

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

## **ISOWELO AMCOS**

**Assessment date: March 1, 2021**

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

**Total score:**

**3.4**

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## About the SCOPE Basic Assessment Report

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

### Outline report

This Basic Report contains the following items:

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

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

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

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

### Methodology

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

### Scoring system

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

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

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

### Contact

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

contact@scopeinsight.com – www.scopeinsight.com

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## Chapter 1 Assessment details

### Assessee

Name	ISOWELO AMCOS
SCOPEinsight Assessee ID	4437

### Type of Assessment

SCOPE Basic  
2.0.1

### Dates

Assessment Start Date	March 1, 2021
Assessment Finalization Date	July 2, 2021

### Purpose of Assessment

access to finance, access to inputs, access to markets, capacity building

### Representatives Present

Rechael Jafary	Field Extension Officer
ASIA KABELEGE	VICE CHAIRPERSON
Jackline Mgya	Cashier
Robinson Mpalang'ombe	Isowelo Manager
CHESCO NG'EVE	CHAIRPERSON

### Assessed and Reviewed by

Assessor	Benward Lihawa
Quality Reviewer	Maxine Geke

### Assessment Comments

-

### Observations on assessment process

Members and staff were ready and happy to involve in discussion. Preparation are conducive including meeting room, arrangement, time management and all that explains in the letter is absolutely ready

## Chapter 2 Organizational details

### ISOWELO AMCOS

Location	Organizational information	
LUNGUYA LUNGUYA	Legal status	Cooperative
370	Number of members	419
NJOMBE	Products	Potatoes
Tanzania		

### Contacts

Name	Position	Contact Details
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### Images



Isowelu AMCOS Board members representatives and staff during assessment process



Isowelu Amcos Board members representatives and staff after assessment process at their office

Basic & contact details		Sectors	
Name	ISOWELO AMCOS	agriculture	
[%key_id:23631200%]	ISOWELU		
Street	LUNGUYA		
Street no.	LUNGUYA		
Zipcode	370		
City	NJOMBE		
Region	NJOMBE		
Region ISO	Iringa		
Country	Tanzania		
Global region	East Africa		
GPS location	-9.063889, 34.988889		
Office phone number	+255755646871		
Email address	isoweloamcos2017@gmail.com		
Website	No		
Incorporation		Services/Activities	
Legal status	Cooperative	storage, primary production, marketing, collective equipment use	
(specify if necessary)	Agriculture		
Year of incorporation	2017		
In operation since	-		
Registration/Business license number	NJ69		
Tax identification number	137566214		
		Infrastructure information (main location)	
		[%key_id:23631210%]	All-weather road
		Distance to hub	0-20km
		Public transportation	Available in vicinity
		Power / electricity	Stable without generator backup
		Internet access	Mobile only
		Mobile network coverage	Limited coverage
		Running water	No running water
		Warehousing	

## Board and management

Board members		Manager / key staff	
No. of female board members	3	No. of female managers	2
No. of male board members	6	No. of male managers	1
No comment provided		No comment provided	

## Employees

Full-time employees		Part-time employees	
No. of female full-time employees	2	No. of female part-time employees	0
No. of male full-time employees	1	No. of male part-time employees	0
No comment provided		No comment provided	
Seasonal employees			
No. of female seasonal employees	0		
No. of male seasonal employees	0		
No comment provided			

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

Members		Active members	
No. of female members	280	No. of active female members	280
No. of male members	139	No. of <u>active</u> male members	139
No comment provided		No comment provided	
Member cooperatives		Member unions	
No. of member cooperatives	0	No. of member unions	0
No comment provided		No comment provided	

Outgrowers		Active outgrowers	
No. of female outgrowers	280	No. of active female outgrowers	280
No. of male outgrowers	139	No. of active male outgrowers	139
<i>No comment provided</i>		<i>No comment provided</i>	

## Governance Structure

	Present	Number of People	Description
Annual general meeting	Yes	900	It includes all members who work together in the AMCOS and pays fees, follow rules and regulations
Management team	Yes	10	It includes Manager, Field Officer and Cashier of the Amcos
Supervisory board	Yes	9	It includes nine members of the board

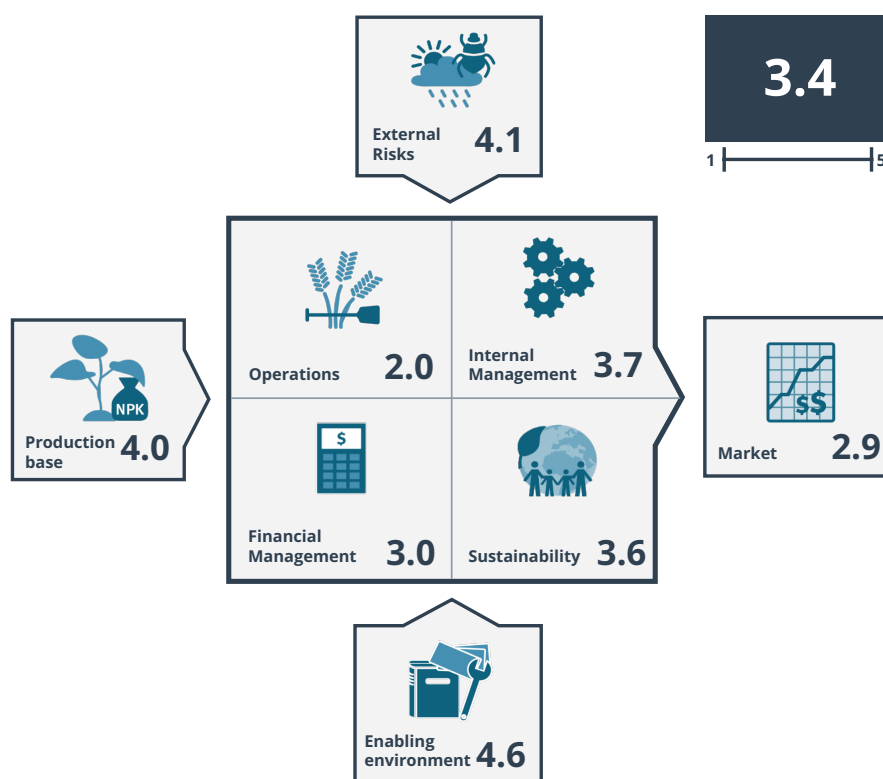
## Mission

To assist and enable cooperative members to adhere the principles of sustainable agriculture by using modern inputs and tools with the aim of raising members' economy together with their families.

## Vision



To be a powerful economic cooperative through effective agricultural activities and market initiatives.

## Chapter 3 Assessment results



Total	3.4	Your scores per dimension	
Dimension	Score	Dimension	Score
<b>INTERNAL MANAGEMENT</b>	<b>3.7</b>	Strength of production base	3.8
Governance	3.7	Extension services	4.6
Internal organization	3.0	<b>MARKET</b>	<b>2.9</b>
Business planning	4.1	Market related risks	3.5
Membership management	4.1	Marketing strategy	2.3
<b>FINANCIAL MANAGEMENT</b>	<b>3.0</b>	<b>EXTERNAL RISKS</b>	<b>4.1</b>
Financial administration	2.7	Weather and natural risks	4.6
Financial planning	3.4	Biological and environmental	3.6
Financial reporting & monitoring	3.5	<b>ENABLING ENVIRONMENT</b>	<b>4.6</b>
Financial services	1.0	Capacity builders & NGOs	4.4
<b>SUSTAINABILITY</b>	<b>3.6</b>	Community	5.0
Social issues	3.5	Government	4.4
Environmental issues	3.8		
<b>OPERATIONS</b>	<b>2.0</b>		
Storage	1.0		
Logistics	2.0		
Processing	2.7		
<b>PRODUCTION BASE</b>	<b>4.0</b>		
Provision of inputs	3.8		
Collection from members	4.0		

### 3.1 Assessment risks and strengths

Section	Risk areas	Strong areas
<b>INTERNAL MANAGEMENT</b> 	<p>Hiring staff does not meet qualification of advertising the vacancy and qualified person can apply, during discussions it seems only Field Officer was at least followed the process for recruitment. But Manager and cashier has been recruited based on relationship when he was in other Organization, no advertisement interview was conducted, this sometimes can led underperformance of the staff Office has No office manuals i.e. human resource manuals. Number of staff does not meet the needs of the organization like Marketing Officer/Specialist and also increase number of Field Officer due to large number of members who always need to meet with all members. However there are government Field Officer who work collaboratively but for the performance they need to have more at least two due to their growth</p>	<p>Farmers Organization has hired staff in three positions of Manger, Cashier and Field Officer who operate daily activities for the Organization, this has increased performance of the Organization and differentiate professionals and the work of board. Organization board has left staff to do their work without interruption in their daily basis and no staff turnover has been reported from recruitment date one year ago. And almost all business they are doing with enabler they have business plan or terms of implementation.</p>
<b>FINANCIAL MANAGEMENT</b> 	<p>Farmers Organization employed staff who has less professional in managing report and use of financial tools, sometimes she get support from Manager who always has busy with other activities. The Regional has no agricultural banks that can support FO in getting loan or pre-finance with low interest rate that can support FO to improve their financial status. Because FO is young in operations, they are not providing financial credit to members and they are still depending from financial Institutions to get loans for running activities.</p>	<p>Farmers Organization has simple financial systems which help them to plan, budget, and reconcile and it is in excel and cash books, however, it is not updated basing on the current situation. FO has a great relationship with financial institutions and other stakeholders who provide support material and financial support like Banks, they have received a loan from the National Microfinance bank and manage to repay on time and also they are in the process of getting another loan that will facilitate farmer members during the agricultural season of 2021/2022. Annual budget for FO is presented during the Annual general meeting and members agree upon what shall be done for the current financial year</p>
<b>SUSTAINABILITY</b> 	<p>FO has not done child labor risk assessment so as to determine the level of effects to their members. Practices for waste management is not at level that can help to improve and conserve the environment, FO has no environmental policies that can help to reduce the risk for the members and non-members to involve in waste management within their areas of agricultural activities.</p>	<p>Farmers Organization has improved in making sure no child is employed or do an agricultural activities under their members, however the challenge for family to go with children and do simple activities is always exist and it is a traditional since then, but the effort for the organization is seen during sensitization and facilitation meeting with FO farmer members. Participation of women in levels of leaders is high recognized from board to staff and also they are participating in making sure FO grow to the agreed level no biasness happen due gender of the staff or member of the board. FO is doing the best to make sure women's rights like maternity leave is well understood and no women will be not undertake that right, although this mostly significant for staff and working line</p>

## OPERATIONS



Farmers Organization has no storage for their produce after harvest, and as they produce fresh crops (Potatoes) they should have the storage that can help them store for some days while waiting for transportation to buyers, process for getting the area to build their storage is progress. FO also does not have their own vehicle to simplify transporting produce to the buyer, they just hire and pay for the cost, the matter is due to insufficient fund in getting the vehicle all effort has been directed to increase production and networking.

FO has one motorbike that help Field Officer to go to farmers easily for demonstrations, follow-up and updating farmers information of production. FO Field Officer is the one in charge to make sure quality standards for the produce is associated with an agreement, and any farmer doing differently produce can not counted for loading. More over technology used in determining quality of the produce is simple and not complicated to any members of the Organization.

## PRODUCTION BASE



Farmers Organization sometimes get challenges for competition from other buyers who increase the price in order to get large number of potato bag, hence other farmers shift and sell to an attractive price and make FO to get less as required. In spite using certified inputs supplier, sometimes FO meet with the challenges of getting fake inputs that can not meet their expectation as described in the package

Farmer Organization provide inputs to farmers as credit, they contract with input whole seller and agreed upon distribution of input to FO and FO distribute to Farmers and start to repay slowly. Every member of FO register an acreage so as to determine what are they going to produce in order to communicate with the buyer as early as possible and be sure to whom they will sell. In order to meet the target, FO train farmer members all processes from production to harvest so as to assure they get an approximated yield, trainings meet requirements basing every area

## MARKET



Farmer Organization has no written policy for mitigating marketing risk which in turn can help to underline progressive of the FO and assure changes that are made in every step does not bound with previous mistake, although they are in the processes. Bargaining power between Buyer and FO does not have a written document after meeting an agreement, all matters during bargaining process is only oral and no signing contract is set so as to customize diversion during delivering the produce.

FO has the ability to search for market information, discuss and bargain on how much the buyer need and how the FO will produce. Committee for the process involve Manager, Field Officer and some member of the board who has abroad understanding on marketing issues. FO through Field Officer make sure they get cost for the activities so as to ensure at the end they get reasonable price due calculation for all activities

## EXTERNAL RISKS



FO does not put in place written strategies that can help Farmers to mitigate natural and biological risks. Also ecological risks have not taken into consideration especially for farmers to make sure they produce without destroying ecosystem. This has to be pushed up in order to have continuously production all the years

FO is training farmers on how to come out of risks that might happen during production season, and they are using national /recognized institutions that are dealing with natural risks. Management of pest and diseases is well known by the members due to daily trainings and involvement in agriculture, sometimes farmers themselves knows how to deal with any risks either biological or other.

#### ENABLING ENVIRONMENT



However there are government extension services, sometimes they meet with challenges of wanting to be paid when FO Field Officer is busy with other Villages. This happen when workload is high and capacity for FO Field Officer to meet all farmers is low.

Farmers Organization has a good relationship with the community around all Villages of work and they provide indirect employment opportunities to youth through farm activities and others involve in production and be assured with the market. Through this FO has build a concrete bond with Village government Offices who always have farmers to make sure they work together in every step of improving production for members and non-members in the Villages. And Government Extension Officers collaborate with FO Field Officer in facilitating farmers either by demonstration plots or by trainings and any environmental changes that might likely to happen. Farmer Organization make sure all misunderstanding happened are solved by following the National laws and regulations

#### Comments by assessor

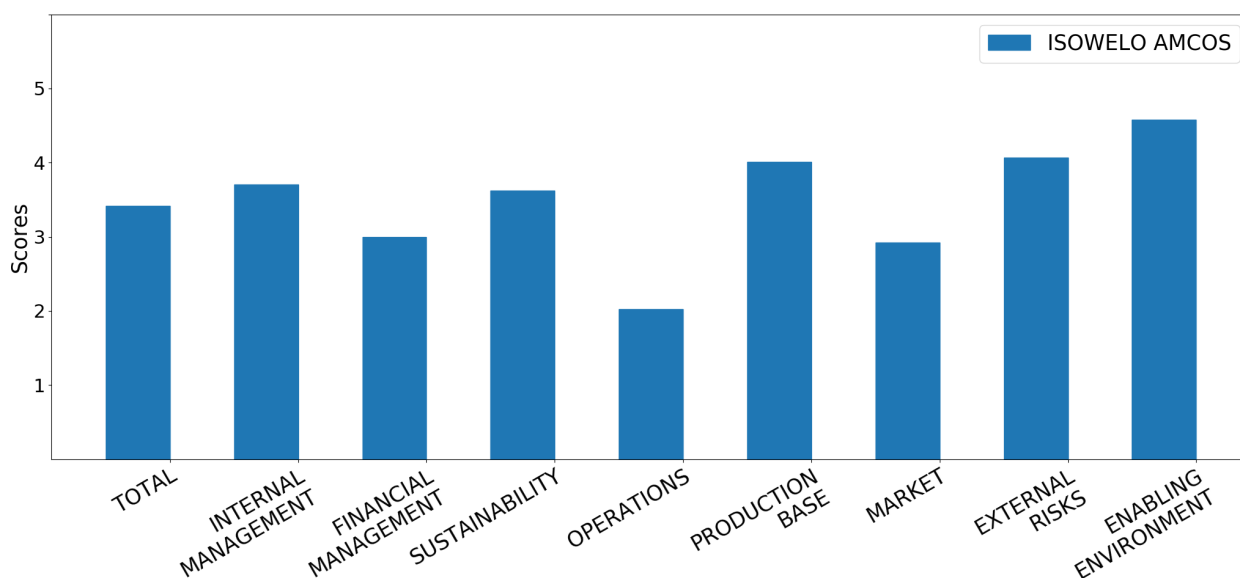
ISOWELU AMCOS in spite of its challenges, but the level of growth is seen from the start to date and they are expecting to have 1000 members by 2022. That will imply its growth and increased of profit from members. However this should be done with carefully in order to avoid unnecessary conflicts within farmers themselves. Also as they grow they should continue to use an expert in every stage of needs as they are doing now.

## 3.2 Benchmarking

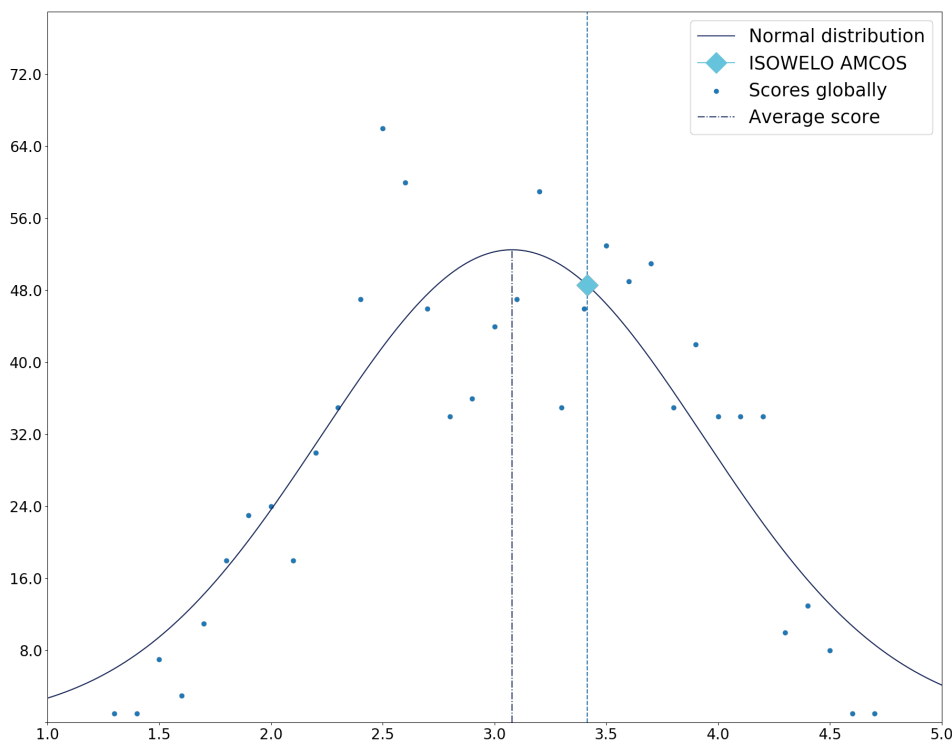
This page shows you benchmarking information of the assessment with other assessment data from the SCOPEinsight assessment database.

### Scores over time

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



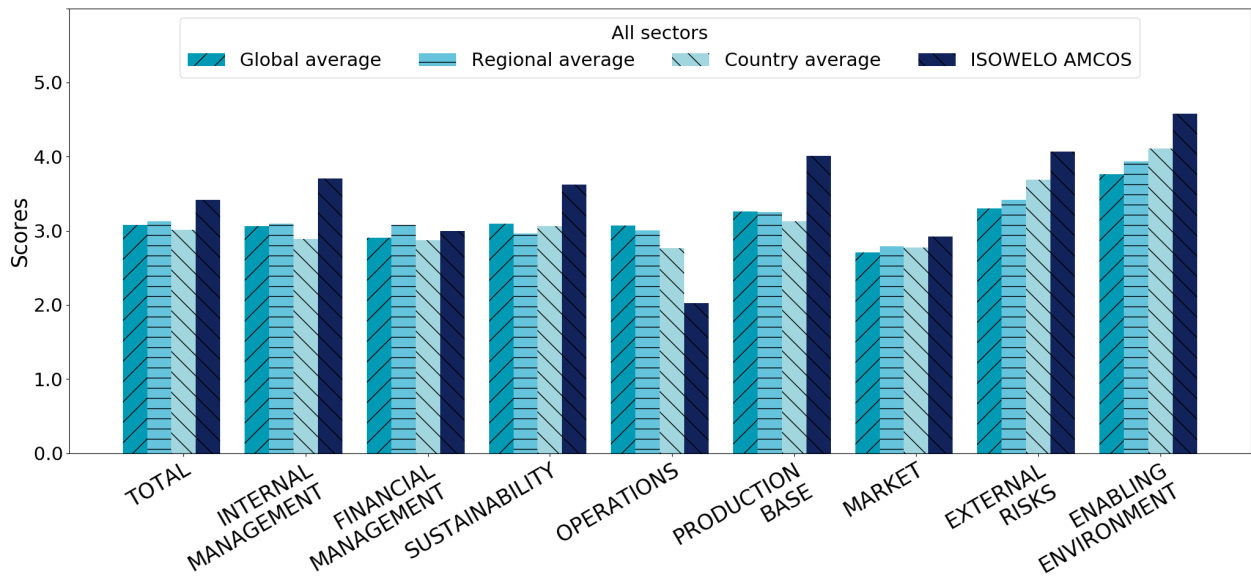
### Where am I



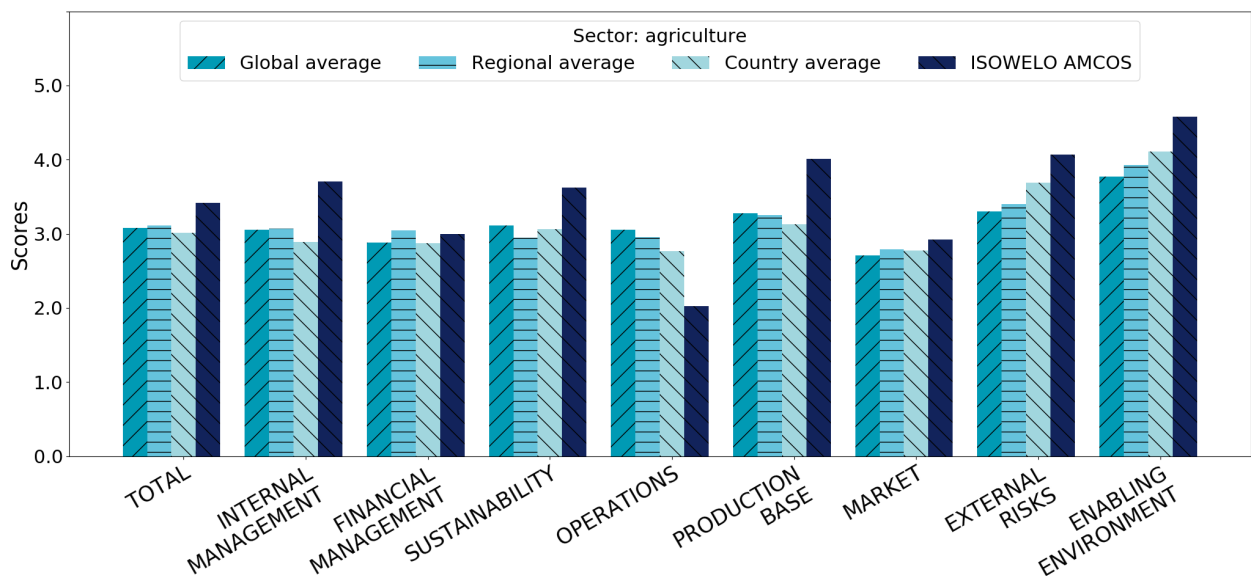
3.4 The total score of 3.4 for your organization is 0.3 points different from the average score of 3.1 for all assessed organizations globally.

64% Your organization scores equally or higher than 64% of all assessed organizations.

## All Sectors Benchmark



## Same Sector Benchmark



## Chapter 4 Business performance

### 4.1 Financial Information

#### Financial Information

Year	Turnover	Cost of sales	Gross profit	Operational Costs	Net Profit
2021	Not available or not provided	Not available or not provided	Not available or not provided	Not available or not provided	Not available or not provided
2020	TZS 3,800,000	TZS 2,100,000	TZS 1,700,000	TZS 2,500,000	TZS 1,000,000
2019	Not available or not provided	Not available or not provided	Not available or not provided	Not available or not provided	Not available or not provided

#### Financial strategy

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

Business surplus	Member fee/capital	Loan	Pre-finance	Grant	Other
40	5	50	No information	No information	5

#### Bank Accounts

Bank	Type	Active since	Current balance
NMB	Bank	2019	TZS 38,672,428

#### Loan history

Loan amount	Type of Financier	Name of Financier	Start date	Duration	Interest rate (annual)	Repayment status	Purpose	Comment
TZS 350,000,000	Bank	NATIONAL MICROFINANCE BANK (NMB)	Nov. 12, 2019	Not available or not provided	18.00	Fully repaid	Input finance	Aim for the loan was to buy inputs (fertilizer) from a recognized buyer and distribute it to farmers. Farmers will repay the cost of bags and additional of Tshs. 500 per bag
TZS 350,000,000	Bank	NATIONAL MICROFINANCE BANK (NMB)	Nov. 12, 2019	Not available or not provided	18.00	Fully repaid	Input finance	Members were supposed to pay extra Tshs. 500 for one fertilizer bag

#### Pre-finance history

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

## Grant history

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

Reason:

## Comments by assessor

COASCO is the chosen firm for Auditing all Cooperatives, thus ISOWELU is complying with government needs, rules and regulation. No debt remained for the year 2020. Calculations for turnover, cost of sales, operational cost was done in an acre and data for 2019 is not accurately observed.

## 4.2 Production & Sales

### Potatoes

Production & Sales			
Category	Roots and tubers	Certification(s)	
Type / Variety	Sagitta	Estimated % of member/outgrower production sold to the assessed organization	100.00
Quality (grade)	None		
Amount of production units / land used for product (production area)	1.00		
Land unit	acre		
Production unit			
Avg. yield (estimate per land /production unit)	1421200.00		
* e.g. if product is coffee, production-unit is tree; if product is milk, production unit is head.			

### Produce purchased from members

Year	Volume	Volume units	Price per unit	Percent certified
2020	11,220	acre	TZS 38,000	0
2020	14,212	acre	TZS 38,000	0
Volumes purchased by the producer organization from its members and / or outgrowers				

### Produce purchased from others

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

### Produce sold

Year	Volume	Volume units	Price per unit	Percent certified	Percent exported
2020	76	bag 60kg	TZS 38,000	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

Amcos is expecting to get potatoes seeds from Silverland Company from Ifunda, also linking farmers with markets.

## 4.3 Value Chain & Enabling Players

### Clients

<b>Name</b>	SILVERLAND	AGRITERRA
<b>Organizational type</b>	Company	NGO
<b>Relation</b>	Other	Other
<b>Number years in relation</b>	3.0	2.0
<b>Contract in place</b>	In Process	No
<b>Contract start year</b>	-	-
<b>Contract end year</b>	-	-
<b>Description of agreement/relation</b>	They are placing an order directly after harvest, preparation of contract is in progress	They are dealing with 75% of salary

### Service providers and Supporting organizations

<b>Name</b>	AGRITERRA	H2PC - Africa
<b>Organizational type</b>	NGO	NGO
<b>Type of service</b>	Trainer	Capacity builder
<b>Number of years in relation</b>	3.0	3.0
<b>Contract in place</b>	No	No
<b>Contract start year</b>	-	-
<b>Contract end year</b>	-	-
<b>Description of agreement/relation</b>	They provide training on financials, Good Agricultural practices, farmers exchange visits and 75% of salaries for the first year and 25% for the second year	Based on providing training specifically to potatoes

### Comments by assessor

Amcos is performing good in creating trust to external stakeholders,

## Annex 1: Assessment results in detail

### 1: INTERNAL MANAGEMENT

#### Scores

3.7	1: INTERNAL MANAGEMENT
3.7	1.1: Governance
3.0	1.2: Internal organization
4.1	1.3: Business planning
4.1	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	FO have Field Extension Officer who always monitor daily farmers operations from preparations, productions and post harvest handling. She is employed by FO and working in close collaboration with Government Extension Officers in every Village. Some areas from the contract has been removed to abide with confidentiality
1.1.2	<b>General manager</b>  <u>How was the general manager appointed?</u> <input checked="" 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 checked="" type="checkbox"/> Recruitment process is documented (e.g. HR manual, by-laws or otherwise) <input type="checkbox"/> Applicant was appointed without interferences of third parties (government, NGOs, etc) <input type="checkbox"/> None of the above	3.7	He was an intern for 6 months at ISOWELU AMCOS from January 2020 to June 2020 and after showing good performance he was appointed being a Manager for the FO. However, he already has experience in Managing Cooperatives

Topic	Score	Comments
1.1.3 <b>Quality of management staff</b>  <u>How many years of relevant experience does the manager have?</u> 12  <u>Do key staff have a relevant educational background and experience?</u> <input checked="" type="checkbox"/> Manager has a relevant educational background and/or experience <input type="checkbox"/> Financial officer/manager has a relevant educational background and/or experience <input type="checkbox"/> Marketing officer/manager has a relevant background and/or experience <input checked="" type="checkbox"/> Additional officer/manager 1 has a relevant educational background and/or experience <input checked="" type="checkbox"/> Additional officer/manager 2 has a relevant educational background and/or experience <input type="checkbox"/> None of the above	4.2	Manager has a relevant experience basing on attached resume while Cashier has also relevant experience for but not education background.
1.1.4 <b>Objectives of management</b>  <u>Are targets of managers/key staff clearly formulated and documented?</u> <input checked="" type="checkbox"/> Each manager/key staff has clear targets <input checked="" type="checkbox"/> Each manager's targets are documented <input checked="" type="checkbox"/> Targets contribute to and have a clear focus on the organization's business objectives <input type="checkbox"/> None of the above  <u>Are the targets of managers specific, measurable, achievable, realistic and time-bound?</u> <input checked="" type="checkbox"/> Targets are specific <input checked="" type="checkbox"/> Targets are measurable <input checked="" type="checkbox"/> Targets are achievable <input checked="" type="checkbox"/> Targets are realistic <input checked="" type="checkbox"/> Targets are time-bound <input type="checkbox"/> None of the above	5.0	Manager is doing office management basing on job description and making sure staff also do what they are supposed to do daily.
1.1.5 <b>Accountability of management</b>  <u>In which way are managers/key staff held accountable for their responsibilities?</u> <input checked="" type="checkbox"/> Managers/key staff have distinct responsibilities <input checked="" type="checkbox"/> Responsibilities are clearly documented (e.g. organization's bylaws, HR manual or otherwise) <input checked="" type="checkbox"/> Organization can mention 2 mechanisms of how it holds managers/key staff accountable <input checked="" type="checkbox"/> Measures to hold managers/staff accountable on their responsibilities are documented <input type="checkbox"/> None of the above	5.0	

	Topic	Score	Comments
1.1.6	<b>Independence of management</b> <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>	4.0	Hiring new executive is under control of Executive Committee where manager is the member. Board member approve hiring process
1.1.8	<b>General assemblies</b> <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>	5.0	

	Topic	Score	Comments
1.1.9	<b>Board of directors</b>	2.8	
	<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><input type="checkbox"/> Members elect the board of directors</li> <li><input type="checkbox"/> Elections are based on description of eligibility and desired qualifications (e.g., required education and experience)</li> <li>✓ 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><input type="checkbox"/> 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><input type="checkbox"/> Organization makes sure all BoD doesn't change at the same time (staggered terms)</li> <li><input type="checkbox"/> New board members are trained to prepare them for the board function</li> <li><input type="checkbox"/> Term policy and termination processes are documented</li> <li><input 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>✓ A board that adequately represents the membership in terms of member's diversity (e.g. male, female, youth, region, ethnicity, etc.)</li> <li><input type="checkbox"/> None of the above</li> </ul>		
1.1.10	<b>Division of responsibility</b>	4.0	<p>Although task description for board members is not documented</p> <p><u>Is there a clear division of responsibility between the management team and board of directors?</u></p> <ul style="list-style-type: none"> <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>✓ 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>
1.1.11	<b>Supervisory committee</b>	4.2	<p>ISOWELU AMCOS term supervisory committee as Executive Committee, however no documented responsibilities for the committee</p> <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><input type="checkbox"/> 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>✓ 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><u>Does the organization have documented by-laws?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> has documented by-laws</li> <li><input type="checkbox"/> has a written policy how to change/amend the by-laws</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>The by-laws contains information about:</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Purpose of the organization</li> <li><input checked="" type="checkbox"/> Qualification of members / membership criteria</li> <li><input checked="" type="checkbox"/> Responsibilities of members</li> <li><input checked="" type="checkbox"/> Dismissal of members</li> <li><input checked="" type="checkbox"/> Election of the Board of Directors</li> <li><input checked="" type="checkbox"/> Organization of general assembly/member meetings (e.g.)</li> <li><input checked="" type="checkbox"/> Responsibilities of the BoD and management</li> <li><input type="checkbox"/> Formation and composition of committees</li> <li><input type="checkbox"/> Amendment of constitutions/bylaws</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.6	
1.2.2	<b>Human resources risk</b> <p><u>Does your organization have sufficient staff?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Has sufficient staff</li> <li><input checked="" type="checkbox"/> Is partly understaffed</li> <li><input type="checkbox"/> Is largely understaffed</li> </ul> <p><u>Does the organization have a high turnover of key staff?</u></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> No key staff has left in the last year</li> <li><input checked="" 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><u>How many weeks does it take before vacancies are filled?</u></p> <p>Not relevant</p>	3.0	Farmers Organization does not have known or time to cover the post, no experiences for filling the post
1.2.3	<b>Human resources</b> <p><u>What is the quality of human resource management?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> The organization has a formal recruitment process</li> <li><input checked="" type="checkbox"/> The organization has a written job description for employees</li> <li><input checked="" type="checkbox"/> The organization keeps human resource records (e.g., info about skills and background employees, contracts, etc)</li> <li><input checked="" type="checkbox"/> The organization offers training to employees to strengthen their knowledge and skills</li> <li><input type="checkbox"/> Organization offers competitive a salary/bonus/training as an incentive for employees</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.4	

Topic	Score	Comments
1.2.4 <b>Performance of management</b>  <u>How is the performance of staff measured?</u> <input type="checkbox"/> The evaluation methodology is clear <input type="checkbox"/> Key staff are evaluated at least yearly <input checked="" type="checkbox"/> In case of non-performance, staff is given the opportunity to improve. If non-performance continues, staff is replaced <input type="checkbox"/> Managers/staff have been trained or are replaced in the past after structural bad performance <input checked="" type="checkbox"/> Performance reviews are documented <input type="checkbox"/> Managers/key staff are rewarded or promoted for consistent good performance	2.3	No clear information and documentation on improving staff performance and promotion
1.2.5 <b>Record keeping</b>  <u>How and how often are the records documented ?</u> <input checked="" type="checkbox"/> Records are kept of volumes, prices, sales, clients and purchases <input checked="" type="checkbox"/> Records are frequently updated <input checked="" type="checkbox"/> Records are in good physical condition and readable <input type="checkbox"/> Records are properly ordered and stored <input checked="" type="checkbox"/> Digital records are kept with back-up available <input type="checkbox"/> None of the above	4.2	
1.2.7 <b>Awareness of corruption</b>  <u>Is organization aware of corruption risks and taking measures to prevent these?</u> <input type="checkbox"/> more than 3 corruption risks the organization faces <input checked="" type="checkbox"/> review of valuable purchases ( e.g. car, equipment, expensive office material) by more than one person <input type="checkbox"/> code of conduct/anti-corruption handbook <input checked="" type="checkbox"/> accounting standards with adequate checks and balances <input type="checkbox"/> anti-corruption topics addressed during training <input checked="" type="checkbox"/> use of cashbooks and adequate cash handling <input checked="" type="checkbox"/> bookkeeping review by more than one person <input type="checkbox"/> None of the above	3.3	

### 1.3: Business planning

	Topic	Score	Comments
1.3.1	<b>Mission and vision</b>	5.0	Vision and mission statement can be seen from introductory party
	<u>Are the vision and/or mission of the organization well defined?</u> <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>		
1.3.2	<b>Awareness of strengths &amp; weaknesses</b>	5.0	
	<u>Is the organization aware of its strengths and weaknesses?</u> <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>✓ 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>✓ 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>		
1.3.3	<b>Business objectives</b>	4.3	
	<u>Are there clear, well communicated and documented business objectives for the organization?</u> <ul style="list-style-type: none"> <li>✓ The organization has business objectives</li> <li><input type="checkbox"/> 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><input type="checkbox"/> The objectives are reviewed annually</li> <li>✓ The objectives cover sustainability aspects</li> <li><input type="checkbox"/> None of the above</li> </ul> <u>Are business objectives defined in a specific, measurable, achievable, realistic and time-bound manner?</u> <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>		

	Topic	Score	Comments
1.3.4	<b>Business planning</b>	4.6	
	<p><u>What does the organization's business plan contain?</u></p> <ul style="list-style-type: none"> <li>✓ is no older than 2 years</li> <li>✓ shows the financial situation (current)</li> <li>✓ shows the financial needs (future)</li> <li>✓ clearly states the business case and strategies how to achieve those</li> <li>✓ clearly states the business' past track record</li> <li>✓ states what future targets and achievements the organization seeks</li> <li>✓ analyzes competitors</li> <li>✓ analyzes the market</li> <li>✓ identifies risks and outlines mitigation methods</li> <li><input type="checkbox"/> is communicated to the members</li> <li>✓ is developed with input of and based on needs of the members</li> <li><input type="checkbox"/> None of the above</li> </ul>		
1.3.5	<b>Business performance monitoring</b>	2.4	
	<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 type="radio"/> Annually</li> <li><input checked="" 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 type="checkbox"/> Few objectives were met</li> <li>✓ 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>		

## 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><input type="checkbox"/> 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>✓ Farm sizes, acreage, unfarmed/unused land</li> <li><input type="checkbox"/> Farm location (GPS coordinates)</li> <li>✓ Volumes produced by farmers</li> <li>✓ Volumes sold to organization</li> <li>✓ Fertilizer and crop protection products used</li> <li>✓ Type of crops farmers are producing</li> <li>✓ Training provided</li> <li><input type="checkbox"/> Amount of shares/member capital</li> <li>✓ Loans / premiums per farmer / overview of money the cooperative owes individual farmers</li> <li><input type="checkbox"/> None of the above</li> </ul>	3.5	
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>✓ 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>	3.5	

## 2: FINANCIAL MANAGEMENT

### Scores

3.0	2: FINANCIAL MANAGEMENT
2.7	2.1: Financial administration
3.4	2.2: Financial planning
3.5	2.3: Financial reporting & monitoring
1.0	2.4: Financial services

### 2.1: Financial administration

Topic	Score	Comments
2.1.1 <b>Accounting system</b>	3.8	<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 type="radio"/> Advanced paper-based system in place (4 or more financial books)</li> <li><input checked="" 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 type="checkbox"/> Sales book</li> <li><input checked="" type="checkbox"/> Inventory book</li> <li><input checked="" type="checkbox"/> Fixed asset book</li> <li><input type="checkbox"/> None of the above</li> </ul>
2.1.2 <b>Asset register</b>	2.6	<p><u>Does the organization keep an asset inventory and valuation?</u></p> <ul style="list-style-type: none"> <li><input checked="" 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 type="checkbox"/> Board decides on major purchases together</li> <li><input type="checkbox"/> An financial officer / accountant manages the asset inventory and valuation</li> <li><input type="checkbox"/> None of the above</li> </ul>

	Topic	Score	Comments
2.1.3	<b>Responsible for daily financials</b>	2.7	<p><u>Does the organization has dedicated staff for handling the finance</u></p> <p><input type="checkbox"/> has someone who does financial administration on top of other tasks</p> <p><input checked="" type="checkbox"/> has someone who is specifically responsible for handling the financial administration</p> <p><input type="checkbox"/> None of the above</p> <p><u>Does the person who runs the financial administration have a relevant background and experience?</u></p> <p><input checked="" type="checkbox"/> has basic education</p> <p><input type="checkbox"/> holds a degree / diploma in a finance related field</p> <p><input type="checkbox"/> is trained in bookkeeping and budgeting</p> <p><input checked="" type="checkbox"/> has held a similar function before</p> <p><input type="checkbox"/> is able to use a digital bookkeeping system</p> <p><input type="checkbox"/> is able to perform basic financial calculations (e.g. annual profit, turn-over, net sales, etc)</p> <p><input type="checkbox"/> None of the above</p>
2.1.4	<b>Accounting policies</b>	3.0	<p><u>Which rules are in place for the accounting policy?</u></p> <p><input type="checkbox"/> Cash payments</p> <p><input checked="" type="checkbox"/> Control mechanism</p> <p><input checked="" type="checkbox"/> Authorization of payments</p> <p><input type="checkbox"/> Who checks what and a clear division of tasks</p> <p><input type="checkbox"/> None of the above</p>
2.1.5	<b>Cash handling</b>	1.5	<p><u>Is cash handled in a responsible way ?</u></p> <p><input type="checkbox"/> Cash books are updated after every transaction</p> <p><input type="checkbox"/> Cash count reconciliation is done weekly</p> <p><input checked="" type="checkbox"/> Bank reconciliations are done each month</p> <p><input type="checkbox"/> Cash received is banked without any being spent</p> <p><input type="checkbox"/> Cash spent and received is recorded in the organization's financial books</p> <p><input type="checkbox"/> Cash is kept in a locked cashbox or safe</p> <p><input type="checkbox"/> Cheques are signed by at least two authorized signatories and no blank cheques are signed</p> <p><input type="checkbox"/> Cash payments by the organization are minimized</p> <p><input type="checkbox"/> None of the above</p>

## 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>	3.0	
	<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><input type="checkbox"/> 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>	3.0	
	<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>✓ 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>Score: 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 type="checkbox"/> Shares</li> <li><input checked="" 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>Score: 3.4</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 type="checkbox"/> has collateral that can be used to secure a loan</li> <li><input checked="" 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 checked="" type="checkbox"/> has been able to repay its loans</li> <li><input checked="" type="checkbox"/> was never late with payments</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>Does your organization receive pre-finance from buyers/suppliers for its operations?</u></p> <p>Not relevant</p> <p><u>Does your organization rely on grants/donations for its operation?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> relies on grants/donations for its operations and doesn't have other sufficient finance options</li> <li><input checked="" type="radio"/> relies partly on grants/donations and it has some other finance options</li> <li><input type="radio"/> has a variety of other/own finance options and doesn't rely on grants/donations</li> </ul>		<p>Farmers Organization does not receive any pre-finance from buyers, but Organization transport produce to buyers and sometimes they come to take to the Villages. Later payment is done through AMCOS bank account and then distributed to farmers.</p>
<p>2.2.6 <b>Reserves</b></p> <p>Score: 3.0</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 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>	1.4	
	<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><input type="checkbox"/> includes cost of sales</li> <li><input type="checkbox"/> includes operational costs</li> <li><input type="checkbox"/> includes crop volume and price</li> <li><input type="checkbox"/> 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><input type="checkbox"/> 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>	5.0	
	<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>✓ 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>	5.0	
	<u>Does the organization record and review income and expenditure?</u> <ul style="list-style-type: none"> <li>✓ Income and expenditures are reviewed at least monthly</li> <li>✓ Income and expenditures are consolidated annually</li> <li>✓ 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
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### 3: SUSTAINABILITY

#### Scores

3.6	3: SUSTAINABILITY
3.5	3.1: Social issues
3.8	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	
3.1.2	<b>Child labor prevention</b> <p><u>What does the organization do to prevent child labor?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> can show child labor policy that reflects international and national requirements</li> <li>✓ communicates the importance of not employing children at least quarterly</li> <li>✓ trains / sensitizes staff / members on an annual basis</li> <li><input type="checkbox"/> has records of the number of staff/members trained</li> <li>✓ actively discourages child labor by supporting farms who see themselves forced to use child labor</li> <li>✓ actively discourages child labor by warning farms that employ children</li> <li>✓ involves authorities in instances where children are employed and other discouragement is not effective</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>Does the organization undertake actions to improve school attendance and/or literacy of children of members / staff?</u></p> <ul style="list-style-type: none"> <li>✓ undertakes actions to encourage school attendance of children of FO staff, members, and member workers</li> <li><input type="checkbox"/> undertake actions to support literacy and numeracy skill-building for staff, members, and their families.</li> <li><input type="checkbox"/> invest in educational projects / development of schools</li> <li><input type="checkbox"/> documents those actions</li> <li><input type="checkbox"/> None of the above</li> </ul>	2.9	

	Topic	Score	Comments
3.1.3	<b>Forced labour</b>	3.0	<p><u>What measures are being taken to avoid forced labor?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Organization has a zero tolerance policy on forced labor</li> <li><input type="checkbox"/> Organization has a policy (e.g. procedure / handbook) on forced labor</li> <li>✓ The organization does not bind employees nor members to employment as a condition to pay back a debt to the FO/employer.</li> <li><input type="checkbox"/> Organization give employees the right to enter into and to terminate their employment freely</li> <li>✓ Spouses and children of workers are not required to work, unless separately and voluntarily contracted.</li> <li>✓ Organization reaches out to members to raise awareness and can clearly explain how</li> <li><input type="checkbox"/> None of the above</li> </ul>
3.1.4	<b>Non-discrimination and equal opportunity</b>	3.3	<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>✓ Organization has a non-discrimination regulation, policy or similar document</li> <li>✓ Employees are hired based on the right qualifications (free from discriminatory bias)</li> <li>✓ 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>✓ 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><input type="checkbox"/> None of the above</li> </ul>

	Topic	Score	Comments
3.1.5	<b>Diversity</b>	3.8	<p><u>What is the percentage of women employed by the organization?</u> 66</p> <p><u>What is the percentage of women in the management?</u> 66</p> <p><u>What is the percentage of women in the board of directors?</u> 33</p> <p><u>What does the organization do to increase women representation and participation in the organization?</u>  <input checked="" type="checkbox"/> has policy for women participation and representation in the BoD  <input checked="" type="checkbox"/> has policy for women participation and representation in the management/staff  <input type="checkbox"/> has ways to enable women to move to higher-level functions (e.g. additional training, special measures, coaching, etc)  <input type="checkbox"/> trains FO staff and/or BoD regularly in gender sensitization  <input type="checkbox"/> conducts meetings at times when women can attend  <input checked="" type="checkbox"/> executes and tailors training programs to the needs of women (e.g. leadership)  <input type="checkbox"/> None of the above</p> <p><u>What does the organization do to increase women membership and participation?</u>  <input type="checkbox"/> has policy for women participation and representation of the membership  <input checked="" type="checkbox"/> allows per household that both men and women can become a member and / or can be recipient of cooperative services  <input checked="" type="checkbox"/> organize member workshops/trainings to promote women leadership and participation  <input checked="" type="checkbox"/> trains the farmers regularly in gender sensitization  <input type="checkbox"/> offers and supports diversifying income generating activities of its members  <input type="checkbox"/> enrolls training/vocational programs focusing on youth  <input type="checkbox"/> None of the above</p> <p><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 checked="" type="checkbox"/> has youth member in the BoD / management  <input type="checkbox"/> None of the above</p>
3.1.7	<b>Pregnant women</b>	4.3	<p><u>Do women receive maternity rights and benefits?</u>  <input checked="" type="checkbox"/> follows national maternity law and practices  <input checked="" type="checkbox"/> provides women with maternity leave  <input type="checkbox"/> pays women during maternity leave  <input type="checkbox"/> None of the above</p> <p><u>Are pregnant women involved in dangerous work?</u>  <input type="radio"/> Pregnant women either handle heavy lifting, operate heavy machinery or handle agrochemicals  <input checked="" type="radio"/> Pregnant women do not handle heavy lifting, operate heavy machinery nor handle agrochemicals</p>

	Topic	Score	Comments
3.1.8	<b>Occupational health &amp; safety</b>	2.3	<p><u>To what extent are safety measures taken into account?</u></p> <ul style="list-style-type: none"> <li>✓ has identified risks and safety issues and communicates those to staff and respondents can name examples</li> <li><input type="checkbox"/> takes steps to remove risks/dangers and respondents can name 2 examples (e.g. warning signs, clear machine utilization instructions, etc)</li> <li><input type="checkbox"/> has trained employees on H&amp;S issues / first aid</li> <li>✓ has a safety procedures / handbook (e.g. emergency, addressing fire, agrochemicals, etc.)</li> <li><input type="checkbox"/> has a first aid kit available accessible for staff and/or members</li> <li><input type="checkbox"/> keeps records of accidents and respondents can show these</li> <li><input type="checkbox"/> None of the above</li> </ul>
3.1.9	<b>Application of agrochemicals</b>	4.5	<p><u>Are employees aware of safe handling of agrochemicals?</u></p> <ul style="list-style-type: none"> <li>✓ Employees working with chemicals have been trained</li> <li>✓ Employees working with chemicals have protective clothing</li> <li>✓ Employees working with chemicals have safe equipment</li> <li>✓ Protective equipment and clothing are in good condition and well maintained</li> <li>✓ All chemicals and hazardous substances are properly labelled</li> <li><input type="checkbox"/> The organization has documented information / instructions on agrochemical application (e.g. farmer booklet, IT support) for staff / farmers.</li> <li>✓ 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</li> <li>✓ Use of protective clothing and safe equipment is monitored</li> <li><input type="checkbox"/> None of the above</li> </ul>
3.1.10	<b>Community investment</b>	2.1	<p><u>How does the organization invest in the community?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> has social / community fund available</li> <li><input type="checkbox"/> invests in the community based on a plan</li> <li>✓ partly invests its profit in the community / social fund</li> <li>✓ annually invest in community projects (e.g. school/education, healthcare, water infrastructure, etc)</li> <li><input type="checkbox"/> organizes social/educational events for community</li> <li><input type="checkbox"/> can show a forecasted budget for upcoming community projects</li> <li><input type="checkbox"/> can demonstrate a recent report/proof of completed community investment, like building, infrastructure or otherwise</li> <li><input type="checkbox"/> None of the above</li> </ul>

## 3.2: Environmental issues

	Topic	Score	Comments
3.2.1	<b>Water source protection</b>	3.4	
	<u>How is water management organized?</u> <input type="checkbox"/> Organization has had NO problems with water sources drying up and /or being polluted in the past <input type="checkbox"/> There are documented measures in place for water protection and/or efficient water use in production and processing <input checked="" type="checkbox"/> Organization takes steps to prevent water contamination and is able to explain them <input checked="" type="checkbox"/> Organization has special waste and chemical disposal methods and avoids disposing those in water bodies <input checked="" type="checkbox"/> Members/employees are trained in how to properly manage their water supplies <input type="checkbox"/> None of the above		
3.2.2	<b>Waste management</b>	4.3	
	<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 checked="" 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>	5.0	
	<u>To what extent do employees/members know how to handle agrochemicals?</u> <input checked="" type="checkbox"/> Respondents are aware of what agrochemicals farmers use <input checked="" type="checkbox"/> The organization is aware of and compliant with local law and regulations related storage, use and application of agrochemicals / crop protection products <input checked="" type="checkbox"/> FO ensures only authorized agrochemicals are applied <input checked="" type="checkbox"/> Respondents know how to effectively apply the agrochemicals for their intended purposes, including proper dosage, frequency and timing of use <input checked="" type="checkbox"/> Members/employees are informed about / trained in correct agrochemical use <input checked="" type="checkbox"/> No expired agrochemicals are used <input checked="" type="checkbox"/> Organization responds to improper agrochemical use by its employees <input type="checkbox"/> None of the above		

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

2.0	4: OPERATIONS
1.0	4.1: Storage
2.0	4.2: Logistics
2.7	4.3: Processing

### 4.1: Storage

Topic	Score	Comments
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## 4.2: Logistics

	Topic	Score	Comments
4.2.1	<b>Inbound logistics</b>	3.4	<p><u>How well are inbound logistics organized?</u></p> <ul style="list-style-type: none"> <li>✓ The organization makes projections for incoming stock</li> <li>✓ The organization knows what storage and staff capacity it needs to handle produce and other deliveries coming in</li> <li><input type="checkbox"/> The organization has access to sufficient transport means to collect inputs or produce from farmers</li> <li><input type="checkbox"/> The organization plans the handling of inbound deliveries ahead of time (e.g. before peak harvesting periods)</li> <li>✓ The organization analyzes historical data for projections vs realizations</li> <li><input type="checkbox"/> None of the above</li> </ul>
4.2.3	<b>Infrastructure</b>	2.6	<p><u>How does the organization deal with infrastructural/and or logistical challenges?</u></p> <ul style="list-style-type: none"> <li>✓ is well-aware of the infrastructural challenges</li> <li>✓ communicates regularly with the off-taker (e.g. about delivery time, delays, etc.)</li> <li><input type="checkbox"/> checks the road/weather conditions before transport is planned</li> <li><input type="checkbox"/> has spare-wheels / reparation kit in vehicles</li> <li><input type="checkbox"/> does minor investments/ improvements on infrastructure</li> <li><input type="checkbox"/> None of the above</li> </ul>

### 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 type="checkbox"/> Equipment and technology used are conform to sector standard  <input type="checkbox"/> Equipment and technology are up to date / well-maintained  <input type="checkbox"/> Equipment and technology add value to the product improving the organization's market position  <input checked="" type="checkbox"/> The organization seeks advice on optimizing equipment and technology use  <input type="checkbox"/> None of the above </p>	2.6	

4.3.3	Topic	Score	Comments
	<b>Quality of produce</b>	2.3	
	<p><u>Is the organization aware of quality standards?</u></p> <ul style="list-style-type: none"> <li>✓ Has its own quality standards it applies for its produce</li> <li>✓ 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><input type="checkbox"/> The organization has a quality control person</li> <li><input type="checkbox"/> The quality control person is knowledgeable and has sufficient experience in quality control</li> <li><input type="checkbox"/> Quality control person does not know whose produce s/he is assessing</li> <li><input type="checkbox"/> Clients /buyers are involved in the quality control process and check quality</li> <li><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>● Monthly or less</li> <li>○ Twice a month</li> <li>○ Weekly</li> <li>○ Daily (peak season)</li> <li>○ Daily (year-round)</li> </ul>		

## 5: PRODUCTION BASE

### Scores

4.0	5: PRODUCTION BASE
3.8	5.1: Provision of inputs
4.0	5.2: Collection from members
3.8	5.3: Strength of production base
4.6	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><input type="checkbox"/> Organization sources inputs from more than one supplier</li> <li>✓ Organization is able to get inputs on time</li> <li>✓ 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>	3.7	
	<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><input type="checkbox"/> Changes suppliers to get better quality inputs</li> <li>✓ Has quality standards for inputs</li> <li>✓ Checks quality of inputs</li> <li><input type="checkbox"/> Has documented the quality procedures</li> <li>✓ 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>	5.0	<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>✓ Predictions are checked against final volumes</li> <li>✓ 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>	4.1	<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><input type="checkbox"/> Organization arranges finance to purchase crop/product on time</li> <li><input type="checkbox"/> Members are made aware of their obligations</li> <li><input type="checkbox"/> Organization has written contracts with members</li> <li>✓ 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>	3.1	<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>5</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>	5.0	<p><u>Is there competition for members of the organization?</u></p> <ul style="list-style-type: none"> <li>✓ Similar organizations do not exist in the area</li> <li>✓ 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>	2.9	<p><u>Does membership of the organization provide economic value to its members?</u></p> <ul style="list-style-type: none"> <li>✓ Discounted services / inputs</li> <li><input type="checkbox"/> Higher prices for produce</li> <li>✓ Premium prices for better quality and/or certified produce</li> <li><input type="checkbox"/> Shares</li> <li><input type="checkbox"/> Regular dividend payments</li> <li><input type="checkbox"/> Shared labor / lower labor costs</li> <li>✓ Direct &amp; transparent payment system</li> <li><input type="checkbox"/> None of the above</li> </ul> <p><u>How do prices of the organization relate to market prices?</u></p> <ul style="list-style-type: none"> <li><input type="radio"/> Below</li> <li><input checked="" type="radio"/> In line with</li> <li><input type="radio"/> Higher</li> </ul>
5.3.4	<b>Side selling</b>	3.0	<p><u>Is side selling a significant risk for the organization and how does the organization mitigate that risk?</u></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Organization pays the full price on delivery</li> <li>✓ Price setting is transparent and respondents can explain how this is communicated</li> <li><input type="checkbox"/> Side selling does NOT occur</li> <li>✓ 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><input type="checkbox"/> organizes farmer field school</li> <li>✓ enrolls innovation testing &amp; adoption</li> <li>✓ has specialized staff (e.g. trained appropriate agricultural area)</li> <li>✓ has a training fund</li> <li>✓ 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><input type="checkbox"/> 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>✓ 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>	4.4	
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>✓ 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>✓ 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>	5.0	

## 6: MARKET

### Scores

2.9	6: MARKET
3.5	6.1: Market related risks
2.3	6.2: Marketing strategy

### 6.1: Market related risks

	Topic	Score	Comments
6.1.1	<b>Awareness of market risks</b>	4.4	<p><u>Is the organization aware of the different types of market risks?</u></p> <ul style="list-style-type: none"> <li>✓ Volume requirement changes</li> <li>✓ Price changes</li> <li>✓ Quality requirement changes</li> <li>✓ Changes in delivery methods or timing</li> <li>✓ Customers entering or exiting the market</li> <li>✓ Market distortions</li> <li>□ Competition entering or exiting the market</li> <li>□ None of the above</li> </ul>
6.1.2	<b>Mitigation of market risks</b>	3.3	<p><u>How does the organization mitigate market risks?</u></p> <ul style="list-style-type: none"> <li>✓ Marketing</li> <li>✓ Widening membership base</li> <li>□ Investing in delivery/ transport methods</li> <li>✓ Staying informed</li> <li>□ Investing in processing</li> <li>✓ Efficient price setting mechanism to cope with market fluctuation and satisfy members / off-takers</li> <li>□ Sufficient storage in place to keep produce until prices get better</li> <li>□ None of the above</li> </ul>
6.1.3	<b>Bargaining power</b>	3.0	<p><u>Does the organization have sufficient bargaining power with its off-taker(s)?</u></p> <ul style="list-style-type: none"> <li>□ has at least two main buyers</li> <li>□ has written contracts with buyers</li> <li>✓ agrees on quality requirements beforehand</li> <li>✓ agrees on service requirements beforehand</li> <li>□ can negotiate / has influence on the terms (e.g. price, specifications, etc) with buyers</li> <li>✓ agrees on prices beforehand</li> <li>□ None of the above</li> </ul>

## 6.2: Marketing strategy

	Topic	Score	Comments
6.2.1	<b>Client demands</b>	3.4	
	<u>Is the organization aware of buyers' / clients' demands?</u> <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>		
6.2.2	<b>Marketing strategy</b>	2.1	
	<u>Does the organization actively market its products and services?</u> <ul style="list-style-type: none"> <li><input type="checkbox"/> 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><input type="checkbox"/> 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>		
6.2.3	<b>Value adding activities</b>	1.6	
	<u>Which value adding activities does the organization undertake?</u> <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><input type="checkbox"/> Organization grades produce and differentiates prices per grade</li> <li><input type="checkbox"/> Organization sells certified produce</li> <li><input type="checkbox"/> Organization is aware of cost-price of value adding activities</li> <li>✓ Cost of activities is monitored</li> <li><input type="checkbox"/> None of the above</li> </ul>		

## 7: EXTERNAL RISKS

### Scores

4.1	7: EXTERNAL RISKS
4.6	7.1: Weather and natural risks
3.6	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>	5.0	<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>✓ Organization has employed these methods in the past</li> <li>✓ Members are made aware of risk mitigation (e.g., flyers, meetings, etc.)</li> <li>✓ Organization has a plan to mitigate future risks</li> <li>✓ 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>	3.4	<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><input type="checkbox"/> Awareness of pests and diseases translates into relevant points in the business/strategic plan</li> <li><input type="checkbox"/> Organization has mitigation strategies planned for different kinds of biological risks and is able to implement them</li> <li><input type="checkbox"/> None of the above</li> </ul>
7.2.2	<b>Mitigation strategies for biological risks</b>	3.7	<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>✓ 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>✓ 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

4.6	8: ENABLING ENVIRONMENT
4.4	8.1: Capacity builders & NGOs
5.0	8.2: Community
4.4	8.3: Government

### 8.1: Capacity builders & NGOs

	Topic	Score	Comments
8.1.1	Availability of capacity building services	4.4	<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><input type="checkbox"/> Respondents are able to identify most relevant support areas</li> <li>✓ Organization gets support in the right areas</li> <li>✓ Organization is satisfied with services</li> <li>✓ Organization unlocks or offers services focusing on farm business management</li> <li>✓ Organization unlocks or offers services focusing on improving farming practices</li> <li>✓ Organization is NOT dependent on outside services</li> <li><input type="checkbox"/> None of the above</li> </ul>

## 8.2: Community

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

### 8.3: Government

	Topic	Score	Comments
8.3.1	<b>Awareness of laws &amp; regulations</b>	4.5	<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 checked="" type="radio"/> Once</li> <li><input type="radio"/> None</li> </ul>
8.3.2	<b>Public services</b>	4.3	<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><input type="checkbox"/> The organization lobbies with government for infrastructure improvements</li> <li><input type="checkbox"/> None of the above</li> </ul>

## Annex 2 Documentation

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

Document type	Availability	Comments by assessor
Certificate of registration / incorporation	yes	
Trading license	no	
Business license	no	
Tax / PIN certificate	yes	
Constitution / Bylaws	yes	
Articles of association	no	
Business plan	yes	
Contract with suppliers	no	
Contract with customers	no	
Contract with other business partners	yes	
Annual accounts most recent year	no	
Annual accounts most recent year -1	no	
Annual accounts most recent year -2	yes	
Bank statements past year	yes	
Cash flow forecast	no	
Credit reference bureau report	no	
Ownership documents / titles	no	
Asset valuation documents	no	
Offer letters of past loans / loan agreements	yes	
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	yes	
Resume of executive managers	yes	
AGM minutes	yes	
Register of production volumes	no	
Register of purchases/inputs	yes	
HR policy	no	
Finance policy	no	
Administrative policy	no	
Environmental Impact assessment	no	

### Comments by assessor

Some of the document is in hard copy and they have no scanner, for that case uploaded documents will be showing important areas that can show or track its availability.