it makes it difficult to achieve the targets. Paper-based financial system. Paper-based financial system has caused for the cooperative to struggle on how to control fraud and also it is difficult for them to get true financial information.</p>	<p>Availability of accounting system (Cash books). This has helped the treasurer to be able to record financial information and being able to prepare financial reports to be shared during the AGM. Availability of Audited financial reports. UWAMARU AMCOS has 2 Audited financial statements from 2019-2020 and these have helped the AMCOS to be trusted by different companies and organizations.</p>
<b>SUSTAINABILITY</b> 	<p>The organization has no social policy as to how it is dealing with child labour and discrimination issues like as how children will be protected for not being involved in any kind of child labor and exploitation. This is a risk as other staff might now start engaging children since there is no law which prohibits them. No Environmental policy. This is another problem as the organization doesn't have an environmental policy as explaining how the environment-related problems could be solved. They also don't have any plan as to how they will tackle environmental issues such as water source protection, Use of agrochemicals, protection of natural habitats. This has a very negative effect as the organization can not have a mechanism to provide alerts to their members when it comes to problems.</p>	<p>The organization is aware of country labour law policies. Discussing this during the meeting. The organization representative showed their better understanding of Tanzania labour law policies including a better understanding of how they need to protect children against all forms of exploitation and child labour and also explained how they encourage women to take representation in leadership by demonstrating through women taking seat in UWAMARU Board. The organization also understands the importance of protecting the environment like taking care of water sources, ensure there is better disposal of pesticide bottles used.</p>
<b>OPERATIONS</b> 	<p>No storage for produce. Uwamaru indicated the need to have storage facilities for their produce. Indicated that they are unable to sell all of their produce because there is no place to store (No COLD ROOM). Lack of vehicle for transportation of produce. This is another challenge as they also delay to deliver their Avocado to buyers due to transport logistics. Indicated they are in need to have their own vehicle to simplify sourcing and transporting avocado from farmers.</p>	<p>Availability of Asset register. Verifying the documents and speaking to organization representatives, was happy to see the asset register being well filled. This is good for tracking organization assets and understanding their status. Access to road and transport-The organization indicated to have a very good access to Road and transport in the area. They are situated where Malawi road passes where big trucks also are available. They can be able to transport their produce to any region and even outside the country. Knowledge on quality standards. Despite not being certified on standards, the organization seems to have a better understanding of the standards due to being close with exporting companies.</p>

## PRODUCTION BASE



No service for inputs to farmers. The cooperative currently doesn't provide inputs to farmers and indicate it as a challenge among farmers whose their productivity being low because of inputs. Incomplete membership data base. The organization have the member data base which is not complete. Some of members are not registered in then data base. Low production from Members. Due to lack of enough extension service and inputs, productivity from farmers is low. UWAMARU sometime are unable to meet buyers demand because of low productivity from members

Supply of quality produce. Speaking to UWAMARU, indicate to successful managed to produce quality avocado. The plan is to continue supporting farmers to take care of the tree Low side selling from members. For members, most of them do sell their produces through UWAMARU which indicate there is a trust among farmers to UWAMRU

## MARKET



No Market Strategy. Despite being able to secure market for their produced Avocado, the organization has no business plan/strategy as to how they can do business. This is risks as it is difficult to asses whether they are going forward or going back

Good bargaining power. UWAMARU AMCOS seem to have a good bargaining power while working with Buyers. Currently they are working with at least 5 Buyers. Speaking to organization representative , indicated to have negotiated the price of Avocado from 800 to 1600TZS. Demand for quality Avocado. UWAMARU indicate there is increasing demand for AVOCADO and just for 2020 they have received more than 12 Buyers showing interest to work with UWAMARU buying Avocado Awareness of market related risks. UWAMARU representative indicate to understand market risks. Speaking during the assessment indicate risks such as global market price challenge, foreign forex exchange fluctuations which in turn affect the prices of their produces

## EXTERNAL RISKS



UWAMARU has no strategy/Plans on Mitigating climate , weather and Biological risks. Discussing during the assessment Uwamaru indicate not having a Plan or strategy in solving climate, Biological and weather risks. The organization do understand weather and climate risks such as Shortage of rain, Pests and Disease and natural hazards such as earth quakes, droughts, landslides, fires and floods with its negative effects to the communities such as Increased pests and diseases ,Less income to farmers but unable to show how they will support their members to solve or understand

The organization do understand weather and climate risks such as Shortage of rain, Pests and Disease and natural hazards such as earth quakes, droughts, landslides, fires and floods with its negative effects to the communities such as Increased pests and diseases ,Less income to farmers. Managed also to provide an example of changes in rain and how it has affected production and framer incomes

## ENABLING ENVIRONMENT



Despite of good relationship with surrounding community , UWAMARU has No clear strategy on how to work with Local community. There is no social investments by the organization. The organization has no Data base of organizations they are working with. Speaking to representative during the assessment , they only managed to mention organizations they are currently working with them but there no written document

Awareness on available BDS services and organizations. Uwamaru managed to name different BDS providers available such as Government extension system, NGOs working in the area, Agro dealers and input suppliers Aware of laws and regulations. The organization seem to have a better understanding of the country business operating laws and they are able to follow. Provided an example as to how they managed to work with Buyers in solving double taxation issue in Rungwe by working with the government

### Comments by assessor

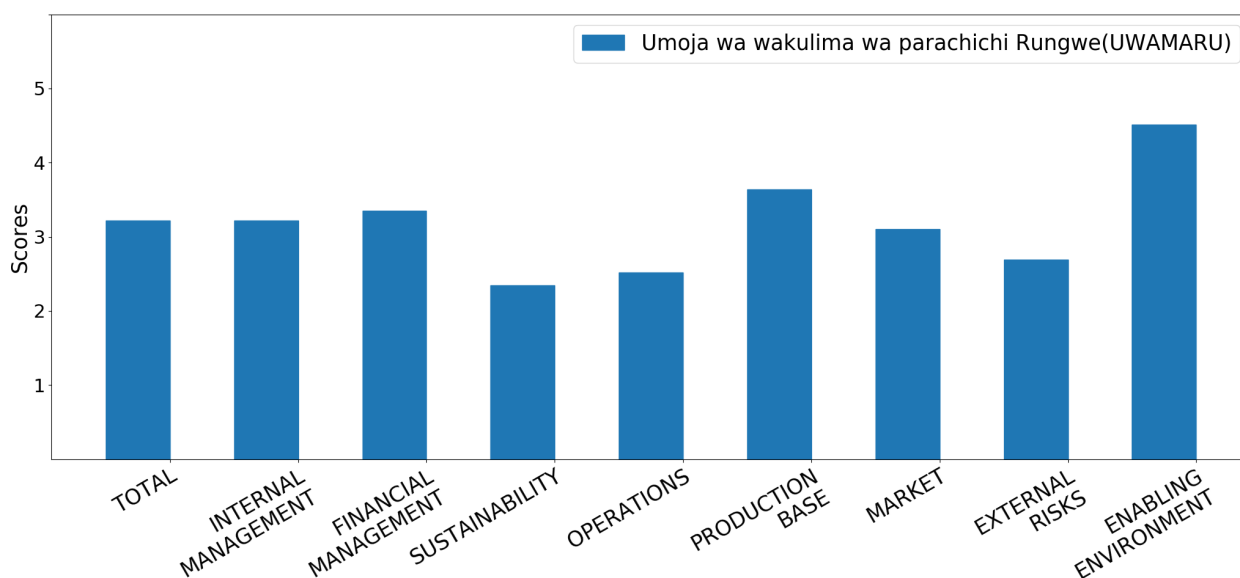
As to summarise from the above explanations, UWAMARU has proved to be doing well in most of the areas. The biggest challenge has been on documentation and lack of Plans and strategies as how they perform their duties. Lack of business plan proves to be the biggest challenge as they un able to implement, plan or evaluate their activities.

## 3.2 Benchmarking

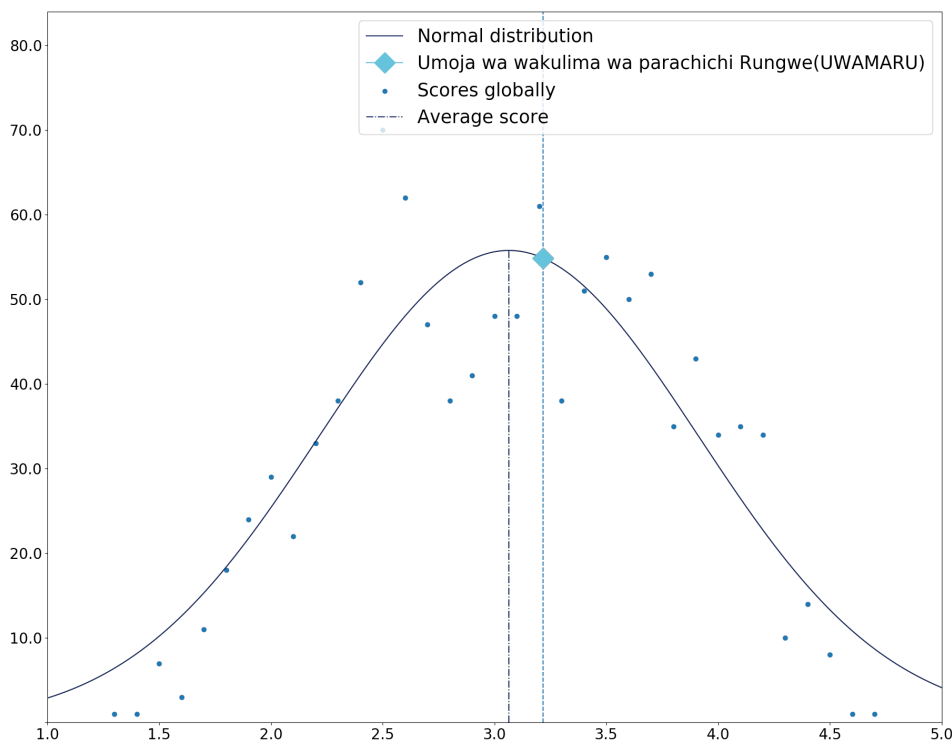
This page shows you benchmarking information of the assessment with other assessment data from the SCOPEinsight assessment database.

### Scores over time

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



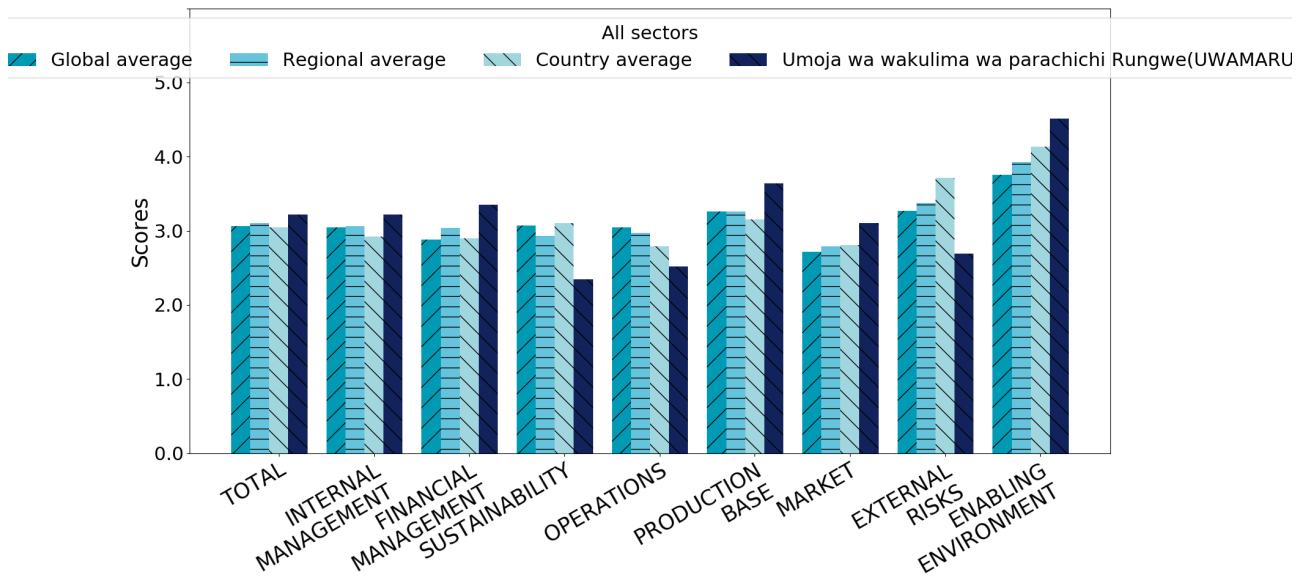
### Where am I



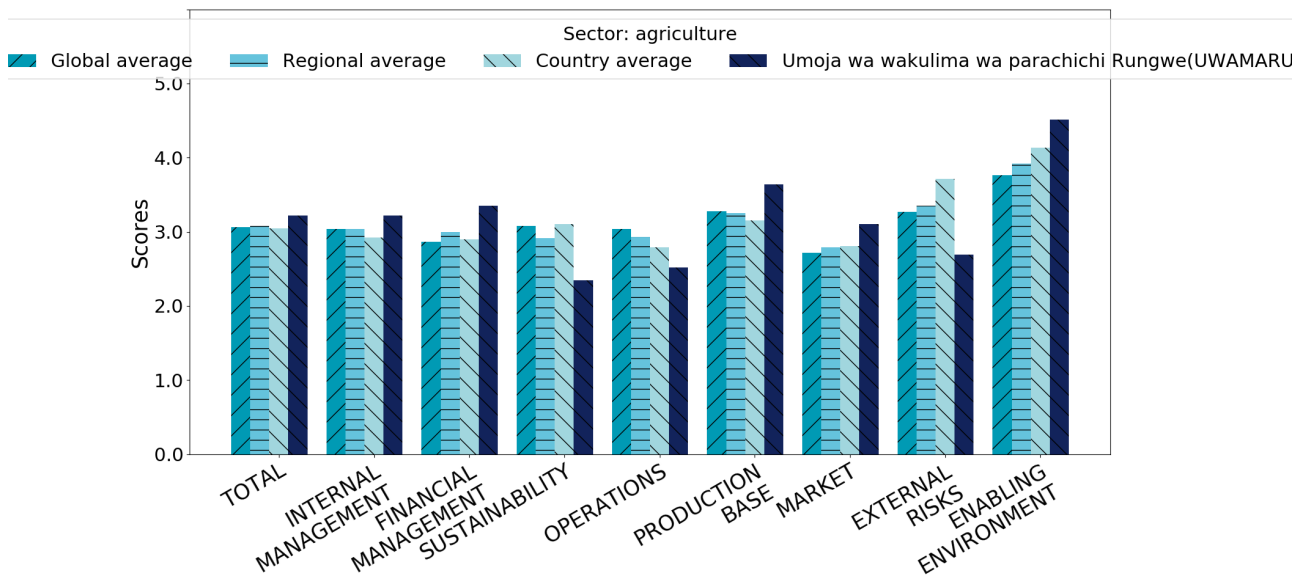
3.2 The total score of 3.2 for your organization is 0.2 points different from the average score of 3.1 for all assessed organizations globally.

56% Your organization scores equally or higher than 56% 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
2019	TZS 33,250,000	TZS 20,232,400	TZS 13,017,600	TZS 3,450,150	TZS 9,567,450
2018	TZS 28,125,000	TZS 19,560,000	TZS 8,565,000	TZS 2,770,000	TZS 5,795,000

#### Financial strategy

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

Business surplus	Member fee/capital	Loan	Pre-finance	Grant	Other
10	30	No information	No information	No information	No information

#### Bank Accounts

Bank	Type	Active since	Current balance
National Microfinance bank	MFI	2018	TZS 70,474,514

#### Loan history

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

No information available.

Reason:

#### Pre-finance history

Amount	Type of provider	Name of provider	Start date	Duration (months)	Annual interest rate	Repayment modality	Purpose	Comment
--------	------------------	------------------	------------	-------------------	----------------------	--------------------	---------	---------

No information available.

Reason:

#### Grant history

Grant amount	In cash / in kind	Name of funder	Funder type	Start date	Purpose	Comment
--------------	-------------------	----------------	-------------	------------	---------	---------

No information available.

Reason:

### Comments by assessor

The cooperative has not planned to start getting Loans from now. They only implement their activities through members fees and profits generated through sales. The plan is to Establish better financial systems where it can be easy for them to provide Loans

## 4.2 Production & Sales

### Avocados

#### Production & Sales

Category	Fruits	Certification(s)	
Type / Variety	Hass	Estimated % of member/outgrower production sold to the assessed organization	60.00
Quality (grade)	1		
Amount of production units / land used for product (production area)	87.00		
Land unit	acre		
Production unit			
Avg. yield (estimate per land /production unit)	2.50		

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

#### Produce purchased from members

Year	Volume	Volume units	Price per unit	Percent certified
2018	32	metric tonnes	TZS 1,500	0
2019	25	metric tonnes	TZS 1,400	0
2020	28	metric tonnes	TZS 1,350	0

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

#### Produce purchased from others

Year	Volume	Volume units	Price per unit	Percent certified
2019	14	metric tonnes	TZS 1,100	0
2018	11	metric tonnes	TZS 1,100	0
2020	16	metric tonnes	TZS 1,100	0

Volumes purchased by the producer organization from others

#### Produce sold

Year	Volume	Volume units	Price per unit	Percent certified	Percent exported
2018	43	metric tonnes	TZS 1,500	0	100
2019	39	metric tonnes	TZS 1,600	0	100
2020	44	metric tonnes	TZS 1,500	0	100

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

#### Inputs purchased

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

### Comments by assessor

Discussing this with the organization representative was very difficult. The data provided was not accurate. They seem to do large businesses and documentation is not good. Some of the transactions money didn't even pass through the bank and most of the documents are with the buyers.

### 4.3 Value Chain & Enabling Players

#### Clients

Name	Fresh to Market	shikamoo parachichi	KUZA AFRICA	BIOFRESH	RUNGWE AVOCADO
Organizational type	Company	Company	Company	Company	Company
Relation	Trader (export)	Trader (export)	Trader (export)	Trader (export)	Trader (export)
Number years in relation	1.0	1.0	2.0	2.0	3.0
Contract in place	No	No	No	No	No
Contract start year	-	-	-	-	-
Contract end year	-	-	-	-	-
Description of agreement/relation	Avocado buyer	Buying Avocado	Buying Avocado	Buying AVOCADO	Buying Avocado

#### Service providers and Supporting organizations

Name	KUZA AFRICA	Agriterra	Guavay (HAKIKA)	TAHA	Rungwe District Council
Organizational type	Company	NGO	Company	Sector organization	Govt. body
Type of service	Other	Trainer	Other	Capacity builder	Capacity builder
Number of years in relation	2.0	1.0	1.0	3.0	3.0
Contract in place	No	No	No	No	No
Contract start year	2019	-	-	-	-
Contract end year	-	-	-	-	-
Description of agreement/relation	Provide pruning services	Capacity Building services on Governance	Supply of fertilizer	Technical support/GAP farming technology	Technical support through agronomists around wards and villages

#### Comments by assessor

The organization is lacking by being able to work with variety of buyers and service providers. There around 4 big companies which are working with UWAMARU 5 service providers providing business development services to Uwamaru.

# Annex 1: Assessment results in detail

## 1: INTERNAL MANAGEMENT

### Scores

3.2	1: INTERNAL MANAGEMENT
3.6	1.1: Governance
2.7	1.2: Internal organization
3.1	1.3: Business planning
3.2	1.4: Membership management

### 1.1: Governance

	Topic	Score	Comments
1.1.1	<b>Management</b> Does the organization have an executive management for key positions?  <u>Does the organization have hired employees for the key positions?</u> <input 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	UWAMARU AMCOS does have the management but unemployed just volunteering. Do have Manager and Treasurer and Chairperson
1.1.2	<b>General manager</b>  <u>How was the general manager appointed?</u> <input type="checkbox"/> Applicant was appointed by the board of directors and/or recruitment committee <input type="checkbox"/> Applicant made a formal application that was reviewed by the board of directors/recruitment committee <input checked="" type="checkbox"/> Applicant was selected based on relevant educational background <input checked="" type="checkbox"/> Applicant was selected based on experience in a management function(s) <input type="checkbox"/> Recruitment process is documented (e.g. HR manual, by-laws or otherwise) <input checked="" type="checkbox"/> Applicant was appointed without interferences of third parties (government, NGOs, etc) <input type="checkbox"/> None of the above	3.0	

1.1.3	Topic	Score	Comments
	<b>Quality of management staff</b>	3.8	All volunteering staff have enough or required education. All have relevant experience of over 30 years on similar positions
<p data-bbox="240 427 831 472"><u>How many years of relevant experience does the manager have?</u></p> <p data-bbox="240 477 280 499">30</p>			
<p data-bbox="240 517 815 573"><u>Do key staff have a relevant educational background and experience?</u></p>			
<p data-bbox="240 573 823 618">✓ Manager has a relevant educational background and/or experience</p>			
<p data-bbox="240 618 791 674">✓ Financial officer/manager has a relevant educational background and/or experience</p>			
<p data-bbox="240 674 871 730">□ Marketing officer/manager has a relevant background and/or experience</p>			
<p data-bbox="240 730 815 786">□ Additional officer/manager 1 has a relevant educational background and/or experience</p>			
<p data-bbox="240 786 815 842">□ Additional officer/manager 2 has a relevant educational background and/or experience</p>			
<p data-bbox="240 842 448 864">□ None of the above</p>			
	<b>Objectives of management</b>	4.3	The set targets being set are smart. Do consider Budget, Time, possibility to achieve and are set based on realistic situation
<p data-bbox="240 969 807 1025"><u>Are targets of managers/key staff clearly formulated and documented?</u></p>			
<p data-bbox="240 1025 679 1048">✓ Each manager/key staff has clear targets</p>			
<p data-bbox="240 1048 671 1070">□ Each manager's targets are documented</p>			
<p data-bbox="240 1070 775 1126">✓ Targets contribute to and have a clear focus on the organization's business objectives</p>			
<p data-bbox="240 1126 448 1149">□ None of the above</p>			
<p data-bbox="240 1171 863 1227"><u>Are the targets of managers specific, measurable, achievable, realistic and time-bound?</u></p>			
<p data-bbox="240 1227 464 1249">✓ Targets are specific</p>			
<p data-bbox="240 1249 504 1272">✓ Targets are measurable</p>			
<p data-bbox="240 1272 496 1294">✓ Targets are achievable</p>			
<p data-bbox="240 1294 464 1317">✓ Targets are realistic</p>			
<p data-bbox="240 1317 504 1339">✓ Targets are time-bound</p>			
<p data-bbox="240 1339 448 1361">□ None of the above</p>			
	<b>Accountability of management</b>	3.0	Usually all problems are presented to the board. and the board is responsible to ensure management is accountable for its doings
<p data-bbox="240 1473 871 1529"><u>In which way are managers/key staff held accountable for their responsibilities?</u></p>			
<p data-bbox="240 1529 743 1552">✓ Managers/key staff have distinct responsibilities</p>			
<p data-bbox="240 1552 855 1608">□ Responsibilities are clearly documented (e.g. organization's bylaws, HR manual or otherwise)</p>			
<p data-bbox="240 1608 823 1664">✓ Organization can mention 2 mechanisms of how it holds managers/key staff accountable</p>			
<p data-bbox="240 1664 799 1720">□ Measures to hold managers/staff accountable on their responsibilities are documented</p>			
<p data-bbox="240 1720 448 1742">□ None of the above</p>			

	Topic	Score	Comments
1.1.6	<b>Independence of management</b>	4.0	There is interference from the Government and Always is there to affect organization affairs. The organization doesn't have positive support for the cooperatives. Cooperative complaining about Weighing scale for Avocado
	<p><u>To what extent can the management do their work independently?</u></p> <ul style="list-style-type: none"> <li>✓ The BoD lets the management carry out its functions without interference into the day-to-day management</li> <li>✓ The management takes important decisions by consensus (e.g., on the organization's strategy, hiring new executives, approving budgets)</li> <li>□ All managers get an equal say in decision-making</li> <li>✓ The management can carry out their work without influence from outside organizations or persons (e.g., government, donors, NGOs)</li> <li>□ None of the above</li> </ul>		
1.1.7	<b>Continuity of management</b>	4.3	Youngsters are available but they usually don't like volunteering work. Usually want paid Job.
	<p><u>Is there continuity of the management?</u></p> <ul style="list-style-type: none"> <li>✓ Qualified candidates in the organization are under 35 years of age</li> <li>✓ Successors are available for the general manager</li> <li>✓ Successors are available for financial officer</li> <li>✓ Successors are available for other key staff positions</li> <li>□ Potential successors are being trained to become future managers</li> <li>✓ Candidates will need little or no training to be able to fulfill executive functions</li> <li>□ None of the above</li> </ul>		
1.1.8	<b>General assemblies</b>	3.7	AGM is key for the function of the cooperative. Usually held every year
	<p><u>Are general assemblies (AGMs) regularly organized?</u></p> <ul style="list-style-type: none"> <li>✓ The organization holds AGMs</li> <li>✓ AGMs occur annually</li> <li>□ Strategic, annual and business plans are presented and discussed at the AGM</li> <li>✓ Financial statements and/or audits are presented during the AGM</li> <li>□ All members have the right to attend the meeting and/or represented during the AGM</li> <li>✓ Members are able to express their needs and (dis-)satisfactions during the AGM, and this is well-documented</li> <li>□ None of the above</li> </ul>		

1.1.9	Topic	Score	Comments
	<b>Board of directors</b>	3.7	There is no written policy on Young people representation to the Board
	<p><u>How are the Board of Directors (BoD) elected?</u></p> <ul style="list-style-type: none"> <li>✓ There are annual elections for the BoD</li> <li>✓ The BoD has always been democratically elected at the AGM</li> <li>✓ Members elect the board of directors</li> <li>✓ Elections are based on description of eligibility and desired qualifications (e.g., required education and experience)</li> <li>✓ The election procedure is fair (anonymous voting by all members)</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>What are the terms and conditions based on which the board of directors is functioning?</u></p> <ul style="list-style-type: none"> <li>✓ BoD terms are limited in number and duration</li> <li>✓ The board members don't exceed the number of terms or duration of terms</li> <li>✓ BoD change occurs in line with the rules of the organization</li> <li>✓ Organization makes sure all BoD doesn't change at the same time (staggered terms)</li> <li><input type="checkbox"/> New board members are trained to prepare them for the board function</li> <li><input type="checkbox"/> Term policy and termination processes are documented</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>Does the BoD represent its members and are there measures in place to work towards adequate representation?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> A documented policy/quota for percentage/number of young people (&lt; 35 years) to be part of the board</li> <li><input type="checkbox"/> A documented policy/quota for the percentage/number of women to be part of the board</li> <li><input type="checkbox"/> A board that adequately represents the membership in terms of member's diversity (e.g. male, female, youth, region, ethnicity, etc.)</li> <li>✓ None of the above</li> </ul>		
1.1.10	<b>Division of responsibility</b>	3.0	Representative are able to explain the difference in function between the Board and Management. Usually the management prepare reports which are presented to the Board for further decision
	<p><u>Is there a clear division of responsibility between the management team and board of directors?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Responsibilities of managers and board of directors are documented</li> <li>✓ Respondents can describe the distinction in mandate and responsibilities between management team and board of directors</li> <li><input type="checkbox"/> NO overlap between functions of management team and board of directors</li> <li>✓ Board of directors stick to their responsibilities and mandate</li> <li><input type="checkbox"/> None of the above</li> </ul>		

	Topic	Score	Comments
1.1.11	<b>Supervisory committee</b>	4.2	<p><u>Is the supervisory committee functional and qualified?</u></p> <ul style="list-style-type: none"> <li>✓ comes at least on a quarterly basis together</li> <li>✓ makes minutes about the decisions and agreements made during the meetings</li> <li>✓ reports during the AGM</li> <li>✓ members of the supervisory committee are elected during the AGM, and they have the proper qualifications</li> <li><input type="checkbox"/> respondents mention responsibilities of the supervisory committee</li> <li><input type="checkbox"/> None of the above</li> </ul>

## 1.2: Internal organization

	Topic	Score	Comments
1.2.1	<b>Bylaws</b> <p>Does the organization have documented by-laws?</p> <ul style="list-style-type: none"> <li>✓ has documented by-laws</li> <li>✓ has a written policy how to change/amend the by-laws</li> <li><input type="checkbox"/> None of the above</li> </ul> <p>The by-laws contains information about:</p> <ul style="list-style-type: none"> <li>✓ Purpose of the organization</li> <li>✓ Qualification of members / membership criteria</li> <li>✓ Responsibilities of members</li> <li>✓ Dismissal of members</li> <li>✓ Election of the Board of Directors</li> <li>✓ Organization of general assembly/member meetings (e.g.)</li> <li>✓ Responsibilities of the BoD and management</li> <li>✓ Formation and composition of committees</li> <li>✓ Amendment of constitutions/bylaws</li> <li><input type="checkbox"/> None of the above</li> </ul>	5.0	
1.2.2	<b>Human resources risk</b> <p>Does your organization have sufficient staff?</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Has sufficient staff</li> <li>✓ Is partly understaffed</li> <li><input type="checkbox"/> Is largely understaffed</li> </ul> <p>Does the organization have a high turnover of key staff?</p> <ul style="list-style-type: none"> <li>✓ No key staff has left in the last year</li> <li><input type="checkbox"/> In general, staff turn-over is low</li> <li><input type="checkbox"/> On average, key staff stays more than 2 years at the organization</li> <li><input type="checkbox"/> None of the above</li> </ul> <p>How many weeks does it take before vacancies are filled?</p> <p>6</p>	2.2	Currently, there are no paid employees although the current employees are volunteering. Usually, the employment is done during the general election and people are given 6 weeks to apply for the position and the final selection is done at the AGM
1.2.4	<b>Performance of management</b> <p>How is the performance of staff measured?</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> The evaluation methodology is clear</li> <li>✓ Key staff are evaluated at least yearly</li> <li><input type="checkbox"/> In case of non-performance, staff is given the opportunity to improve. If non-performance continues, staff is replaced</li> <li><input type="checkbox"/> Managers/staff have been trained or are replaced in the past after structural bad performance</li> <li>✓ Performance reviews are documented</li> <li><input type="checkbox"/> Managers/key staff are rewarded or promoted for consistent good performance</li> </ul>	2.3	Usually during the AGM meeting where Managers are evaluated based to the set Targets. Though not written anywhere

	Topic	Score	Comments
1.2.5	<b>Record keeping</b>	4.2	
	<p><u>How and how often are the records documented ?</u></p> <ul style="list-style-type: none"> <li>✓ Records are kept of volumes, prices, sales, clients and purchases</li> <li>✓ Records are frequently updated</li> <li>✓ Records are in good physical condition and readable</li> <li>✓ Records are properly ordered and stored</li> <li><input type="checkbox"/> Digital records are kept with back-up available</li> <li><input type="checkbox"/> None of the above</li> </ul>		
1.2.7	<b>Awareness of corruption</b>	2.1	
	<p><u>Is organization aware of corruption risks and taking measures to prevent these?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> more than 3 corruption risks the organization faces</li> <li><input type="checkbox"/> review of valuable purchases ( e.g. car, equipment, expensive office material) by more than one person</li> <li><input type="checkbox"/> code of conduct/anti-corruption handbook</li> <li><input type="checkbox"/> accounting standards with adequate checks and balances</li> <li><input type="checkbox"/> anti-corruption topics addressed during training</li> <li>✓ use of cashbooks and adequate cash handling</li> <li>✓ bookkeeping review by more than one person</li> <li><input type="checkbox"/> None of the above</li> </ul>		

### 1.3: Business planning

	Topic	Score	Comments
1.3.1	<b>Mission and vision</b> <p><u>Are the vision and/or mission of the organization well defined?</u></p> <ul style="list-style-type: none"> <li>✓ Organization has a vision statement</li> <li>✓ Organization has a mission statement</li> <li>✓ Vision and/or mission statement are well-defined</li> <li>✓ The vision/ mission represent the interests of members and/or stakeholders</li> <li>✓ Mission and/or vision are communicated internally to employees and members</li> <li>✓ Mission and/or vision are communicated to external stakeholders (e.g. customers, government, donors)</li> <li><input type="checkbox"/> None of the above</li> </ul>	5.0	
1.3.2	<b>Awareness of strengths &amp; weaknesses</b> <p><u>Is the organization aware of its strengths and weaknesses?</u></p> <ul style="list-style-type: none"> <li>✓ is aware of its key strengths and weaknesses and can name 2 or more for each</li> <li>✓ is aware of its major opportunities and threats and can name 2 or more for each</li> <li><input type="checkbox"/> takes steps to improve its weaknesses and can give clear and relevant examples of how it addresses the weaknesses</li> <li>✓ can explain how s/he is taking advantage of the opportunities</li> <li>✓ can explain how potential threats are addressed</li> <li><input type="checkbox"/> has documented its strengths, weaknesses, opportunities, and threats (e.g., business or strategic plan)</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.7	Cooperative are able to explain about opportunities available such as Land availability suitable for Avocado farming, Availability of Avocado farmers, Weather favourable for Avocado farming, Market for avocado farming. Weakness are Lack of investment capital, Lack of awareness among farmers on Avocado farming and Business,
1.3.3	<b>Business objectives</b> <p><u>Are there clear, well communicated and documented business objectives for the organization?</u></p> <ul style="list-style-type: none"> <li>✓ The organization has business objectives</li> <li>✓ Members were consulted in establishing the objectives</li> <li>✓ Members are made aware of the objectives</li> <li>✓ The objectives cover income-generating / value adding activities</li> <li>✓ The objectives are reviewed annually</li> <li>✓ The objectives cover sustainability aspects</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>Are business objectives defined in a specific, measurable, achievable, realistic and time-bound manner?</u></p> <ul style="list-style-type: none"> <li>✓ Are specific</li> <li>✓ Are measurable</li> <li>✓ Are achievable</li> <li>✓ Are realistic</li> <li>✓ Are time-bound</li> <li><input type="checkbox"/> None of the above</li> </ul>	5.0	The cooperative objectives are SMART although are not written anywhere

	Topic	Score	Comments
1.3.5	<p><b>Business performance monitoring</b></p> <p><u>How often does the organization monitor its performance and progress against its objectives?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> Never</li> <li><input checked="" type="radio"/> Annually</li> <li><input type="radio"/> Twice a year</li> <li><input type="radio"/> Quarterly</li> <li><input type="radio"/> Monthly</li> </ul> <p><u>Are operations and plans affected by monitoring?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> No</li> <li><input checked="" type="radio"/> Partially</li> <li><input type="radio"/> Yes</li> </ul> <p><u>Which part of the objectives have been achieved in the past 12 months?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> No objectives were met</li> <li><input checked="" type="checkbox"/> Few objectives were met</li> <li><input type="checkbox"/> More than half of the objectives were met</li> <li><input type="checkbox"/> All objectives were met</li> <li><input type="checkbox"/> Organization outperforms and achieved more than the set objectives</li> </ul>	2.2	<p>Corona has affected Avocado market in these two years. Thee cooperative think most of the Targets and Objectives are not met</p>

## 1.4: Membership management

	Topic	Score	Comments
1.4.1	<b>Membership management</b> <p><u>How does the organization manage its membership?</u></p> <ul style="list-style-type: none"> <li>✓ Organization has a membership register/database</li> <li>✓ Organization has membership criteria and respondents can list them</li> <li>✓ Organization has a recruitment strategy linked to its business objectives</li> <li><input type="checkbox"/> Organization has member loyalty and/or retention strategy that respondents can outline</li> <li><input type="checkbox"/> Organization has clear membership policies</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>What type of membership data is recorded and available?</u></p> <ul style="list-style-type: none"> <li>✓ Full names, addresses, contact details</li> <li>✓ Gender of main farmer</li> <li>✓ Age of main farmer</li> <li><input type="checkbox"/> Farm sizes, acreage, unfarmed/unused land</li> <li><input type="checkbox"/> Farm location (GPS coordinates)</li> <li><input type="checkbox"/> Volumes produced by farmers</li> <li><input type="checkbox"/> Volumes sold to organization</li> <li><input type="checkbox"/> Fertilizer and crop protection products used</li> <li><input type="checkbox"/> Type of crops farmers are producing</li> <li><input type="checkbox"/> Training provided</li> <li>✓ Amount of shares/member capital</li> <li><input type="checkbox"/> Loans / premiums per farmer / overview of money the cooperative owes individual farmers</li> <li><input type="checkbox"/> None of the above</li> </ul>	2.9	The cooperative do have membership data bases. Paper based data base. All farmer information's are recorded in the data base.
1.4.2	<b>Membership communication &amp; engagement</b> <p><u>How does the organization communicate and engage its membership?</u></p> <ul style="list-style-type: none"> <li>✓ Organization trains members on cooperative principles and members' duties</li> <li><input type="checkbox"/> Members' needs and (dis-) satisfactions are regularly assessed</li> <li>✓ Organization can mention 2 ways of communicating with its members (beyond the AGM)</li> <li>✓ Organization can name 2 ways of how it actively engages members (e.g participatory business planning, member meetings, etc.)</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>How often do staff or board members visit members?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> Annually or less</li> <li><input checked="" type="radio"/> Quarterly</li> <li><input type="radio"/> Monthly</li> <li><input type="radio"/> 2-3 times a month</li> <li><input type="radio"/> Weekly</li> </ul>	3.0	The cooperative are able to mention different ways of communicating with members. For example managed to mention about Visits to farmer household, communicate during AGM, Communicate through letters, Communicate through Phone calls and messages.

## 2: FINANCIAL MANAGEMENT

### Scores

3.4	2: FINANCIAL MANAGEMENT
3.3	2.1: Financial administration
3.6	2.2: Financial planning
3.4	2.3: Financial reporting & monitoring
2.5	2.4: Financial services

### 2.1: Financial administration

	Topic	Score	Comments
2.1.1	<b>Accounting system</b> <p><u>Does the organization have an accounting system?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> No accounting system in place</li> <li><input type="radio"/> A basic paper-based system in place (1-3 financial books)</li> <li><input checked="" type="radio"/> Advanced paper-based system in place (4 or more financial books)</li> <li><input type="radio"/> Computerized (Excel) system in place</li> <li><input type="radio"/> Special accounting/bookkeeping software in place and functional</li> </ul> <p><u>Which documents and systems are used in the accounting process?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Bank books</li> <li><input checked="" type="checkbox"/> Cash books</li> <li><input type="checkbox"/> Expense book</li> <li><input checked="" type="checkbox"/> Sales book</li> <li><input type="checkbox"/> Inventory book</li> <li><input checked="" type="checkbox"/> Fixed asset book</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.3	
2.1.2	<b>Asset register</b> <p><u>Does the organization keep an asset inventory and valuation?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Organization has a process/policy for asset valuation and depreciation</li> <li><input checked="" type="checkbox"/> Register shows estimate value of assets</li> <li><input type="checkbox"/> Organization has a purchase policy</li> <li><input checked="" type="checkbox"/> Board decides on major purchases together</li> <li><input checked="" type="checkbox"/> An financial officer / accountant manages the asset inventory and valuation</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.4	The cooperative has an accountant responsible for handling all assets

Topic	Score	Comments
<p>2.1.3 <b>Responsible for daily financials</b></p> <p>Does the organization has dedicated staff for handling the finance</p> <ul style="list-style-type: none"> <li>✓ has someone who does financial administration on top of other tasks</li> <li>✓ has someone who is specifically responsible for handling the financial administration</li> <li><input type="checkbox"/> None of the above</li> </ul> <p>Does the person who runs the financial administration have a relevant background and experience?</p> <ul style="list-style-type: none"> <li>✓ has basic education</li> <li><input type="checkbox"/> holds a degree / diploma in a finance related field</li> <li>✓ is trained in bookkeeping and budgeting</li> <li>✓ has held a similar function before</li> <li><input type="checkbox"/> is able to use a digital bookkeeping system</li> <li>✓ is able to perform basic financial calculations (e.g. annual profit, turn-over, net sales, etc)</li> <li><input type="checkbox"/> None of the above</li> </ul>	4.3	The cooperative have Treasurer who handle all financial matters.
<p>2.1.4 <b>Accounting policies</b></p> <p>Which rules are in place for the accounting policy?</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Cash payments</li> <li>✓ Control mechanism</li> <li>✓ Authorization of payments</li> <li><input type="checkbox"/> Who checks what and a clear division of tasks</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.0	The cooperative have been able to explain the control financial control mechanism . When asked they were able to show the constitution which has a section on how funds are managed
<p>2.1.5 <b>Cash handling</b></p> <p>Is cash handled in a responsible way ?</p> <ul style="list-style-type: none"> <li>✓ Cash books are updated after every transaction</li> <li><input type="checkbox"/> Cash count reconciliation is done weekly</li> <li><input type="checkbox"/> Bank reconciliations are done each month</li> <li><input type="checkbox"/> Cash received is banked without any being spent</li> <li>✓ Cash spent and received is recorded in the organization's financial books</li> <li><input type="checkbox"/> Cash is kept in a locked cashbox or safe</li> <li><input type="checkbox"/> Cheques are signed by at least two authorized signatories and no blank cheques are signed</li> <li>✓ Cash payments by the organization are minimized</li> <li><input type="checkbox"/> None of the above</li> </ul>	2.5	

## 2.2: Financial planning

	Topic	Score	Comments
2.2.1	<b>Budgets</b>	5.0	
	<u>Does the organization prepare budgets for income and spending?</u> <ul style="list-style-type: none"> <li>✓ The organization makes an annual overall budget for the business for a 12 month period</li> <li>✓ The budget clearly shows all income streams</li> <li>✓ The budget shows important spending categories</li> <li>✓ The organization is able to provide a sample budget</li> <li>✓ The budget includes important purchases or projects</li> <li>✓ The budget is set up using the actuals from the previous period</li> <li><input type="checkbox"/> None of the above</li> </ul>		
2.2.2	<b>Finance strategy</b>	3.7	
	<u>To what extent is the organization able to finance its business operations?</u> <ul style="list-style-type: none"> <li>✓ Respondents can clearly explain how their organization is financed</li> <li>✓ Respondents distinguish differences sources funding (including, donor, loan, pre-finance funding)</li> <li>✓ Organization is able to cover all the working capital needs of the business</li> <li>✓ Sale/purchase of produce is not (government)-subsidized</li> <li><input type="checkbox"/> Organization carries out income-generating activities without donations</li> <li><input type="checkbox"/> Organization carries out service activities without donations</li> <li><input type="checkbox"/> None of the above</li> </ul>		
2.2.3	<b>Business surpluses</b>	2.0	
	<u>Has the organization financial surpluses?</u> <ul style="list-style-type: none"> <li>✓ The organization has made a profit the past 2 years</li> <li><input type="checkbox"/> The organization has a policy on retaining surpluses</li> <li><input type="checkbox"/> The last year the organization has retained surpluses</li> <li><input type="checkbox"/> The retained surpluses form a substantial part of the organization's capital base</li> <li><input type="checkbox"/> None of the above</li> </ul>		

Topic	Score	Comments
<p>2.2.4 <b>Membership contribution</b></p> <p>2.5</p> <p><u>What percentage of the organization's members comply with their financial obligations?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> Less than 40%</li> <li><input type="radio"/> 40%-60%</li> <li><input checked="" type="radio"/> 60% - 80%</li> <li><input type="radio"/> 80% - 95%</li> <li><input type="radio"/> 95 - 100%</li> </ul> <p><u>Which member finance modalities does the organization apply to raise member capital?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Shares</li> <li><input type="checkbox"/> Individual member deposits</li> <li><input type="checkbox"/> Member accounts</li> <li><input type="checkbox"/> Other modality (e.g. deferred payment, certificates, bonds, etc.)</li> <li><input type="checkbox"/> None of the above</li> </ul>		
<p>2.2.5 <b>External finance</b></p> <p>4.2</p> <p><u>Has your organization received any credit from a financial institution?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> is aware of the financial institutions in the area</li> <li><input checked="" type="checkbox"/> is aware of the finance opportunities financial institutions offer</li> <li><input checked="" type="checkbox"/> has collateral that can be used to secure a loan</li> <li><input type="checkbox"/> has once received a loan from a financial institutions</li> <li><input type="checkbox"/> regularly receives loans from financial institutions</li> <li><input type="checkbox"/> has been able to repay its loans</li> <li><input type="checkbox"/> was never late with payments</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>Does your organization receive pre-finance from buyers/suppliers for its operations?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> relies on pre-finance for its operations and therefore doesn't have other sufficient finance options</li> <li><input type="radio"/> relies partly on pre-finance from buyers/suppliers as it has some other finance options</li> <li><input checked="" type="radio"/> has a variety of other/own finance options and doesn't rely on pre-finance from buyers/suppliers</li> </ul> <p><u>Does your organization rely on grants/donations for its operation?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> relies on grants/donations for its operations and doesn't have other sufficient finance options</li> <li><input type="radio"/> relies partly on grants/donations and it has some other finance options</li> <li><input checked="" type="radio"/> has a variety of other/own finance options and doesn't rely on grants/donations</li> </ul>		
<p>2.2.6 <b>Reserves</b></p> <p>4.0</p> <p><u>Does the organization have financial reserves and a plan to increase them?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> has financial reserves</li> <li><input checked="" type="checkbox"/> has managed to increase reserves in last year</li> <li><input checked="" type="checkbox"/> has a plan to increase reserves/internal capital and respondents are able to explain how</li> <li><input type="checkbox"/> has financial reserves that are sufficient to cover serious setbacks the organization might experience (e.g. price drops, failed harvest, etc.)</li> <li><input type="checkbox"/> None of the above</li> </ul>		

## 2.3: Financial reporting & monitoring

	Topic	Score	Comments
2.3.1	<b>Financial reporting</b>	3.7	
	<u>How is financial reporting done?</u> <ul style="list-style-type: none"> <li>✓ is done at least quarterly</li> <li><input type="checkbox"/> includes turn-over</li> <li>✓ includes cost of sales</li> <li>✓ includes operational costs</li> <li>✓ includes crop volume and price</li> <li>✓ includes sales volume and price</li> <li><input type="checkbox"/> includes other key performance indicators</li> <li><input type="checkbox"/> compares actuals to the budget and plan</li> <li>✓ is communicated (e.g members, BoD, stakeholders)</li> <li><input type="checkbox"/> None of the above</li> </ul>		
2.3.2	<b>Cost &amp; sales prices</b>	4.0	
	<u>Is the organization aware of production costs?</u> <ul style="list-style-type: none"> <li>✓ Organization is aware of costs of production</li> <li><input type="checkbox"/> Organization regularly calculates cost prices and can demonstrate a recent example</li> <li>✓ Organization uses relevant market data to determine sales prices</li> <li>✓ Cost prices are lower than sale prices per unit</li> <li><input type="checkbox"/> None of the above</li> </ul>		
2.3.3	<b>Cashflow, income, and expenditures</b>	3.4	This has been seen through shared financial statements
	<u>Does the organization record and review income and expenditure?</u> <ul style="list-style-type: none"> <li><input type="checkbox"/> Income and expenditures are reviewed at least monthly</li> <li>✓ Income and expenditures are consolidated annually</li> <li><input type="checkbox"/> Cashflow is monitored at least monthly</li> <li>✓ Actuals are compared with budgets/forecasts</li> <li>✓ Comparison of budgets with actuals informs new budget</li> <li><input type="checkbox"/> None of the above</li> </ul>		

## 2.4: Financial services

	Topic	Score	Comments
2.4.1	<b>Financial services</b> <p><u>Does the organization provide financial services or inputs on credit?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> understands how to determine how much to lend and to whom</li> <li><input type="checkbox"/> understands and applies the concept of interest</li> <li><input checked="" type="checkbox"/> knows what collateral means and what suitable collateral could be for a client</li> <li><input checked="" type="checkbox"/> can explain repayment procedure of a loan understands what defaulting on a loan means</li> <li><input type="checkbox"/> None of the above</li> </ul>	4.0	The organization has never applied for credits though managed to apply for Grants under USAID and EDF projects and not managed to get
2.4.2	<b>Monitoring financial services</b> <p><u>Does the organization monitor the lending activities and loan performance?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> is aware of which and how many clients are in need of a loan to purchase inputs</li> <li><input type="checkbox"/> has a system in place to monitor and follow-up on outstanding loans</li> <li><input type="checkbox"/> has contracts and procedures in place explaining the repayment schedule</li> <li><input type="checkbox"/> informs the clients clearly about procedures on default</li> <li><input type="checkbox"/> has a clear procedure for collection from defaulting clients</li> <li><input type="checkbox"/> None of the above</li> </ul>	1.8	The cooperative doesn't provide credit to its members

### 3: SUSTAINABILITY

#### Scores

2.3	3: SUSTAINABILITY
2.0	3.1: Social issues
2.8	3.2: Environmental issues

#### 3.1: Social issues

	Topic	Score	Comments
3.1.1	<b>Child labour</b> <p><u>Does child labor occur?</u></p> <ul style="list-style-type: none"> <li>✓ Children under 14 do NOT work for members</li> <li>✓ Children under 14 do NOT work for the organization</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>To what extent are children involved in dangerous or heavy labor activities?</u></p> <ul style="list-style-type: none"> <li>✓ Children do NOT do any heavy lifting</li> <li>✓ Children do NOT work with motorized and / or heavy machinery</li> <li>✓ Children do NOT handle harmful chemicals</li> <li>✓ Children are NOT exposed to dangerous animals and/or extreme heat and/or rainfall during their work</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>Has the organization done a child labor risk assessment?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="radio"/> Hasn't done a risk assessment</li> <li><input type="radio"/> Has done a risk assessment</li> <li><input type="radio"/> Has done a risk assessment during the last 2 years</li> </ul>	3.7	The cooperative do understand of Child risk assessment but never done any risk assessment
3.1.4	<b>Non-discrimination and equal opportunity</b> <p><u>To what extent does the organization foster equal employment opportunities?</u></p> <ul style="list-style-type: none"> <li>✓ Organization is aware of and complies with the national laws</li> <li><input type="checkbox"/> Organization has a non-discrimination regulation, policy or similar document</li> <li><input type="checkbox"/> Employees are hired based on the right qualifications (free from discriminatory bias)</li> <li><input type="checkbox"/> Employees have equal access to training and capacity building and no discrimination takes place</li> <li><input type="checkbox"/> There are no differences in compensation for workers performing equal work</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>Is there a gender pay gap?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Women in similar positions earn less than their male colleagues</li> <li><input type="checkbox"/> Women in similar positions earn the same than their male colleagues</li> <li><input type="checkbox"/> Women in similar positions earn more than their male colleagues</li> <li>✓ None of the above</li> </ul>	1.4	Currently the cooperative doesn't have employed staff although the treatment of staff is equally for both male and female

Topic	Score	Comments
3.1.5 <b>Diversity</b>  <u>What is the percentage of women employed by the organization?</u> 58  <u>What is the percentage of women in the management?</u> 0  <u>What is the percentage of women in the board of directors?</u> 22  <u>What does the organization do to increase women representation and participation in the organization?</u> <input type="checkbox"/> has policy for women participation and representation in the BoD <input type="checkbox"/> has policy for women participation and representation in the management/staff <input type="checkbox"/> has ways to enable women to move to higher-level functions (e.g. additional training, special measures, coaching, etc) <input type="checkbox"/> trains FO staff and/or BoD regularly in gender sensitization <input checked="" type="checkbox"/> conducts meetings at times when women can attend <input type="checkbox"/> executes and tailors training programs to the needs of women (e.g. leadership) <input type="checkbox"/> None of the above  <u>What does the organization do to increase women membership and participation?</u> <input type="checkbox"/> has policy for women participation and representation of the membership <input type="checkbox"/> allows per household that both men and women can become a member and / or can be recipient of cooperative services <input type="checkbox"/> organize member workshops/trainings to promote women leadership and participation <input type="checkbox"/> trains the farmers regularly in gender sensitization <input type="checkbox"/> offers and supports diversifying income generating activities of its members <input type="checkbox"/> enrolls training/vocational programs focusing on youth <input checked="" type="checkbox"/> None of the above  <u>What does the organization do to increase youth participation?</u> <input checked="" type="checkbox"/> offers employment opportunities for youth <input type="checkbox"/> trains youth to become the future leaders of the organization <input type="checkbox"/> has youth member in the BoD / management <input type="checkbox"/> None of the above	2.2	Cooperative representative managed to response to the question that they encourage more young people to take up responsibilities. Currently they have one young person/member volunteering for secretary position. Also regarding efforts to encourage more women in managements, the positions are open to all although they have no written policy which encourage more women in leadership
3.1.8 <b>Occupational health &amp; safety</b>  <u>To what extent are safety measures taken into account?</u> <input checked="" type="checkbox"/> has identified risks and safety issues and communicates those to staff and respondents can name examples <input checked="" type="checkbox"/> takes steps to remove risks/dangers and respondents can name 2 examples (e.g. warning signs, clear machine utilization instructions, etc) <input type="checkbox"/> has trained employees on H&S issues / first aid <input type="checkbox"/> has a safety procedures / handbook (e.g. emergency, addressing fire, agrochemicals, etc.) <input type="checkbox"/> has a first aid kit available accessible for staff and/or members <input type="checkbox"/> keeps records of accidents and respondents can show these <input type="checkbox"/> None of the above	2.3	

	Topic	Score	Comments
3.1.9	<b>Application of agrochemicals</b>	2.0	<p><u>Are employees aware of safe handling of agrochemicals?</u></p> <p><input type="checkbox"/> Employees working with chemicals have been trained</p> <p>✓ Employees working with chemicals have protective clothing</p> <p><input type="checkbox"/> Employees working with chemicals have safe equipment</p> <p><input type="checkbox"/> Protective equipment and clothing are in good condition and well maintained</p> <p><input 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>✓ Children (under 18), pregnant women, breastfeeding women and people with respiratory illnesses do not handle agrochemicals and are prevented to unsafe exposure to hazardous chemicals</p> <p><input type="checkbox"/> Use of protective clothing and safe equipment is monitored</p> <p><input type="checkbox"/> None of the above</p>

## 3.2: Environmental issues

	Topic	Score	Comments
3.2.1	<b>Water source protection</b>	1.8	
	<u>How is water management organized?</u> <input checked="" type="checkbox"/> Organization has had NO problems with water sources drying up and /or being polluted in the past <input type="checkbox"/> There are documented measures in place for water protection and/or efficient water use in production and processing <input type="checkbox"/> Organization takes steps to prevent water contamination and is able to explain them <input type="checkbox"/> Organization has special waste and chemical disposal methods and avoids disposing those in water bodies <input type="checkbox"/> Members/employees are trained in how to properly manage their water supplies <input type="checkbox"/> None of the above		
3.2.2	<b>Waste management</b>	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 checked="" 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 type="checkbox"/> trains or makes employees and/or members aware of proper waste management practices <input type="checkbox"/> None of the above		
3.2.3	<b>Agrochemicals</b>	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 checked="" type="checkbox"/> FO ensures only authorized agrochemicals are applied <input type="checkbox"/> Respondents know how to effectively apply the agrochemicals for their intended purposes, including proper dosage, frequency and timing of use <input type="checkbox"/> Members/employees are informed about / trained in correct agrochemical use <input checked="" type="checkbox"/> No expired agrochemicals are used <input type="checkbox"/> Organization responds to improper agrochemical use by its employees <input type="checkbox"/> None of the above		

	Topic	Score	Comments
3.2.4	<b>Protection of nature</b>	2.6	<p><u>Is the organization aware and how does the organization respond to surrounding nature?</u></p> <ul style="list-style-type: none"> <li>✓ The organization is aware of surrounding natural / protected areas (e.g. natural parks, forestry reserves, conservation areas, etc)</li> <li><input type="checkbox"/> The organization shall ensure that no land is cleared by burning the vegetation</li> <li><input type="checkbox"/> The organization has a monitoring system in place to monitor and prevent deforestation and degradation of nature</li> <li>✓ No deforestation or degradation of forest by the organization and its members has occurred during the last year</li> <li><input type="checkbox"/> The FO has a plan to support farmers in implementing agro-forestry / nature protection activities (e.g planting trees, preservation of semi natural areas like hedges and meadows, shaded cropping, agroforestry practices)</li> <li><input type="checkbox"/> None of the above</li> </ul>

## 4: OPERATIONS

### Scores

2.5	4: OPERATIONS
1.0	4.1: Storage
2.5	4.2: Logistics
3.5	4.3: Processing

### 4.1: Storage

Topic	Score	Comments
-------	-------	----------

## 4.2: Logistics

	Topic	Score	Comments
4.2.1	<b>Inbound logistics</b>	3.4	
	<u>How well are inbound logistics organized?</u> <input checked="" type="checkbox"/> The organization makes projections for incoming stock <input checked="" type="checkbox"/> The organization knows what storage and staff capacity it needs to handle produce and other deliveries coming in <input checked="" 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 type="checkbox"/> None of the above		
4.2.3	<b>Infrastructure</b>	2.6	
	<u>How does the organization deal with infrastructural/and or logistical challenges?</u> <input checked="" type="checkbox"/> is well-aware of the infrastructural challenges <input type="checkbox"/> communicates regularly with the off-taker (e.g. about delivery time, delays, etc.) <input checked="" type="checkbox"/> checks the road/weather conditions before transport is planned <input type="checkbox"/> has spare-wheels / reparation kit in vehicles <input type="checkbox"/> does minor investments/ improvements on infrastructure <input type="checkbox"/> None of the above		

### 4.3: Processing

	Topic	Score	Comments
4.3.1	<b>Post-harvest handling</b> <p> <u>Does the organization use appropriate postharvest handling / processing methods?</u>  <input checked="" type="checkbox"/> the organization is aware and applies the adequate post-harvest handling steps  <input checked="" type="checkbox"/> the organization can indicate major reasons for post-harvest losses  <input 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	<b>Technology &amp; equipment</b> <p> <u>Does the organization use the appropriate, up to date technology and equipment for post- harvest handling and processing?</u>  <input checked="" type="checkbox"/> The organization knows what equipment and technology is typically used in the sector  <input checked="" type="checkbox"/> Equipment and technology used are conform to sector standard  <input type="checkbox"/> Equipment and technology are up to date / well-maintained  <input checked="" 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>	4.2	

	Topic	Score	Comments
4.3.3	<b>Quality of produce</b>	3.4	<p><u>Is the organization aware of quality standards?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Has its own quality standards it applies for its produce</li> <li><input type="checkbox"/> Has clear and well-formulated quality standards</li> <li><input type="checkbox"/> Has documented the quality standards</li> <li>✓ Communicates the quality standards to the farmers</li> <li>✓ Can provide details of clients' buyers' quality standards</li> <li>✓ Has aligned its quality standards with the quality standards of its clients</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>Does the organization check the quality of the produce?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> The organization has a quality control protocol</li> <li><input type="checkbox"/> The organization has quality control equipment in place (e.g. moisture meters, sieves)</li> <li>✓ Equipment used for quality control is maintained in good condition to ensure correct functioning</li> <li>✓ The organization has a quality control person</li> <li>✓ The quality control person is knowledgeable and has sufficient experience in quality control</li> <li><input type="checkbox"/> Quality control person does not know whose produce s/he is assessing</li> <li>✓ Clients /buyers are involved in the quality control process and check quality</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>How often are quality checks performed?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> Monthly or less</li> <li><input type="radio"/> Twice a month</li> <li><input type="radio"/> Weekly</li> <li>● Daily (peak season)</li> <li><input type="radio"/> Daily (year-round)</li> </ul>

## 5: PRODUCTION BASE

### Scores

3.6	5: PRODUCTION BASE
3.7	5.1: Provision of inputs
3.6	5.2: Collection from members
3.7	5.3: Strength of production base
3.5	5.4: Extension services

### 5.1: Provision of inputs

	Topic	Score	Comments
5.1.1	<b>Provision of inputs</b>	3.0	
	<u>How does the organization ensure provision of inputs to the farmers?</u> <ul style="list-style-type: none"> <li>✓ Inputs are usually available in the region</li> <li><input type="checkbox"/> Organization has funds to purchase inputs</li> <li>✓ Organization sources inputs from more than one supplier</li> <li>✓ Organization is able to get inputs on time</li> <li><input type="checkbox"/> Organization is able to meet the demand of the farmers</li> <li><input type="checkbox"/> Infrastructure (e.g. transport means, storage) to/from suppliers is not a problem</li> <li><input type="checkbox"/> None of the above</li> </ul>		
5.1.2	<b>Quality procedures for inputs</b>	3.0	
	<u>How does the organization assure the quality of its inputs?</u> <ul style="list-style-type: none"> <li>✓ Has reliable product sources such as reputable / certified suppliers</li> <li>✓ Changes suppliers to get better quality inputs</li> <li><input type="checkbox"/> Has quality standards for inputs</li> <li>✓ Checks quality of inputs</li> <li><input type="checkbox"/> Has documented the quality procedures</li> <li><input type="checkbox"/> Buys and sells items in original packaging</li> <li><input type="checkbox"/> None of the above</li> </ul>		

## 5.2: Collection from members

	Topic	Score	Comments
5.2.2	<b>Expected volumes of produce from members</b>	3.4	
	<p><u>How does the organization keep track of production volumes?</u></p> <ul style="list-style-type: none"> <li>✓ Organization monitors volume throughout season and has records for this</li> <li>✓ Organization forecasts production volumes</li> <li><input type="checkbox"/> Predictions are checked against final volumes</li> <li><input type="checkbox"/> Predictions usually match final production volumes</li> <li>✓ Predictions are communicated to customers</li> <li><input type="checkbox"/> None of the above</li> </ul>		
5.2.3	<b>Reliability of supplies from members</b>	4.7	
	<p><u>How does the organization ensure members deliver on time?</u></p> <ul style="list-style-type: none"> <li>✓ Organization clearly communicates collection plan (e.g., times, dates and price) to members</li> <li>✓ Organization arranges finance to purchase crop/product on time</li> <li>✓ Members are made aware of their obligations</li> <li><input type="checkbox"/> Organization has written contracts with members</li> <li>✓ Member deliveries are monitored</li> <li>✓ Deliveries (amount and time) of members are recorded</li> <li>✓ Organization has measures in place to improve untimely delivery and can mention 2</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>How often is produce delivery delayed?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> More than 4 times a season</li> <li><input type="radio"/> 4 times a season</li> <li><input type="radio"/> 3 times a season</li> <li><input type="radio"/> 2 times a season</li> <li><input checked="" type="radio"/> Once a season or less</li> </ul>		
5.2.4	<b>Quality of member produce</b>	2.8	
	<p><u>How does the organization manage the quality of members' produce?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> samples and measures quality of all incoming produce of every member</li> <li>✓ rejects produce that doesn't comply with the quality standards set</li> <li>✓ trains members on quality requirements and how to improve quality</li> <li>✓ is able to manage the traceability system as expected by their buyer</li> <li><input type="checkbox"/> provides (price) incentives for members who provide better quality produce</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>How many specific quality requirements do you require of your members' produce upon delivery?</u></p> <p>4</p> <p><u>Does the organization face quality issues with member supplies?</u></p> <p>30</p>		

### 5.3: Strength of production base

	Topic	Score	Comments
5.3.2	<b>Competition for members</b>	2.3	
	<u>Is there competition for members of the organization?</u> <ul style="list-style-type: none"> <li><input type="checkbox"/> Similar organizations do not exist in the area</li> <li><input type="checkbox"/> Similar organizations do not recruit among membership base</li> <li>✓ Members are not leaving the organization for other similar organizations</li> <li><input type="checkbox"/> None of the above</li> </ul>		
5.3.3	<b>Economic value to members</b>	4.4	
	<u>Does membership of the organization provide economic value to its members?</u> <ul style="list-style-type: none"> <li><input type="checkbox"/> Discounted services / inputs</li> <li>✓ Higher prices for produce</li> <li>✓ Premium prices for better quality and/or certified produce</li> <li>✓ Shares</li> <li><input type="checkbox"/> Regular dividend payments</li> <li>✓ Shared labor / lower labor costs</li> <li>✓ Direct &amp; transparent payment system</li> <li><input type="checkbox"/> None of the above</li> </ul> <u>How do prices of the organization relate to market prices?</u> <ul style="list-style-type: none"> <li><input type="radio"/> Below</li> <li><input type="radio"/> In line with</li> <li>● Higher</li> </ul>		
5.3.4	<b>Side selling</b>	3.0	
	<u>Is side selling a significant risk for the organization and how does the organization mitigate that risk?</u> <ul style="list-style-type: none"> <li>✓ Organization pays the full price on delivery</li> <li>✓ Price setting is transparent and respondents can explain how this is communicated</li> <li><input type="checkbox"/> Side selling does NOT occur</li> <li><input type="checkbox"/> Organization pays cash/ directly on delivery</li> <li>✓ Organization can name other services/mechanisms that prevent members to side-sell</li> <li><input type="checkbox"/> Side selling is NOT a risk</li> <li><input type="checkbox"/> None of the above</li> </ul>		

## 5.4: Extension services

	Topic	Score	Comments
5.4.1	<b>Extension</b> <p><u>Which training and member support activities does the organization carry out?</u></p> <ul style="list-style-type: none"> <li>✓ provides training on agriculture</li> <li>✓ has a demonstration plot</li> <li>✓ organizes farmer field school</li> <li><input type="checkbox"/> enrolls innovation testing &amp; adoption</li> <li><input type="checkbox"/> has specialized staff (e.g. trained appropriate agricultural area)</li> <li><input type="checkbox"/> has a training fund</li> <li><input type="checkbox"/> monitors and provides follow-up to training activities</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>Are the extension / training services provided sufficient and do they meet the staff / farmer's needs?</u></p> <ul style="list-style-type: none"> <li>✓ Extension and training services are sufficient and cover the major relevant topics</li> <li>✓ Extension and training services meet the needs of members</li> <li>✓ Training on relevant topics is provided to staff</li> <li>✓ Training on relevant topics is provided to farmers/members</li> <li>✓ Training records and attendance lists are kept</li> <li>✓ Trainings are facilitated by a competent person</li> <li><input type="checkbox"/> Measures are taken to ensure equal opportunities for women to participate in training and awareness raising sessions</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.6	
5.4.2	<b>Soil management</b> <p><u>How does the organization and its members work on soil management?</u></p> <ul style="list-style-type: none"> <li>✓ is aware of the soil type and related soil problems in the area</li> <li>✓ informs / trains its members about on soil management and soil fertility (e.g crop rotation, agroforestry, composting, planting nitrogen fixing species, etc.)</li> <li><input type="checkbox"/> promotes practices to avoid soil erosion.</li> <li>✓ is aware and informs members that human sewage, sludge, and sewage water cannot be used for production and/or processing activities.</li> <li><input type="checkbox"/> trains members/farmers about the techniques and benefits of leaving organic waste and materials at the farm</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.4	

## 6: MARKET

### Scores

3.1	6: MARKET
3.2	6.1: Market related risks
3.0	6.2: Marketing strategy

### 6.1: Market related risks

	Topic	Score	Comments
6.1.1	<b>Awareness of market risks</b>  <u>Is the organization aware of the different types of market risks?</u> <input type="checkbox"/> Volume requirement changes <input checked="" type="checkbox"/> Price changes <input checked="" type="checkbox"/> Quality requirement changes <input checked="" 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	3.3	Representative are able to mention market risks such as changes in prices which leads low confidence and trust of members to the cooperative, changes on quality leads to more rejects and reduction of farmer incomes
6.1.2	<b>Mitigation of market risks</b>  <u>How does the organization mitigate market risks?</u> <input checked="" type="checkbox"/> Marketing <input checked="" type="checkbox"/> Widening membership base <input type="checkbox"/> Investing in delivery/ transport methods <input checked="" type="checkbox"/> Staying informed <input type="checkbox"/> Investing in processing <input type="checkbox"/> Efficient price setting mechanism to cope with market fluctuation and satisfy members / off-takers <input type="checkbox"/> Sufficient storage in place to keep produce until prices get better <input type="checkbox"/> None of the above	2.7	
6.1.3	<b>Bargaining power</b>  <u>Does the organization have sufficient bargaining power with its off-taker(s)?</u> <input checked="" type="checkbox"/> has at least two main buyers <input type="checkbox"/> has written contracts with buyers <input checked="" type="checkbox"/> agrees on quality requirements beforehand <input type="checkbox"/> agrees on service requirements beforehand <input checked="" type="checkbox"/> can negotiate / has influence on the terms (e.g. price, specifications, etc) with buyers <input checked="" type="checkbox"/> agrees on prices beforehand <input type="checkbox"/> None of the above	3.7	

## 6.2: Marketing strategy

	Topic	Score	Comments
6.2.1	<b>Client demands</b> <p><u>Is the organization aware of buyers' / clients' demands?</u></p> <ul style="list-style-type: none"> <li>✓ Organization does market research</li> <li>✓ Organization knows quantities buyers want to buy</li> <li>✓ Organization knows quality buyers are looking for</li> <li><input type="checkbox"/> Quantity is specified in contracts</li> <li><input type="checkbox"/> Quality is specified in contracts</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.4	
6.2.2	<b>Marketing strategy</b> <p><u>Does the organization actively market its products and services?</u></p> <ul style="list-style-type: none"> <li>✓ does advertising/promotional activities and respondents can name at least 2</li> <li><input type="checkbox"/> has a staff member who is responsible for marketing (e.g. marketing manager/officer)</li> <li>✓ looks for new customers and is able to explain how</li> <li><input type="checkbox"/> has basic promotional materials in place</li> <li>✓ has a recognizable name and brand</li> <li>✓ organizes or engages in promotional events (e.g. trade / agricultural fairs)</li> <li><input type="checkbox"/> has labeled produce with name and logo</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.3	Representative are able to mention about the Website where they advertise what they produce and do attend agriculture shows and events to showcase products
6.2.3	<b>Value adding activities</b> <p><u>Which value adding activities does the organization undertake?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Organization sells produce in different forms</li> <li><input type="checkbox"/> Organization provides processing</li> <li><input type="checkbox"/> Organization provides packaging</li> <li>✓ Organization grades produce and differentiates prices per grade</li> <li><input type="checkbox"/> Organization sells certified produce</li> <li>✓ Organization is aware of cost-price of value adding activities</li> <li><input type="checkbox"/> Cost of activities is monitored</li> <li><input type="checkbox"/> None of the above</li> </ul>	2.1	

## 7: EXTERNAL RISKS

### Scores

2.7	7: EXTERNAL RISKS
2.4	7.1: Weather and natural risks
3.0	7.2: Biological and environmental

### 7.1: Weather and natural risks

	Topic	Score	Comments
7.1.1	<b>Awareness of climate and weather risks</b>	3.7	<p><u>Is the organization aware of weather and natural risks?</u></p> <ul style="list-style-type: none"> <li>✓ Respondents are aware of weather risks</li> <li>✓ Respondents are aware of natural risks</li> <li>✓ Respondents demonstrate a basic awareness about climate change</li> <li>✓ Respondents can list financial, environmental and/or social impacts of weather and natural hazards and name at least 3</li> <li><input type="checkbox"/> Weather and natural disasters are addressed in the business/strategic plan</li> <li><input type="checkbox"/> Organization has mitigation strategies planned for each type of risk and is able to implement them</li> <li><input type="checkbox"/> None of the above</li> </ul>
7.1.2	<b>Mitigation strategies for weather and natural risks</b>	1.8	<p><u>Does the organization have basic mitigation strategies in place for weather and natural risks?</u></p> <ul style="list-style-type: none"> <li>✓ Organization is aware of risk mitigation methods and can name at least 3</li> <li><input type="checkbox"/> Organization has employed these methods in the past</li> <li><input type="checkbox"/> Members are made aware of risk mitigation (e.g., flyers, meetings, etc.)</li> <li><input type="checkbox"/> Organization has a plan to mitigate future risks</li> <li><input type="checkbox"/> Organization has a future plan to raise awareness of risks and train members in risk mitigation</li> <li><input type="checkbox"/> None of the above</li> </ul>

## 7.2: Biological and environmental

	Topic	Score	Comments
7.2.1	<b>Awareness of biological risks</b>	4.2	<p><u>Is the organization aware of biological risks?</u></p> <ul style="list-style-type: none"> <li>✓ Respondents are aware of biological risks and name them</li> <li>✓ Respondents can explain the impact (financial, social and ecological) of different relevant biological risks</li> <li>✓ Organization has the ability to recognize different pests and diseases</li> <li>✓ Awareness of pests and diseases translates into relevant points in the business/strategic plan</li> <li><input type="checkbox"/> Organization has mitigation strategies planned for different kinds of biological risks and is able to implement them</li> <li><input type="checkbox"/> None of the above</li> </ul>
7.2.2	<b>Mitigation strategies for biological risks</b>	2.3	<p><u>Does the organization have basic mitigation strategies in place for biological risks?</u></p> <ul style="list-style-type: none"> <li>✓ Organization is aware of risk mitigation methods and can name them</li> <li>✓ Organization can mention 2 methods it has employed in the past</li> <li><input type="checkbox"/> Members have been made aware of risk mitigation (e.g. flyers, meetings)</li> <li><input type="checkbox"/> Members have been trained in risk mitigation and know how to execute mitigation strategies</li> <li><input type="checkbox"/> Organization has a plan to mitigate future risks</li> <li><input type="checkbox"/> Organization has a plan to raise awareness of risks and train on risk mitigation among members</li> <li><input type="checkbox"/> None of the above</li> </ul>

## 8: ENABLING ENVIRONMENT

### Scores

4.5	8: ENABLING ENVIRONMENT
3.3	8.1: Capacity builders & NGOs
5.0	8.2: Community
5.0	8.3: Government

### 8.1: Capacity builders & NGOs

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

## 8.2: Community

	Topic	Score	Comments
8.2.1	<b>Relationship with the community</b>  <u>Does the organization have a good relationship with the local community?</u> <input checked="" type="checkbox"/> Respondents characterize the relationship with the community as positive <input checked="" type="checkbox"/> There have been no problems in the past <input checked="" type="checkbox"/> Organization provides employment opportunities <input checked="" type="checkbox"/> Organization can name 2 other benefits it provides to the local community <input type="checkbox"/> None of the above	5.0	The organization employs young people from the community for harvesting Avocado.

### 8.3: Government

	Topic	Score	Comments
8.3.1	<b>Awareness of laws &amp; regulations</b> <p><u>Is the organization aware of laws and regulations that apply to their organization?</u></p> <ul style="list-style-type: none"> <li>✓ Organization is aware and complies with law applicable to the legal entity (e.g. business regulations, cooperative law, etc)</li> <li>✓ Organization is aware of regulations on its activities</li> <li>✓ Organization has no legal problems at the moment</li> <li>✓ Organization seeks advice on laws and regulations when necessary</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>How often has the organization had legal problems in the last three years?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> More than 5 times</li> <li><input type="radio"/> 4 -5 times</li> <li><input type="radio"/> 2 - 3 times</li> <li><input type="radio"/> Once</li> <li><input checked="" type="radio"/> None</li> </ul>	5.0	The organization is aware of business laws for the country and always they have been complying with it and there some policy issues which are real not favourable and always they work with other stakeholders to submit their complains to the government to review the policies
8.3.2	<b>Public services</b> <p><u>Does the organization unlock public (extension) services?</u></p> <ul style="list-style-type: none"> <li>✓ Organization is aware of available public (extension) services and can name them</li> <li>✓ FO/Members take part in on-farm research trials</li> <li>✓ Organization connects with governmental (extension) officers and unlocks / receives public and /or extension services</li> <li>✓ Organization has regular meetings with agricultural officials</li> <li>✓ Organization has a good relation with the local government</li> <li>✓ The organization lobbies with government for infrastructure improvements</li> <li><input type="checkbox"/> None of the above</li> </ul>	5.0	

## 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	Registered under cooperative registrar as UWAMARU Agriculture marketing and cooperative society
Trading license	yes	ONLY THE TAX IDENTIFICATION NUMBER
Business license	yes	ONLY THE TAX IDENTIFICATION NUMBER
Tax / PIN certificate	yes	Tax Identification Number -141-498-347
Constitution / Bylaws	yes	UWAMARU Constitution
Articles of association	yes	UWAMARU CONSITUTION
Business plan	no	Doesn't have business Plan
Contract with suppliers	no	Currently no supplier contracts
Contract with customers	no	Currently no business contracts
Contract with other business partners	no	No Memorandum of undstanding
Annual accounts most recent year	yes	
Annual accounts most recent year -1	yes	
Annual accounts most recent year -2	yes	
Bank statements past year	yes	
Cash flow forecast	no	
Credit reference bureau report	no	
Ownership documents / titles	yes	Land Contract
Asset valuation documents	yes	
Offer letters of past loans / loan agreements	no	
Resolution of right to borrow	no	
Proof of certification (e.g. Fairtrade, Utz Certified, ISO, etc...)	no	
Insurance policies	no	
List of members	yes	
List of outgrowers	no	
Resume of executive managers	no	
AGM minutes	no	
Register of production volumes	yes	
Register of purchases/inputs	yes	Contract Purchase of Land
HR policy	no	
Finance policy	no	
Administrative policy	no	
Environmental Impact assessment	no	

### Comments by assessor