



# FAST SIAMT 1.0

Building a Common Framework for Impact Assessment



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We would like to extend a special thanks to the SIAMT Expert Committee members: Patricia Lee Devaney, Susana Schuller, Sapna Shah, Raymond Gitau, Daniele P. Giovanucci, Oscar Murga and Giel Ton, for the many hours they have invested in keeping the SIAMT process on track.

The SIAMT project was implemented in collaboration with the Global Impact Investing Network's Impact Reporting and Investment Standards (IRIS) initiative, the Committee on Sustainability Assessment and Triodos Facet, as consultants. The quality of the SIAMT toolbox process was greatly improved by the substantive and logistical support these organizations provided over the course of its development and we look forward to implementing and improving the tool with them in the future.

Finally we would like to thank HIVOS, Fideicomisos Instituidos en relación con la Agricultura (FIRA), and Citi Foundation for their generous support in the development of the FAST SIAMT V. 1.0. Without their visionary leadership and investment, this project would not have been possible.



# Abstract

Impact investing is increasingly being recognized as a distinct asset class. At the foundation of impact investing is a shared commitment among investors and financial institutions (FIs) to promote the well being and sustainable development of the communities where investments are made.

Over the past decade, growing consumer and private sector demand for sustainable products has given rise to a host of new needs and opportunities for investment in agricultural sectors around the developing world. Moreover, as mainstream players such as Cadbury's, Walmart, Kraft, Unilever and others make explicit commitments to sourcing products through certified supply chains, these opportunities are expected to continue to grow significantly for the foreseeable future.

This context has also set the stage for a rapid expansion in the range and number of players seeking opportunities for impact investing in the agricultural sector across the developing world.

As investors move into this field, however, they are raising important questions about what the impacts of such investments might be and how such impact should be measured and managed throughout the investment process.

To date financial institutions have had to rely on their own resources and self-styled metrics to determine where impact can be expected and when impact is achieved. The lack of consistency of impact metrics for agricultural investments has made it extremely difficult for investors and financial institutions to operate strategically and with maximum impact.

Indeed, the interest and need for a common and consistent set of metrics for measuring the impacts of investments in agricultural Small and Medium Enterprises (SMEs) in the developing world expands beyond the investment community itself. Supply chain actors, SMEs, certification agencies and consumers are all increasingly in need of data on the impacts associated with “certified” sustainable supply chains.



# Abstract

In 2009, FAST began facilitating a dialogue among socially-oriented lenders, impact investors and impact measurement experts in order to identify a common set of metrics for measuring the impact of investments and financial services for sustainable SMEs in the agricultural sector. The conversation led to the development of the Shared Impact Assessment and Measurement Toolbox (SIAMT), a wide-reaching yet concise model for monitoring the impact of investing in SMEs that are actively engaged in sustainable agricultural value chains.

In order to ensure the greatest consistency and synergies with existing impact measurement efforts, the FAST Toolbox has been developed in partnership with the Global Impact Investing Network's Impact Reporting and Investment Standards (IRIS) initiative<sup>1</sup> and Committee on Sustainability Assessment<sup>2</sup>. Input into the development of the toolbox has been provided by more than 60 researchers, investors, lenders, NGOs and other strategic stakeholders.

Version 1.0 of the tool defines 112 indicators for assessing the sustainability of investments in the developing country context. One of the unique features of the tool is its applicability to both the SME and farm level operations.

<sup>1</sup> IRIS is a common language for defining, tracking, and reporting the social, environmental, and financial performance of mission-driven organizations. The IRIS initiative develops and refines the IRIS standards; promotes adoption of the IRIS standards; and maintains a database of voluntary contributions of IRIS-compatible performance data to establish an evidence base of the impact industry's performance. See: <http://iris.thegiin.org/>  
<sup>2</sup> COSA, has developed a set of innovative measurement tools that generate practical scientific and empirical evidence of the extent and nature of the sustainability outcomes in diverse agricultural settings. It includes the ability to assess projects, investments, supply chains, and the work of various sustainability standards. COSA partners with a number of leading organizations around the world to apply locally relevant methods in a manner that permits global cross-comparisons and productive organizational learning. See: [www.theCOSA.org](http://www.theCOSA.org)

Although the tool has been tested in three countries, it still represents the first step in a process of developing more robust indicators for impact assessment for agricultural investment in the developing world.

With this initiative, FAST specifically aims to assist financial institutions in gathering impact data on key indicators recognized as being central to sustainable development. Using the FAST toolbox, financial institutions it is hoped that will be able to more effectively report outcomes to their shareholders and interested partners, as well as use data analysis for internal portfolio management and to leverage more capital for their operations. SMEs, on the other hand, can use the tool as a starting point for measuring their outcomes in a more systematic and regular way, as an input into their ongoing management and business development. The data gathered through the financial institutions and SMEs applying the FAST indicators will also serve the broader community of sustainable supply chains and markets by providing more robust benchmark and sector-wide impact data. The FAST toolbox therefore represents an important springboard for building more transparent, effective and, ultimately sustainable investment in agricultural SMEs throughout the emerging economies of the world.

**“Using the FAST toolbox, financial institutions it is hoped that will be able to more effectively report outcomes to their shareholders and interested partners”**

# Introduction

## Context

This Report describes the background and content of a framework for measuring the social, environmental and economic impact of investments in SMEs that are active in sustainable agricultural value chains (cultivation and basic transformation of agricultural crops and commodities).

Although the range of investors and financial institutions that make up the “impact investing” community are diverse, they are joined by a common vision of promoting positive social change for the global community and the communities within which they invest. Notwithstanding this common vision, to date, there has been no platform to discuss the meaning of that vision as it relates to investment in agricultural SMEs in the developing world. The FAST SIAMT project was designed to provide such a platform and the contents of this Report provide the first draft of a common set of metrics for monitoring and measuring the impacts of investments over time.

The Finance Alliance for Sustainable Trade (FAST) developed its impact measurement toolbox in partnership with the Global Impact Investment Network’s Impact Reporting and Investment Standards (IRIS) initiative and the Committee on Sustainability Assessment (COSA). The initiative was overseen by an Expert Committee while input was received by more than 60 FAST members and stakeholders (see Annex I for a full list of participants).

In order to ensure the greatest consistency with external efforts, the FAST SIAMT has relied heavily on other related impact initiatives already in existence or underway.<sup>3</sup> Through its consultation process and internal analysis, FAST has produced a specially adapted set of indicators specifically suited to the needs and interests of the investment community. One of the core achievements of the FAST SIAMT process was to build a consensus around a select set of indicators, definitions and data collection protocols as a basis for enabling more consistent reporting and data collection for impact assessment of investments in agricultural SMEs.

When a financial institution invests in an SME with the intention of achieving “positive social impact”, the starting point for measuring impact is to understand how the investment is expected to generate desired impact. The theory about how an investment will create positive social impact is called the investor’s “theory of change”.

**“The FAST SIAMT project was designed to provide such a platform and the contents of this Report provide the first draft of a common set of metrics for monitoring and measuring the impacts of investments over time.”**

3. Including (but not limited to): COSA, SNS Responsibility and Impact Indicators, Aspen Network of Development Entrepreneurs’ (ANDE) Core Impact Indicators, GIIN-IRIS, FLO standards, The Global Reporting Initiative (GRI), FAST Lending members (Cresud, Alterfin, Eco Enterprises Fund, Proyecto Cambio-Central American Bank for Economic Reconstruction, CORDAID, Triodos Bank and Rabobank, among others), ISEAL Code of Good Practice,

# Context

While the FAST SIAMT provides a framework and indicators for impact assessment, it is important to underline that it does not dictate a specific theory of change or approach to impact assessment for its members or other stakeholders. Although each individual indicator is based on one or more assumptions as to how investment ***might*** affect change within SMEs and in the field, the complete set of indicators is not meant to describe a single theory of change or approach to ***understanding*** the impacts of investment overall.

What the FAST framework and indicators DO provide is a common reference point for benchmarking, making comparisons and as a basis for explaining and measuring the individual theories of change that each impact investor implements. The group of FAST indicators are designed to capture the core data points that the impact investment community regards as relevant to their respective theories of change. With this in mind, it is expected that individual investors will elect to apply a select group of the full list of indicators that most directly match their specific theory of change.

The FAST SIAMT assists investors and financial institutions by providing a common framework and indicators for impact measurement. In the future, FAST intends to use the SIAMT to generate benchmark reports and sector-wide analysis on the impacts of its member investments and those of other impact investors. The long term objective of the SIAMT is to increase the effectiveness of impact investing by providing greater transparency on the performance on impact investing. To the extent that the FAST SIAMT is able to achieve this objective, it will have played its small part in building the commercial viability of impact investing in the agricultural sector.

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Rainforest Alliance's Performance Indicators, Global Biodiversity Indicators Partnership, Starbucks C.A.F.E. Practices Systems, Sustainable Agriculture Initiative, Eco Agriculture, Oxfam Enterprise Development Programme-Impact Indicators, Global Impact Investing Rating System (GIIRS), ISO 26000 Corporate Social Responsibility Indicators.



# Context

Figure 1: The FAST SIAMT complements the investing practices and priorities of the impact investment community by filling an information gap between beneficiaries and investors.

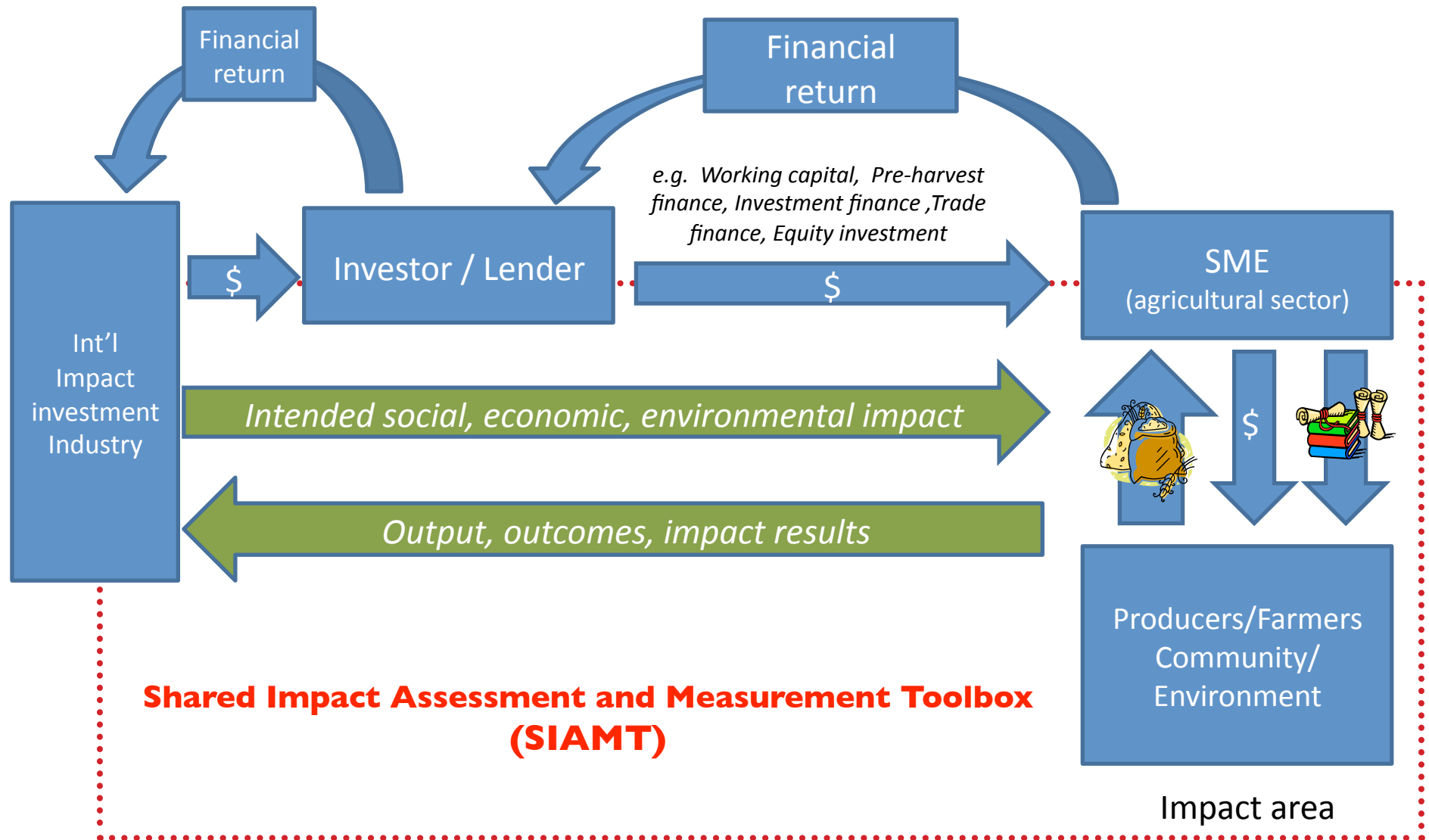


Figure 1 – Schematic Overview of Impact Investing in Agricultural SMEs, and Information Scope of SIAMT

# A Conceptual Framework for Impact Assessment

Impact and impact assessment mean different things to different people. Moreover, a multitude of methodologies and terminologies have been developed to measure the impacts of public good and sustainable development interventions in any given case. The result of this diversity is that many, if not most, stakeholders apply different definitions and uses to similar terms. One of the cornerstones of the FAST Toolbox is to provide a common terminology for its members and others working within the financial services community for defining and measuring impacts related to investments in the agricultural sector.

## I. What is an impact

For the purposes of the FAST SIAMT “Impact” is defined as a “fundamental and durable change in the conditions, livelihoods and/or sustainability of target beneficiaries caused by the provision of financial and related services.” Under this definition, impacts refer to long-term, systemic changes in the lives of beneficiaries resulting from the financial intervention of a third party.

With this ideal definition of impact in mind, it is clear that linking specific financial interventions to impacts is a challenging task given the wide spectrum external factors potentially affecting the conditions within and around SMEs.

Although a robust impact methodology will employ specific techniques to control for external causal factors, it is worth noting at the outset, that financial interventions may lead to a number of activities and outcomes **before** they result in producing the longer-term “impact” ultimately desired.

In constructing the SIAMT indicator set, a conceptual framework for the “chain of causality” leading from “intention” to “impact” was elaborated to describe the relationship between financial intervention and eventual impacts.

Described in Figure 2 below, the chain of causality for impacts begins with an **intention** to generate a specific change (eg. reduced poverty) in the conditions of the target beneficiary. This is followed by an **intervention** (eg. delivery of a low interest loan) that is expected to facilitate the change in conditions sought over time. The immediate response to the intervention is likely to be a specific set of activities related directly to the financial intervention (eg. purchase of new processing equipment). This in turn leads to a series of **outcomes** (improved product quality) which could be distinguished in terms of the amount of time they take to be realized (immediate outcome, intermediate outcome and long-term outcome). Finally, once an outcome becomes persistent or combines with other outcomes to generate a more generalized and desired condition (better livelihoods, reduced poverty), it then becomes an **“impact”**.

**“Impact” is defined as a “fundamental and durable change in the conditions, livelihoods and/or sustainability of target beneficiaries caused by the provision of financial and related services.”**

# What is an impact

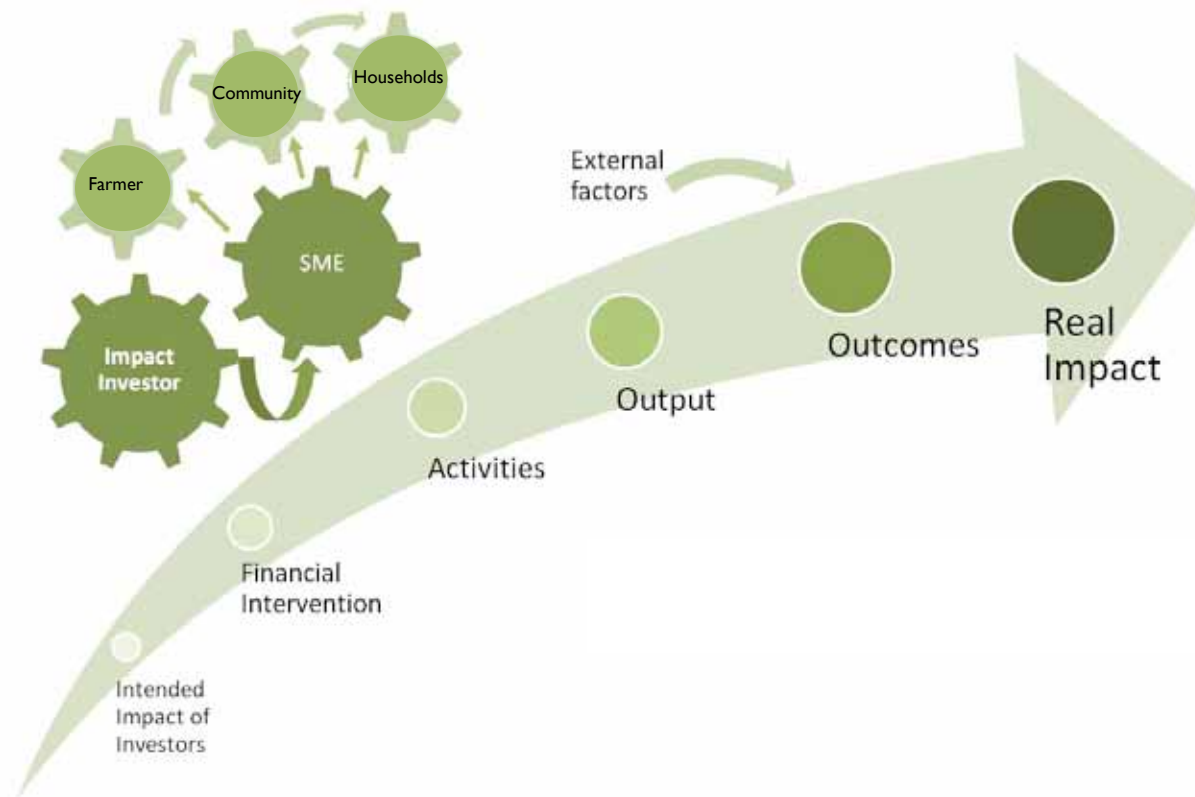


Figure 2: Chain of Causality of Impact Assessment

As one progresses along this chain of causality, the ability to determine direct causes and effects decreases (Figure 2). From 'intended impact' to 'real impact', more and more external factors (climate, international markets, other investors and resources, local and national policies, economic development, etc.) determine the ultimate results. As a result, the need and complexity of a methodology to determine causality becomes more apparent as one moves along the chain of causality.

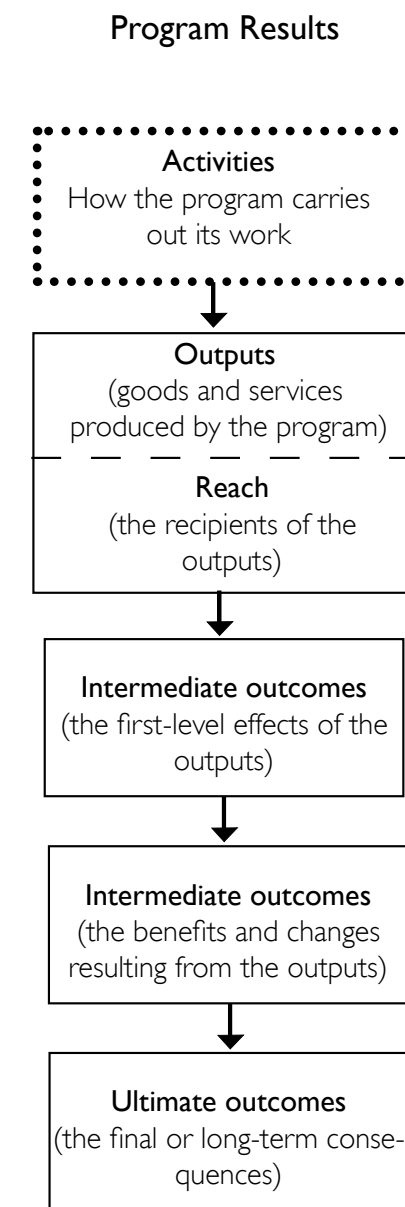
# What is an impact

At the outcome level, we can distinguish between **immediate, intermediate and ultimate outcomes** that are reached by the SME. They might be achieved in the short or medium term. It might be quite difficult to standardize indicators for immediate and intermediate outcomes, as the distinction between them depends on each SME, its internal conditions, context, starting situation and projects implemented. The idea behind the analytical differentiation of outcome levels draws from Theory-Based Evaluation (see Figure 3), where a theory of change ('logic model'/'program theory'/'intervention theory') forms the backbone of the intervention (in this case: financial services to improve sustainable agriculture SMEs).<sup>4</sup>

4. Giel Ton, Wageningen University (2011)

5. Source: Komt uit Mayne (2001). *Addressing attribution through contribution analysis: using performance measures sensibly*, Canadian Journal of Program Evaluation, 2001

The idea of monitoring and evaluating this intervention is to check the **intervention logic**: Does it work? How effective is it? Indicators help to assess 'if the arrows work'. Data collection will then give information regarding certain indicators of changes that are assumed to result from the intervention. Some indicators will give an idea of the ability to generate outputs with the activities. The immediate outcomes are more directly related to the financial services available (e.g. loan received, number of beneficiaries). The intermediate outcomes refer to the level of the SME and/or farmer/household, as well as to behavioural changes that result from the financial services (e.g. cash income, turn-over, market penetration of the certified product, sustainable agricultural practices, among others). Thus, the ultimate outcomes are often the result of this changed behaviour, for example increased family income, poverty reduction, biodiversity conservation, etc.



Source: Mayne (2001).<sup>5</sup>

Figure 3: Logic Model/ Intervention Theory

## 2. Internal versus external impacts

The impacts associated with investing in SMEs also need to be defined in terms of the location of the impact and its relationship to target beneficiaries. Typically, investments made in SMEs by impact investors and other socially oriented financial institutions, regard SMEs as **vehicles** for broader social, economic and environmental change. This general rule is particularly salient in the case of agricultural SMEs which are often established as member organizations to represent the interests of individual households and farmers.

As a result, although the most immediate beneficiary of sustainable SME investing will be a specific target SME, the impacts being sought are likely to be at both the SME level and at the level of the individual farmer and household. The FAST SIAMT conceptual framework distinguishes between these types of impacts as “internal impacts” (to the SME itself) and “external impacts” (at the farmer or household level). Impact indicators are distinguished based on the location at which the measured impact applies.

The FAST SIAMT indicators provide data points related to both the internal and external impacts of intervention. Following the logic of the chain of causality in Figure 2 the indicators themselves typically refer to precise “pieces” that contribute to longer term impacts. As such, the FAST indicators often measure specific activities, outputs or outcomes that can operate as proxies for broader impact.

### Box 1: Two Levels of Impact

The FAST SIAMT Indicator set covers both internal and external impacts resulting from SME finance:

**Internal Impact:** defined as those impacts occurring at the level of the SME where SME is defined as a business with 250 or less employees and having needs for financial services in the range of \$20,000 and \$1,000,000 US. Example issues: management capacity, organizational development, employee health, education, environmental policies etc.

**External Impact:** defined as those impacts occurring at the level of the farmer or householder level where farmer is defined as a person, engaged in agriculture who raises living organisms for food or raw materials, generally including livestock husbandry and growing crops such as produce and grain. Example issues: productivity, access to education, adoption of environmental practices, health and safety practices etc.



### 3. How FAST SIAMT indicators relate to impact

The primary motivation behind the SIAMT is to assist investors and other financial institutions understand the impacts of their actions. The FAST SIAMT indicators represent a set of generic indicators that have been harmonized with other existing initiatives and adjusted through a comprehensive stakeholder consultation process. The result is a set of indicator points that can be applied by a broad range of financial (and other) institutions seeking to promote and measure positive change through investment in agricultural SMEs.

FAST indicators, of themselves, are nothing more than a guide and framework for data collection. They only become useful in facilitating understanding about impacts once data is collected along the parameters they define. Data that is collected in accordance with the FAST indicators, allow for more efficient and credible impact assessment, by ensuring that terminology and definitions related to impacts are based on common standards.

**“However, it is equally important to note that data collected on FAST indicators does not, in and of itself, provide any evidence with respect to the causal relationship between a specific financial intervention and the observed indicator data.”**

However, it is equally important to note that data collected on FAST indicators does not, in and of itself, provide any evidence with respect to the causal relationship between a specific financial intervention and the observed indicator data. Impact analysis entails the application of a corresponding methodology that allows the user to determine ***when an impact objective has been achieved and when that objective can be causally linked to a specific financial or other intervention.*** Typically, a full impact analysis will require a carefully designed sampling plan and control groups so that counterfactual analysis can extract those impacts that are causally related to actual investment. Box 2 lists the series of additional elements that any given financial institution needs to consider as part of their application of the FAST SIAMT indicators.

# How FAST SIAMT indicators relate to impact

FAST-SIAMT 1.0

Recognizing that full scale impact assessment is resource intensive and not applicable to every investment or investor, the indicators can nevertheless serve to provide guidance on the performance of individual investments at a specific time and how performance changes over time following investment. Moreover, individual performance scores can be particularly informative when relevant sector, product and geographically determined benchmarks are also available for comparison. The FAST SIAMT indicators provide a common basis for generating benchmark reports<sup>6</sup> and therefore provide an important opportunity to monitor and measure performance without undertaking full scale impact assessment.

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<sup>6</sup>As data is collected and aggregated from multiple actors, FAST will provide benchmark reports as part of the services associated with the tool.

## Box 2: Users of the FAST Indicators need to determine:

- The scope of the investment providing a general description of what the investment is trying to achieve and over what area and time frame.
- The specific objective providing a description of the desired state or ultimate condition generated by the investment.
- The specific targets of the investment outlining who the intended beneficiaries of the investment are intended to be.
- An explanation (hypothesis/theory of change) about how the investment will lead to the expected change.
- The terms and conditions of the financial product and service which eventually affect the expected change.
- A mapping of the explanation to the investment and to the relevant indicators (drawn from the FAST indicator list and, where necessary, elsewhere).
- A methodology for determining causality ranging from comparisons with similarly situated targets, to comparisons with peers (benchmarks) to counterfactual analysis.
- A process for integrating the learning from impact assessment into revisions in the setting of investment priorities.

# How FAST SIAMT indicators relate to impact

Figure 4 provides an overview of the different ways in which FAST indicator data can be used by FIs in conducting their measurement and assessment processes.

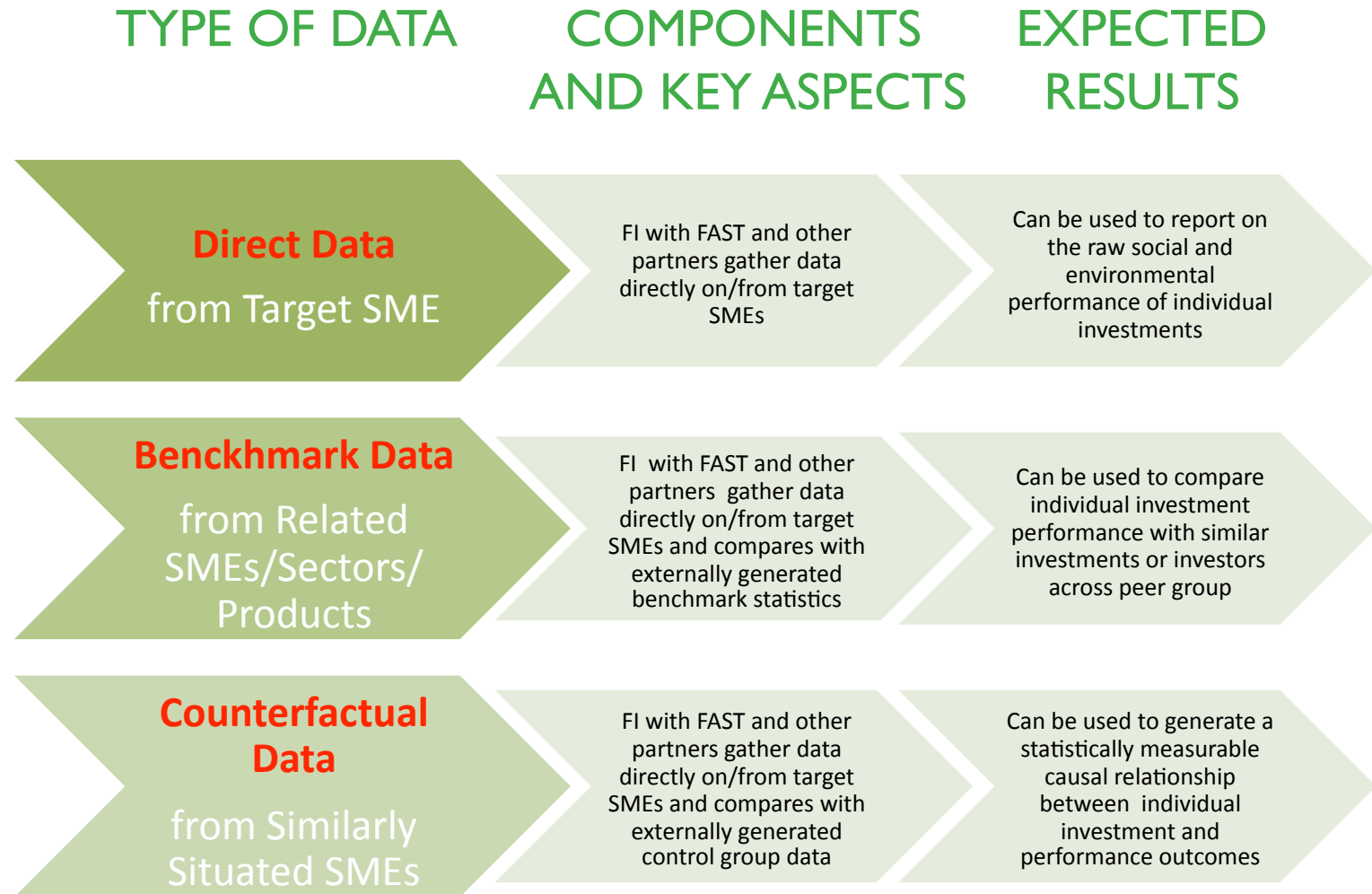


Figure 4: Different Types of Impact Data Collection

# The FAST Toolbox

## Core Elements of the Toolbox

The objective of the FAST toolbox is to provide a suite of documents, definitions and guidelines that assist impact investors, and the SMEs themselves, in monitoring and managing the impacts of their activities in the SME agriculture sector. The FAST SIAMT provides a set of indicators to assess and measure the impact of investing in sustainable SMEs active in agriculture value chains (sustainable agriculture dimension). It also includes a set of indicators that capture core aspects that describe the nature of the financial relationship established between the FI and the SME (sustainability of the financial relationship dimension). By referring to these two dimensions, FAST SIAMT tries to acknowledge the effect that the terms and conditions defined for the financial product and/or service could have in achieving impact.



**Version 1.0 of the toolbox consists of four basic elements:**

**Core Issues:** a list of 15 major impact issues of primary relevance to the social, economic and environmental sustainability of agricultural SMEs, agricultural producers and their communities (sustainable agriculture dimension). A short list of 5 core issues focused on the measurement of the sustainability of the financial relationship (sustainability of the financial relationship dimension).

**Indicators:** a complete list of 112, and a priority list of 43, social, economic and environmental indicators applicable to the SME and farmer level. Each indicator is designed to be quantifiable with standardized definitions.

**Data Collection Protocols:** a description of the methods to be applied in collecting data, including units and formats, adapted to each indicator.

**Glossary:** A list of terms and definitions of terms used in the description of impact and related reporting.

**4 basic elements:**

**Core Issues, Indicators, Data Collection Protocols and a Glossary**

# Core Elements of the Toolbox

The FAST toolbox does not intend to describe or limit users to a specific theory of change. One of the purposes of referring to a multi-stakeholder process in the definition of the FAST indicator set is to ensure a general relevance across **multiple** perspectives and theories of change. Notwithstanding, the generally agnostic position of the indicators with respect to the different ways in which investment might contribute to desired impacts worth providing an overview of the high-level assumptions feeding the development of the indicator set. Note that although these assumptions were implicit throughout the discussions in the FAST SIAMT indicator development process, it is not necessary to agree with them or adopt them in order to use the tool for one's own assessment.

Throughout the consultation process, a few basic themes formed the subtext of the discussions that could be described as a high-level theory of change for impact investing in SMEs in the agricultural sector:

- Access to affordable finance is a key component of building the financial viability of the SME sector across the developing world.
- SMEs are key contributors to economic development and overall social well being across the developing world.
- SMEs in the agricultural sector that have access to affordable finance can more readily invest in capacity building, infrastructure development and provide micro-finance which can lead to poverty reduction and more sustainable livelihoods among the rural poor.
- SMEs that have adopted practices and/or made commitments to explicitly promote social and environmental sustainability promise a higher social return than SMEs that have not.



# Core Elements of the Toolbox

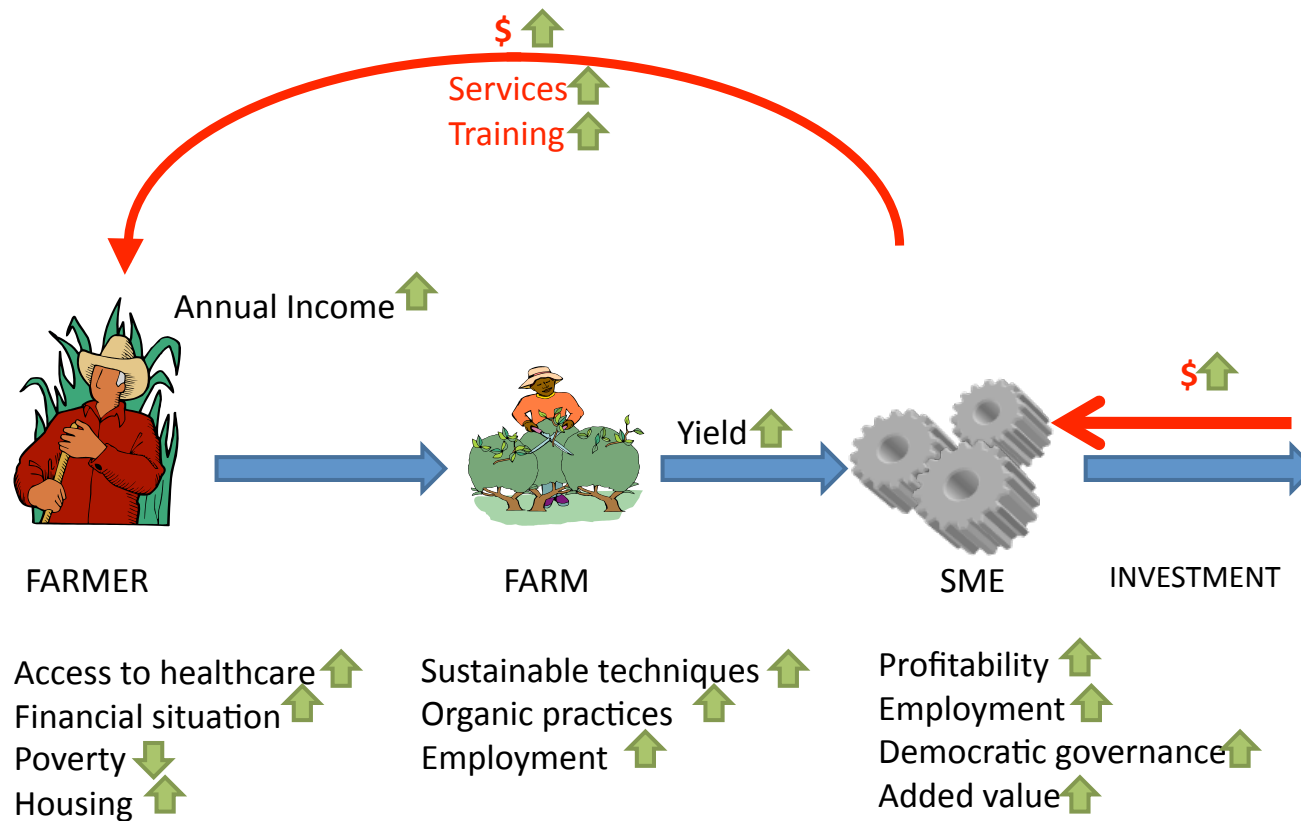


Figure 5: An Example of High-Level Theory of Change for Impact Investing in SMEs in the Agriculture Sector

Clearly, the specific manner in which any given investment relies on this overall logic will vary depending on the type, location and duration of an investment. However, these high level bullets do describe a general consensus of the impact investing and socially-oriented lending communities that participated within the development of the FAST indicators.

## I. Core Issues List

**B**uilding on the IRIS, COSA and other existing indicator sets, stakeholders identified a series of core issues. Table I outlines the core sustainability issues identified through the FAST SIAMT process. These core issues form the backbone and logic for the broader indicator set presented in Annex 2. Column “An Approximate to a Theory of Change” in Table I provides an indicative example of how investment might be causally related to positive changes in the conditions related to a particular core issue. Again, this is not meant to limit the applicability of related indicators to a particular theory of change, but rather to provide an exemplary explanation of the logic for the inclusion of indicators within a specific core issue group.

**“These core issues form the backbone and logic for the broader indicator set presented in Annex 2. Column “An Approximate to a Theory of Change” in Table I provides an indicative example of how investment might be causally related to positive changes in the conditions related to a particular core issue”**



# I. Core Issues List

## Summary of Core Issues

### Sustainable Agriculture

Core Issue	Description	Rationale	An approximate to a Theory of Change	Economic	Social	Environmental
<b>Agricultural Productivity</b>	Agricultural Productivity includes both quantity (the yield (output) per unit of land, per crop), as well as the quality (it could be related to the use of modern and sustainable cultivation techniques) of production.	Increases in agricultural productivity applying environmentally respectful cultivation techniques are often linked with sustainable development. Increased yield and improved access to quality inputs and technical assistance can help increase productivity and improve farmers' revenue generating potential for economic growth.	Investments in SME could lead to finance farmers as part of a business model established between the Financial Institution, SME and the farmer. For instance: pre-harvest finance, infrastructure finance, working capital and the provision of technical assistance that could improve farmer's yield and product quality, thus, increasing farmer revenues.			
<b>Generation of Value Added</b>	Value that is added to an agriculture crop or product by the farmer, calculating the net output after adding up all outputs obtained in the production process and sold, and subtracting intermediate inputs. It is also referred to as the value that is added by the SME, calculating the net output after adding up the value of the processed or end-product sold to the buyer/market, and subtracting the production costs (including the price that was paid to the farmer for the raw product).	Adding more value to a crop or end-product creates more financial return and economic benefits to the farmer and/or SME. It helps to develop the local economy and increases producer/SME revenue.	Investments in either SME or farmer to generate added value might be long term investments, as it could imply technology transfer, capacity building and product development for specialized processing and manufacturing. Investments in generation of value added could allow market differentiation and the strengthening of SME's strategic marketing. It could provide long-term structural benefits for the farmer/SME and the local community, as the end-product developed could have higher market price, thus increasing the profit margin of the SME/farmer. It could also generate employment, know-how and skilled manpower.			
<b>Reliable and Equitable Supply Chains and Market Access</b>	Robustness and stability of the value chain over a period of time. It includes competitiveness, or the ability and performance of an economic actor to sell and supply goods with differentiation in a given market. This market respects the domestic concerns of farmers, meets the needs of export-dependent farmers/ SMEs and provides improved export opportunities and assurances against distortion of trade. It also promotes, recognizes and values environmentally respectful practices of production.	Farmers and SMEs that operate in a stable and equitable market, under clear and formal relationships with buyers, supply networks and consumers, will be able to improve and sustain their business and increase their income. Improved quality and product differentiation in the market could increase sales and market positioning.	Value chain investment models open up the possibility to define financial schemes that involve chain stakeholders to share the risk and enhance environmental responsible practices of production along the chain. Investments in product differentiation can improve SME's market and bargaining power. Certified sustainable supply chains could provide more direct and equitable trading relationships. Investments in fair and equitable supply chains might facilitate long term contracts that could generate more predictability and stability. Certified production may generate also price premiums that favours the farmer; the compliance of production standards could also improve quality levels and market access.			
<b>Organizational Capacity</b>	The organization's ability to successfully apply and improve its skills and resources to accomplish its goals and satisfy its staff and stakeholders' expectations. The skills and resources include staffing, infrastructure, technology, R&D, financial resources, strategic leadership, process management, human resources, networks and linkages with other organizations and groups.	Training in organizational capacity development can lead to (behavioural) change: adapted policies and practices at farmer and SME level is significant to improve their business development and the ability to acquire a better position in supply chains and as well as with other key stakeholders.	Financial and non-financial investments in SME's financial capacity, management practices, book keeping and governance, for example, could strength organizational capacity and financial sustainability. Both are key aspects to ensure business development, growth and profitability of the SME.			
<b>Financial Sustainability (of the SME)</b>	The financial and administrative capacity to generate positive returns with a long-term perspective.	SMEs should be able to manage and administer their assets and equity in a professional manner, focused on long-term viability. Both farmers and investors / lenders will benefit from long-term and stable position of SMEs.				

Core Issue	Description	Rationale	An approximate to a Theory of Change	Economic	Social	Environmental
<b>Risk Mitigation and Adaptation</b>	The ability to respond to (potential) risks, including legal, financial, assets, climate change, ecosystems degradation, and health and safety risks.	Risks, if not anticipated on and responded to in a proper manner, can result in unfortunate events such as (sudden) uncertainty in financial markets, project failures, legal liabilities, credit risk, accidents, and inability to respond to natural hazards and disasters. These unfortunate events cause instability in the value chain, which is not in the interest of SMEs, farmers, or investors. Risk management usually includes mitigation and adaptation measures, to limit the adverse impact of natural hazards and related environmental and technological disasters, and prevention measures. All measures aimed at avoiding that natural phenomena turn into disasters for settlements, economies and the infrastructures of communities.	SME finance can free capital available for risk management investments (hedging, insurance, options, futures, etc. Trade finance can help secure supply. Infrastructure and risk management are essential to strength the capacity of the SME/farmer to adapt to potential risks and reduce their negative impact. For example: investment for building an irrigation system in agriculture land where the rain cycle is being affected and water volume is being reduced due to climate change; the construction of a warehouse to store the crops and mitigate the price risk due to a shortage of supply. These type of investments could contribute to ensure production volumes, quality of the product and price stability, and thus, reduce the impact of external factors in SME/farmer business development and revenue.			
<b>Producer Livelihoods</b>	A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, while not undermining the natural resource base.	Sustainable production, trade and investment initiatives ultimately benefit and support farmers in reducing the level of poverty and improving their livelihood by supporting income (cash) generating activities.	Improvements in any of the other core social, economic and environmental issues can lead to reduced poverty and improved producer livelihoods. SME investments can also result in improved direct or indirect access to finance for producers which can in turn improve business development, productivity and livelihoods at the producer level by, among other things, increasing of farmer income and savings, improvement of house conditions, the use of safe water and sanitation facilities and greater access and/or production of household food requirements. By investing in the farmer, there might be a direct impact of poverty reduction in its household and family members.			
<b>Food Security</b>	The availability and accessibility of food with a caloric and nutritional level of sufficiency for individuals and communities to live a healthy lifestyle. It refers also to the means to access and/or to produce the food.	Commonly, the concept of food security is defined as including both physical and economic access to food that meets people's dietary needs as well as their food preferences.				
<b>Financial Empowerment - Access to Finance</b>	Potential for farmers to acquire financial services, including access to lending resources with transparent and fair (market-conform) interest and costs.	Access to and use of formal financial service providers gives farmers better opportunities to effectively manage and improve their business. They can invest in the production process, generate value and capitalize the investment.	Direct or non-direct investments in farmers through debt products that are transparent and fair to the farmer conditions could lead to their gradually inclusion in the formal financial system by demonstrating positive track record and/or building SME/farmer capital base. It could reduce the negative impacts of accessing finance through costly non-formal intermediaries. The investment could be used for investing in farmer's own income generated activities or in personal endowments. Improved stability and predictability enabled by sustainable supply chains can increase access to finance for farmers and SMEs. Better capacity to manage risk from capacity investments and/or technical assistance can improve also increase access to finance of farmers.			
<b>Access to Social Services</b>	Availability of and access to basic services related to health, education, housing, and related living conditions.	Health care, clean drinking water, education, food, housing are necessary conditions to improve producers' life and transform poverty.	Investments at the SME can strengthen SME provision of social services to farmers. Poverty reduction and better income facilitated by the investment allow farmers to improve their access to social services.			



## Sustainable Agriculture

Core Issue	Description	Rationale	An approximate to a Theory of Change	Economic	Social	Environmental
<b>Employment Creation</b>	Strategies implemented to generate job opportunities to the active population of a society.	Employment supports wealth creation, skills development, and numerous other social and psychological benefits. It also supports the development of the local economy.	Direct investments in SMEs could facilitate expansion and employment growth across the SME. Investments that contribute to the expansion of the SME into sustainable supply chains can ensure fair and equitable work conditions.			
<b>Safe, Fair and Equitable Employment</b>	Work needs to be carried out under safe and healthy conditions, with equal treatment and payment of contracted workers, men and women, freedom of association and collective bargaining.	The conditions under which the SME' employees are working should not represent a threat to their sort or long-term health and integrity, and must be dignified work. No differentiation must exist in the treatment and conditions under which the employees work based on gender, ethnic, class, etc.	Additionally, investments that allow improvements of the working conditions (in compliance with sustainability standards), for instance health, safety and environmental conditions under which the employees are working, have a direct impact in employee's productivity, effectively and job maintenance.			
<b>Community Involvement</b>	The relationships established between the SME and other organizations and institutions with presence in the community where it operates. It could also include the consultation with community actors regarding SME's activities, promotion and support of local business, and the development of social capital through volunteer activities, charity and social sponsoring.	If a SME involves community stakeholders in an attempt to improve the economic, social, cultural, political and environmental dimensions of the society, it will promote higher levels of wellbeing for not only the farmers and their families, but for the wider community as a whole. It will also contribute to ensure the long-term business development of the SME as part of the local community.	Investments in local value chains could contribute to the development and further diversification of the local economy and its structure. It could also contribute to the increase of capital movements at local level, thus, strengthening the local market and promoting economic growth of community stakeholders. Investments in SMEs can strengthen their capacity to implement participation and democratic governance thereby facilitating community involvement.			
<b>Ecosystems Integrity</b>	The protection, preservation and management of a region's ecosystem in order to support its capacity to provide the goods and services that people need for their well-being over the long-term.	Integrity of ecosystems is vitally important for human well-being since it underpins a wide range of services on which life depends; the conservation and regeneration of biodiversity is crucial for the sustainability of the economic/livelihoods initiatives.	Investments in SMEs and farmers can enable more efficient and environmentally sustainable production. Investments in SMEs/farmers that have committed to biodiversity conservation and transparent production practices (through certification and sustainable management of natural resources) contribute to strengthen ecosystems integrity.			
<b>Natural Resources Management</b>	Conservation and efficiency measures applied to manage, protect/preserve and restore natural resources (soil, land water, energy).	Effective and sustainable management of natural resources such as water, land, soil and energy, and the limit use of toxic materials, such as agrochemicals, support environmental preservation and sustainability of the assets that are needed for agricultural production now and in the future.				





## Sustainability of the Financial Relationship

Core Issue	Description	Rationale	An approximate to a Theory of Change	Economic	Social	Environmental
<b>Outreach</b>	Reach of clients and regions, even if poor and remote, with financial services and/or technical assistance, skills/business development services	Providing financial as well as non-financial services to entrepreneurs that have no access to other such services supports them with building a sustainable business and a reliable source of income, resulting in healthier business relationships and stronger companies.	<p>Some of these aspects that define the terms and conditions of the financial product and/or service could have an effect in achieving impact in the core issues identified in the above dimension. In the development of Financial Institutions theory of change, these aspects among others could be discussed as part of the impact strategy. For example:</p> <ul style="list-style-type: none"> <li>• Increased access to information about financial expectations and type of relationship could allow better management of the SME.</li> <li>• Flexible terms adapted to agricultural production or local conditions can facilitate efficiency and reduced costs.</li> <li>• Longer term financial relationship can permit more strategic business development of the SME.</li> <li>• Good governance by the financial institution can build improved efficiency and credibility of the sector.</li> <li>• Inclusion of social and environmental investment criteria in financial institution's risk and portfolio management can contribute to strengthening the sustainable SME finance sector, and support the development of sustainable economy.</li> </ul>			
<b>Inclusiveness of Vulnerable Population</b>	An inclusive financial system is one that services all clients—not just the relatively well-off. This means reaching out to excluded, poor and low-income clients, living in remote areas, women, minorities, and providing them with affordable financial services tailored to their needs.	Significant and structural participation of vulnerable groups (women, migrants, minorities, indigeneous, previously excluded, etc.) empowers these groups to be more responsible actors in the value chain, thereby strengthening their position and encouraging the development of fair and equitable economic relationships.				
<b>Responsibility to Clients</b>	Level of openness and transparency of the Financial Institution about pricing, practical consequences, terms and conditions of the financial products.	Pricing, terms and conditions of financial products (including interest charges, insurance premiums, all fees, etc.) must be transparent and adequately disclosed in a form understandable to clients. Responsible pricing means that pricing, terms, and conditions are set in a way that is both affordable to clients and sustainable for financial institutions. Client's satisfaction should be monitored.				
<b>Portfolio Health</b>	The investment portfolio's overall financial balance and stability.	A financial service provider should maintain its portfolio and make sure it is (financially) 'healthy' - if clients cannot pay back the loan this indicates a possible problem with either the product, or with the circumstances in which those clients are not capable of living up their financial obligations.				
<b>Principles of Responsible Investments</b>	Practices established in the Financial Institution related to the adoption of social, environmental and corporate governance principles, including transparency, debt collection practices, and client feedback mechanisms, among others.	The financial institution should manage its own triple bottom line performance, including client protection policies that ensure the organization's relationships with clients, to increase client retention, and reduce financial risk.				

## 2. Indicators List

The core issues were translated into a select group of specific indicators and indicator definitions. Each indicator is matched with a definition and a series of data collection protocols designed to ensure consistency across data collectors and sets. In order to provide a more manageable set of indicators, the consultation process was designed to produce a series of “highest priority” indicators which represent a suggested starting point for general impacts reporting efforts. The FAST Core Indicators are listed below in Table 2. Annex 2 details the full list of indicators and their corresponding definitions and units of measure. Annex 3 details FAST Core Indicators with their data collection protocols.

### FAST Core Indicators

#### I. Indicators Referred to the SME

#	Indicator Name	Definition
I1	Sales volume	% of production sold of the total produced or harvested
I2	% Certified	Percentage of the total production sold as certified (volume) per crop and per type of certification.
I3	Profitability	Gross Margin: Amount of earned revenues that the organization retains after incurring the direct costs associated with producing the goods and products sold by the SME/Coop/Enterprise. ((Earned Revenue-Cost of Goods Sold) / Earned Revenue)
I4	Price paid to the farmer OR	Ratio unit sales price of the target crop-product paid to the farmer/ unit sales price of the crop-product sold
	Total payments to farmers	Ratio total value of payments to farmers of target crop sold/Total revenue of target crop sold
I5	SMEs' provision of credit to farmers/ or Financial Institution' provision of credit to farmers in partnership with the SME	Total value of loans closed and total value of loans outstanding
		Number of loans
		Average loan size
		Repayment rate
I6	Employment	Number of fulltime jobs provided by the SME/Coop/Enterprise
		Number of part-time (less than 35 hrs per week) and temporary jobs provided by the SME/Coop/Enterprise (by gender)
I7	Organic practices and principles	Percentage of units of land where organic principles/ organic certification are being applied, i.e. no chemical pesticides or agrochemicals
I8	Outreach	Number of farmers members of the Coop or suppliers of the SME/Enterprise (by gender)
I9	SME level value add	Ratio of the sales value of the produced product and the total cost of production
		Score according to degree of processing: 1) Fresh product 2) Product with post-harvest treatment 3) Product with primary transformation 4) Product with secondary transformation 5) Product with tertiary transformation
I10	Reinvestment in Business Capacity	Percentage of SME's/Coop's/Enterprise's net income reinvested in business capacity development
I11	Reinvested in R & D	Percentage of farmers trained in agriculture innovative techniques and sustainable practices and other relevant aspects
I12	Agreements/ contracts with buyers or clients	Number of buyers or clients with whom the SME/Coop/Enterprise has a written agreement, contract or ongoing business relationship

# Indicators List

#	Indicator Name	Definition
I13	Land under conservation management	Percentage of land under conservation management (managing natural ecosystems (forest blocks on farms))
I14	Women representation balance	Percentage of women on the BOD or other leadership/ governing body
I15	Price premium	Percentage of production that has received a price premium
		Amount of the price premium received for each certification type
I16	Agreements/ contracts with suppliers	Number of suppliers with whom the SME/Coop/Enterprise has an agreement, contract, or ongoing business relationship
I17	Child Labour Policy	Child Labour Policy: Indicate whether the organization has a written child labour policy in line with International Labour Organization (ILO) standards; or has an institutional written policy that includes a section that regulates child labour
I18	Yield at SME level	The average estimate output produced per unit of land per crop of farmers who sold to the SME/Coop/Enterprise
I19	Techniques used at SME level	Percentage of land directly controlled by the SME/Coop/Enterprise using modern and sustainable cultivation techniques (such as drip irrigation, intercropping, machinery, etc.)
I20	Techniques used at SME level	Percentage of land indirectly controlled by the SME/Coop/Enterprise using modern and sustainable cultivation techniques (such as drip irrigation, intercropping, machinery, etc.)
I21	Payments to suppliers	Total value of payments to suppliers (both organizations and individuals) that sold to the SME/Coop/Enterprise

# Indicators List

2. Indicators referred to the farmer  
(Data that could be collected  
in coordination with investors and  
research partners in the field)

#	Indicator Name	Definition
I1	Yield	Estimate output produced per unit of land per crop
I2	Annual income	Total value of net annual income of the farmer
I3	Access to lending	Percentage of farmers that have received credit from local financial institutions or other sources such as: buyers, family, associations, and community.
I4	Financial situation	Percentage of farmers reporting an increase of their annual revenue or annual savings
I5	Access to healthcare	Percentage of farmers with access to healthcare services
		Proximity of the healthcare facility
I6	Farm level value added	Ratio of the off-farm sales value of the crop (or product) and the associated production costs
		Score according to degree of processing: 1) Fresh product 2) Product with post-harvest treatment 3) Product with primary transformation 4) Product with secondary transformation
I7	Access to insurance	Percentage of farmers that have an insurance policy or plan (incl. pension) with local financial institutions
I8	Poverty level	Percentage of farmers living in poverty according to an accepted method of poverty assessment in the country
I9	Soil conservation	Percentage of land being used with techniques focused on soil conservation / preserving quality of soil
		Type of soil conservation measures used in the farm.
I10	Access to safe water and sanitation	Percentage of farmers with safe water for domestic use
		Percentage of farmers with sanitation facilities
I11	Access to saving	Percentage of farmers that have savings accounts with local financial institutions
I12	Access to food	Percentage of farmer's households reporting problems in meeting their food needs in the last year
		Number of days without sufficient food
I13	Organic practices and principles	Percentage of units of land where organic principles/ organic certification are being applied, i.e. no chemical pesticides or agrochemicals
I14	Techniques used	Percentage of land using modern and sustainable cultivation techniques (such as drip irrigation, intercropping, machinery, etc.)
I15	Product Diversification	Portion of cultivated area used per crop
		Portion of total production revenue from target crop

# Indicators List

#	Indicator Name	Definition
I16	Housing	Percentage of farmers who have been able to improve their housing during the past year (e.g. smoke ventilated in cooking area, improved roofing, sanitation, safe water for domestic use)
I17	Student transition rate	Percentage of farmer's students (male/female) advancing from one level of schooling to the next, for example, primary to secondary school or secondary school to higher education.
I18	Waste water treatment	Amount of wastewater from productive processes treated physically or otherwise (purified) before being discharged into open water sources (river / lake / sea)
I19	Land under conservation management	Percentage of land under conservation management (managing natural ecosystems (forest blocks on farms))
I20	Agreements/ contracts with buyers or clients	Number of buyers or clients with whom the farmer has a written agreement, contract or ongoing business relationship
I21	Value of the contracts, agreements	Total value of buyer contracts, written agreements of the farmer
I22	Length of contracts	Average length of buyer contracts (months)





### 3. Data Collection Protocols

Data collection protocols were developed to facilitate consistency and comparability of data collected by different entities. The data collection protocols define indicator data entries, units of measure and a leading question to support the collection of data related to any given indicator. Table 3 below provides a high level indication of the format and detail provided by the data collection protocols. A complete listing of the protocols is included in Annex 2.

Core Issue: Agricultural production					
Indicators			Data Collection Protocols		
Indicator	Definition	Unit of measure	Indicator data entry	Question	To Whom the Indicator refers Farmer (Household-Farm)
Yield	Estimate output produced per unit of land	Unit of measure-volume/Unit of measure-land area	Volume of production of each crop produced	How many units of each crop are produced at the farm?	x
			Identify unit of measure (volume)		
			Area per crop under cultivation	How many units of land of each crop are there under cultivation at the farm?	
			Identify unit of measure (land)		

Table 3: Example of the Format and Detail Provided by the Data Collection Protocols for a Given Indicator

### 4. Glossary

Definitions and/or generic description of selected terms to support the understanding of SIAMT (Annex 4).

# Application of the Toolbox

The FAST SIAMT Toolbox in its current version can be used directly by investors and other stakeholders as a basis for developing or adapting their own measurement and assessment processes. While the primary motivation for the development of the toolbox has been to assist investors, financial institutions and SMEs in measuring the social, economic and environmental impacts of their activities, it is expected that many of the indicators can also provide a basis for improving due diligence, portfolio management and SME management(eg. many of the indicators are multifunctional in nature).

Figure 6 shows how investors can refer to, and integrate the FAST SME indicators within their investment and assessment processes as well as how FAST and third parties can provide support to the data collection and impact analysis process. As a general role, FAST expects to continue to play a role in developing, revising and supporting the implementation of the common indicators.

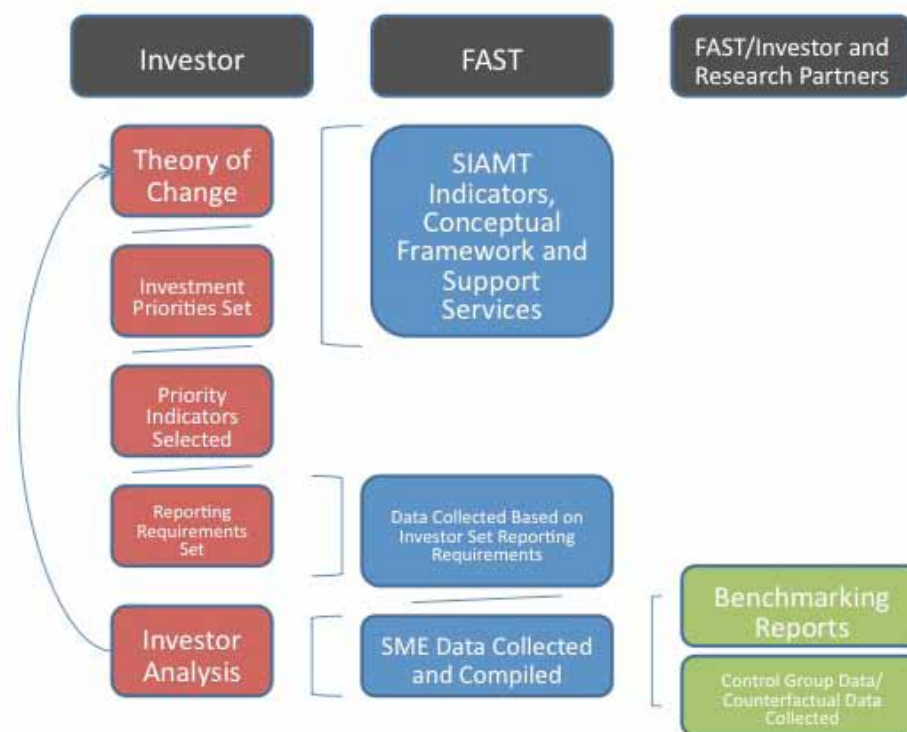


Figure 6: Proposed Integration of FAST SIAMT in Investor's Impact Investment Strategy

# Application of the Toolbox



Over the coming few years FAST will be providing support to its members and other interested parties to develop the appropriate reporting and data collection systems. FAST will also be working on the construction of facilities to collect and aggregate data from individual investments to assist in streamlining the collection process and enabling the benchmarking of impacts data.

It is important to note that the use of the toolbox to generate data on actual causal impacts of investment will continue to require the elaboration of investor specific methodologies and is not, at present covered explicitly by the toolbox. FAST does intend, however, to also provide support to institutions seeking to feed the SIAMT indicators into a precisely defined impact assessment methodology where such support is desired.

Finally, it is worth reiterating that the current version of the FAST toolbox is very much the beginning of a process of developing more robust monitoring and assessment of the impact investment community. FAST has been fortunate enough to embark on this journey with other leaders in the sector, particularly COSA and the IRIS initiative, but is also looking forward to continued collaboration with these and other initiatives in the development of updated and an increasingly complete versions of the FAST toolbox.

In this line, Annex 5 details a preliminary high level overlap between FAST SIAMT Core Impact Issues and existing international frameworks and normative.

## Lessons Learned from Pilots

Through the implementation of this project, we have applied SIAMT tools in four pilot tests with three coffee cooperatives from Kenya and Peru and one fruit processor in Mexico. Figure 7 and Figure 8 highlight the business models of the pilot cases.

### Business Model Pilot Case Kenya: Impact Investor-Lender-SME-Farmer

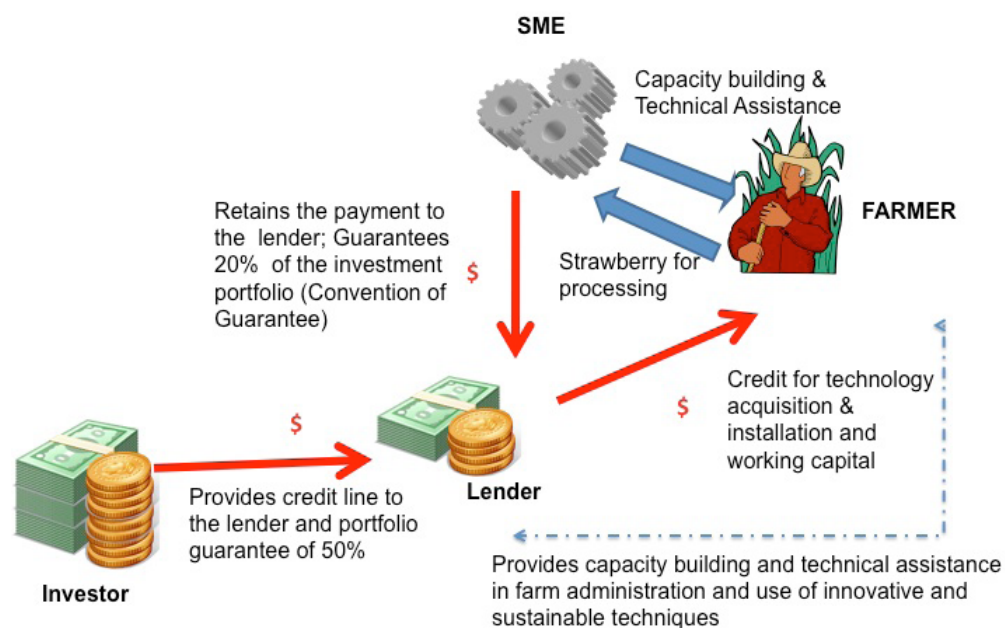


Figure 7. Schematic Business Model of the Pilot Case-Mexico

# Lessons Learned from Pilots

Business Model Pilot Case Kenya: Impact Investor-Lender-SME  
(Cooperative)-Farmer

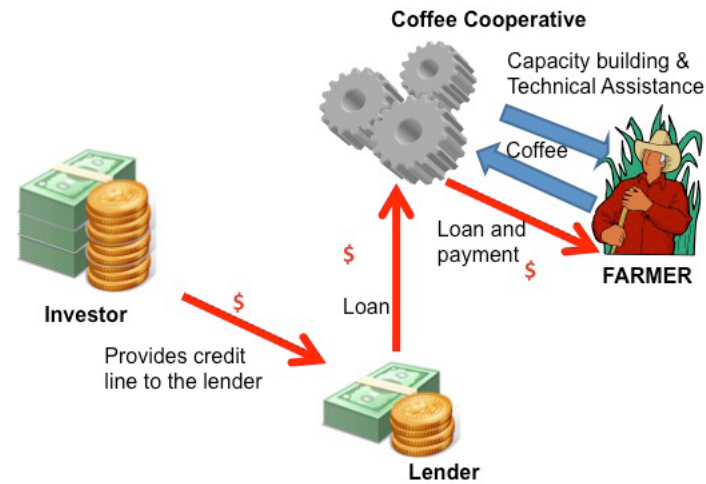


Figure 8. Schematic Business Model Pilot Cases-Kenya and Peru





# Lessons Learned from Pilots

We have identified the following findings and recommendations in light of three major criteria: pertinence, feasibility and practicability of the tools.

## Pertinence

- The indicators applied at the farmer level were quite pertinent; the users perceived it positively: the indicators covered the main aspects involved in assessing and measuring the effects of investment on producer livelihoods, the households, and the farm.
- Even though the data collected at the farmer level is relevant and provides insight into the status and progress of the farmer, it does not capture in depth the reality of the farmer, its household and the fundamental changes that could have happened after receiving credit for multiple years. More comprehensive field level research will need to be completed, which will provide deeper information and analysis to be able to measure investment impact.
- The indicators applied at the SME were also perceived as pertinent and quite comprehensive; however; small adaptations were made for smaller cooperatives, as some indicators did not apply. The same applied for the pilot case with the SME processor, since the set of impact indicators were developed for SMEs that cultivate agricultural crops/commodities.



# Lessons Learned from Pilots

## Feasibility

- The indicators referring to the farmers were feasible to collect for the majority of the cases; however, the indicators that referred to quantification of income and costs were difficult to collect, as the farmers do not keep these records. The figures collected were thus only estimates, which are difficult to verify in order to prove their accuracy. Since these are important indicators, such as annual income and cost of production, other research methodologies will be required in order to capture accurate data from farmers. The same applies to indicators that measure quantification of issues that are not regular for farmer's business activities, such as wastewater treatment; it was not possible to capture this data.
- The indicators referring to SMEs were also feasible to collect for the large majority. It helps to have the set of impact indicators and data collection protocols before hand so that documentation and records can be checked in order to provide the exact information. We perceived that with practical exercise every year, data collection would become easier and more accurate.
- It is important to specify the indicator's unit of measure and the period of time to which they refer (eg. at the end of the harvest, financial year) as each of them could be measured differently. It is also fundamental to standardize a unit of measure for each indicator to be able to aggregate and compare data. In order make an objective interpretation of the data gathered, it would be important to consider in the next steps the development of a scale of value which could be used to assess the data of some indicators requiring this analysis.

# Lessons Learned from Pilots

## Practicality

- **I**n terms of the practicality of the exercise, it was important that a person from the SME/Coop/ Enterprise had the control and ownership of the information to be gathered, as this factor contributed to better results. In those cases, we found that the quality of the data collected was higher.
- The time to collect the data from the farmer was 45-50 minutes each. The time to collect the data from the SME was an average of 10 hours (for 94 indicators). It was relevant to provide clear instructions so that the person who conducted the exercise fully understood the questions, indicators and data entries.
- It was easier to enter the data from the SME/ Coop/ Enterprise directly into a computerized file document: it facilitates the collection of the data and reduces the margin of error.

**“As a general perception from the pilot tests, most indicators seem very relevant and doable, and together formed a comprehensive framework to measure sustainability performance.”**





## Next Steps

Version 1.0 of SIAMT is a starting point, it will improve as the tool is used, extended and complemented as needed by FIs and impact investors. Thanks to the active participation of many stakeholders, FAST has achieved its initial goal of defining a consensus-based set of priority indicators for assessing and measuring the impact of investing in the sustainable agriculture SME sector. As a major next step, the FAST team will move to refine the process for implementation with FAST members. FAST will also continue to deepen its alliances with existing partners such as COSA and the IRIS initiative while exploring new partnerships in order to provide a substantive support to organizations seeking to implement the indicators. As a part of its implementation process FAST is also committed to developing a data sharing and learning platform for agricultural-focused impact investment.

**“FAST has achieved its initial goal of defining a consensus-based set of priority indicators [...] As a major next step, the FAST team will move to refine the process for implementation with FAST members.”**



# Annexes

## Annex I List of Stakeholders and organizations that participated in developing SIAMT

### FAST SHARED IMPACT ASSESSMENT MEASUREMENT AND TOOLBOX PROJECT

#### Members of the Expert Committee

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**Ben Leussink**  
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## Financial Institutions that have participated in the Project

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**Michelle Holleran**  
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**Pier Carlo Barioli**  
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Foundation

**Patricia Lee Devaney**  
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**Kirtsen Arup**  
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**Emilly Allred**  
Working Capital for Community Needs

**Nancy Sommer**  
ResponsAbility

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**Oscar Murga**  
Proyecto Cambio-CABEI

**Patricia Lee Devaney**  
Root Capital

### Partners of FAST

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International Finance Corporation

**Angel Mario Martínez**  
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## Stakeholder Consultation Group invited by FAST and GIIN-IRIS

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Rainforest Alliance

**Graham McMillan**  
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Centro Agronómico Tropical de Edu-  
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**Marion Karman**  
Forest Stewardship Council

### Pilot Test Stakeholders

#### Kenya

Ndumberi Coffee farmers Co-Operative Society  
Kiambaa Coffee Growers Co-operative Society Ltd

#### Mexico

Agrofinanzas  
Frexport – Grupo Altex  
FIRA

#### Peru

Cooperativa Agraria Cafetalera CASIL Ltda.

## Annex 2: Complete Indicator List and Data Collection Protocols

Indicators				Data Collection Protocols						
Number	Indicator Name	Indicator Definition	Unit of Measure of the Indicator	Indicator Data Entry / Calculations	Unit of Measure	Leading Question	To Whom the Indicator Refers			
							Farmer- (household- farm) - External Impact	SME - Internal Impact	Financial Institution	
*Note: The terms in bold are those with a definition in the glossary. The reporting period of each indicator is not specified in this document. The indicators underlined are part of FAST Core Indicators at SME level										
SUSTAINABLE AGRICULTURE DIMENSION										
CI 1	Agriculture Productivity									
I1	Yield	Estimate output produced per unit of land per crop	Unit of measure volume/Unit of measure land area	Volume of production of each crop produced	Unit of measure - volume	How many units of each crop are produced at the farm level?	x	x		
				Identify unit of measure	Unit of measure - volume					
				Area per crop under cultivation	Unit of measure -land area	How many units of land of each crop are there under cultivation at the farm level?				
				Identify unit of measure	Unit of measure -land area					
I2	Loss	Amount of production lost due to waste/rotting per crop	Volume	Total volume of crop lost during cultivation due to waste	Unit of measur- volume	How many units of each crop have been lost at the farm level due to waste?	x			
I3	Efficiency	Estimate total cost of production of target crop per total output (total cost of production could be calculated as: labour costs + input costs)	Value/Volume of output	Total paid labour required to produce target crop -	Currency	What are the total labour costs at the farm level to produce target crop?	x			
				Total costs of fertilizers, biocides, chemicals and other inputs needed to produce target crop	Currency	What are the total costs of fertilizers, biocides, and/or chemicals at the farm level needed to produce target crop?				
				Cost of equipment (purchased and/ or maintenance) owned during the last production year including when possible annual depreciation. Calculate <b>depreciation</b> by summing the amount paid for assets with short, medium and long useful lives and then dividing the total amount spent for each class by 5, 10 and 20 years, respectively.	Currency	What are the total costs of equipment, cost of purchase and/or cost of maintenance at the farm level?				
				Total volume of target crop produced	Unit of measure - volume	How many units of output of target crop have you produced in total at the farm level?				
I4	Techniques used	Percentage of land using <b>modern and sustainable cultivation techniques</b> (such as drip irrigation, intercropping, machinery, etc.)	%	Area of total land where modern and sustainable cultivation techniques are applied	Unit of measure -land area	How many units of land are farmed under modern and/or sustainable cultivation techniques?	x	x		
				Total area under cultivation	Unit of measure -land area	How many units of land are under cultivation at your farm?				
				List of the modern and sustainable cultivation techniques used	List	What are the different types of modern and sustainable cultivation techniques that you apply?				

CI 2									
Generation of Value Added									
15	<u>% Certified</u>	Percentage of the total production sold as certified (volume) per crop and per type of certification	%	Volume of each certified target crop sold per type of certification	Units of measure - volume	How many units of certified target crop have been sold per each certification hold?	x	x	
				Indicate name of each certification-verification held, the certification body and first date of continuously certified-verified	Name - date	Indicate name of each certification-verification held and first date of continuously certified-verified			
				Total volume of target crop sold	Unit of measure - volume	How many units of target crop have you sold?			
16	Farm level value added	Ratio of the <b>off-farm</b> sales value of the crop (or product) and the associated production costs	Value	Off-farm sales value of the product/crop: sales price (average if required) x total quantity of target crop produced	Currency	What is the off-farm sales value of the target crop that have been produced? (What is the sales price (average) and the quantity of the target crop produced?)	x		
				Total production costs of the target crop	Currency	What are the total production costs of target crop? (see data entry for indicator efficiency for calculating total production costs)			
		Score according to degree of processing: 1) Fresh product 2) Product with post-harvest treatment 3) Product with <b>primary transformation</b> 4) Product with <b>secondary transformation</b>	Degree	Indicate degree of on-farm processing: 1) Fresh product 2) Product with post-harvest treatment 3) Product with primary transformation 4) Product with secondary transformation	Currency	What is the degree of crop processing that takes place at the farm level?			
17	<u>SME level value add</u>	Ratio of the sales value of the produced product and the total cost of production	Value	Sales value of the produced product (sales price (average if required) x total quantity of target product produced)	Currency	What is the off-farm (sales) value of the crops that have been produced? (price paid x quantity of product produced)	x		
				Total costs of production of the targeted- product. It could be calculated as a sum of total paid labour to produce end-products, cost of equipment and total costs of inputs: (see below)	Currency	See below: (the sum of the three components highlighted below)			
				Total costs of paid labour incurred to produce target end-product	Currency	What are the total costs of paid labour incurred to produce final products at the SME/coop/enterprise level?			
				Total costs of inputs used to produce target end-products	Currency	What is the total cost of seeds, biocides, agrochemicals, and other inputs used to produce target end-product?			
				Cost of equipment owned (purchased or maintenance) in the last production year and when possible, annual depreciation. Calculate <b>depreciation</b> by summing the amount paid for assets with short, medium and long useful lives, and then dividing the total amount spent for each class by 5, 10 and 20 years respectively.	Currency	What is the total value of equipment that has been acquired and/ or maintained in the last production year, including when possible annual depreciation of all equipment in possession of the SME/coop/enterprise? Calculate depreciation by summing the amount paid for assets with short, medium and long useful lives, and then dividing the total amount spent for each class by 5, 10, and 20 years respectively.			
		Score according to degree of processing: 1) Fresh product 2) Product with post-harvest treatment 3) Product with primary transformation 4) Product with secondary transformation 5) <b>Product with tertiary transformation</b>	Degree	Indicate degree of SME/coop/enterprise processing: 1) Fresh product 2) Product with post-harvest treatment 3) Product with primary transformation 4) Product with secondary transformation 5) Product with tertiary transformation	Degree	What is the degree of target product processing at the SME/coop/enterprise level?	x		

CI 3	Reliable and Equitable Supply Chains and Market Access								
18	Level of price and demand information prior to cultivation	Availability (Yes or No) of information concerning the price of the target crop or product, and/or the level or quantity of demand before planting	Yes/No	Availability of information at the SME/coop/enterprise level concerning the market price of the target crop or product before cultivation	Yes/No	Before planting/sowing a crop, does the SME/coop/enterprise have information about the price of the target crop or product?	x		
				Availability of information at the SME/coop/enterprise level concerning the volume of demand of the target crop or product before cultivation	Yes/No	Before planting/sowing a crop, does the SME/coop/enterprise have information about the demand of the crop/product?			
19	Level of price information of the farmers	% of farmers of the SME/coop/enterprise with access to the price of the target crop or product	%	Number of farmers with access to: the price paid by immediate buyer/producer group, and/or the price paid by different buyers throughout the region, and/or the <b>FOB market price</b> and/ or the price the farmer's buyer received for the target crop	Number	How many farmers have access to: the price paid by the immediate buyer/producer groups, and/or the price paid by different buyers throughout the region, and/or the FOB market price and/or the price the farmer's buyer received for the target crop?	x		
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise	Number	How many farmers members of the Coop or suppliers to the SME/enterprise?			
I10	<u>Agreements/ contracts with suppliers</u>	Number of suppliers with whom the SME/coop/enterprise has an <b>agreement, contract, or ongoing business relationship</b>	Number	Number of suppliers with whom the SME/coop/enterprise has an agreement, contract, or ongoing business relationship	Number	With how many suppliers (both organisations and individuals) does the SME/coop/enterprise has agreements, contracts or business relationships?	x		
I11	<u>Agreements/contracts with buyers or clients</u>	Number of buyers or clients with whom the SME/coop/enterprise has a written agreement, contract or ongoing business relationship	Number	Number of buyers or clients (Businesses/Organizations) with whom the SME/coop/enterprise has a written agreement, contract or ongoing business relationship	Number	With how many buyers or clients (both organisations and individuals) does the SME/coop/enterprise has written agreements, contracts or business relationships?	x		
I12	<u>Agreements/ contracts with buyers or clients</u>	Number of buyers or clients with whom the farmer has a written agreement, contract or ongoing business relationship	Number	Number of buyers or clients (Businesses/Organizations) with whom the farmer has a written agreement, contract or ongoing business relationship	Number	With how many buyers or clients (both organisations and individuals) does the farmer has written agreements, contracts or business relationships?	x		
I13	<u>Value of the contracts, agreements</u>	Total value of buyer or clients contracts, written agreements of the SME/coop/enterprise	Currency	Total value of contracts, written agreements in place with buyers or clients	Currency	What is the total value of the contracts or written agreements made between the SME/coop/enterprise and its buyers or clients?	x		
I14	<u>Value of the contracts, agreements</u>	Total value of buyer or clients contracts, written agreements of the farmer	Currency	Total value of contracts, written agreements in place with buyers or clients	Currency	What is the total value of the contracts or written agreements made between the farmer and its buyers?	x		
I15	<u>Payments to suppliers</u>	Total value of payments to all <b>suppliers</b> (both organizations and individuals) that sold to the SME/Coop/Enterprise	Currency	Total value of payments to all suppliers (both organizations and individuals) that sold to the SME/Coop/Enterprise	Currency	What is the total value of the payments made to all suppliers (both organizations and individuals)?	x		
I16	Length of contracts	Average length of buyer contracts (months)	Time	Length of each contract/ agreement	Time	What is the length of each buyer contract, agreement at the SME/coop/enterprise level?	x		
				Number of contracts/agreements in place	Number	What are the total number of buyer contracts, agreements in place at the SME/coop/enterprise level?			
I17	Length of contracts	Average length of buyer contracts (months)	Time	Length of each contract/ agreement	Time	What is the length of each buyer contract, agreement at the farm level?	x		
				Number of contracts/agreements in place	Number	What are the total number of buyer contracts, agreements in place at the farm level?			



CI 3 Reliable and Equitable Supply Chains and Market Access									
I18	<u>Sales volume</u>	% of production sold of the total produced or harvested	%	Amount of the total product sold of target crop	Unit of measure-volume or weight	What is the total quantity target crop that has been sold?	x	x	
				Amount of the total product produced of target crop	Unit of measure-volume or weight	What is the total quantity of target crop that has been produced?			
I19	Source of the sales volume in Cooperative	% of production sold that comes from farmer members of the Coop	%	Amount of the total product sold of target crop that comes from farmer members of the Coop	unit of measure-volume or weight	What is the total quantity of target crop that has been sold that comes from farmer members of the Coop?		x	
I20	Price of Certified Products	Average sales price of the target crop/product per type of certification	Currency	Sales price received for the target crop/product for each certification hold.	Currency	What is the unit sales price received for each certification held of target crop/product?		x	
				Number of certifications hold	Number	How many certifications are held?			
I21	Price paid to the farmer	Option a) : ratio: average payment per farmer /average volume purchased per farmer Note: average payment per farmer=total value of payments to farmers/ total number of farmers Note: average volume purchased farmer= total volume of crop purchased/ total number of farmers; or option b): ratio unit sales price of the target crop- product paid to the farmer/ unit sales price of the crop/product sold	Value	Total value of payments to farmers of target crop sold	Currency	What is the total value of payments that the SME/Coop/Enterprise has paid to the farmers in exchange for their target crop?		x	
				Total volume of target crop purchased from the farmers	unit of measure-volume or weight	What is the total volume of target crop purchased from the farmers?			
				Total number of farmers from whom the SME/Coop/Enterprise has purchased the volumen of target crop sold	Number	What is the total number of farmers from whom the SME/Coop/Enterprise has purchased the volume of target crop sold?		x	
				Unit sales price of the target crop paid to the farmer	Currency	What is the unit sales price of the target crop paid to the farmer?		x	
				Unit sales price of the target crop sold	Currency	What is the unit sales price of the target crop sold?		x	
	<u>Total payments to farmers</u>	Ratio total value of payments to farmers of target crop sold/Total revenue of target crop sold	value	Total revenue of target crop sold	Currency	What is the total value of the revenue that the SME/Coop/Enterprise has received from the target crop sold?		x	
I22	Certification share of total sales	Percentage of production sold as certified (revenue )	%	Total sales revenue of certified target crop/product sold	Currency	What is the total revenue that has been earned from the sale of certified target crop/product?		x	
				Total sales revenue	Currency	What is the total value of sales revenue earned for the sale of the target crop/product?			

CI 4		Organizational Capacity							
I23	<u>Reinvestment in Business Capacity</u>	Percentage of SME's/coop's/enterprise's net income reinvested in <b>business capacity development</b>	%	Amount that has been invested in own business capacity development	Currency	How much money has been invested in the development of the SME's/coop's/enterprise's business capacity?		x	
				Total net income before donations	Currency	Total net income before donations (taken from financial statements)		x	
I24	<u>Reinvestment in R&amp;D</u>	Percentage of SME's/coop's/enterprise's net income reinvested in Research and Development of agricultural <b>innovation</b> and / or related livelihood and <b>business activities</b>	Currency	Amount that has been invested in Research and Development of agricultural innovation and/or related livelihood and business activities	Currency	How much money has been invested in the research and development of agricultural innovation and/or other related livelihoods and business activities?		x	
		Percentage of farmers trained in agriculture <b>innovative techniques and sustainable practices</b> and other relevant aspects	%	Number of farmers that have attended training per each subject below: 1) agricultural innovative techniques and sustainable practices 2) health and social issues 3) adult literacy, business and financial management, record keeping, accounting and administrative procedures 4) health and safety 5) ecosystems services and/or biodiversity conservation training 6) Business development (market access, marketing strategy, quality control and others). 7) Other, please specify	Currency	How many farmers have attended training per each subject below:?		x	
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise	Currency	What is the total number of farmers that are members of the Coop or suppliers to the SME/Enterprise		x	
		Hours of training	Number	Number of hours spent in training for each course	Number of hours	How many hours of training have been provided for each training course?		x	
I25	<u>Job descriptions</u>	Number of positions within the Coop/SME/Enterprise for which formal job descriptions are available.	Number	Number of formal and written job descriptions for members of the Board of Directors	Number	How many formal and written job descriptions has the SME/coop/enterprise for members of the Board of Directors?		x	
				Number of formal and written job descriptions for managers	Number	How many formal and written job descriptions has the SME/coop/enterprise for managers?			
				Number of formal and written job descriptions for full-time employees	Number	How many formal and written job descriptions has the SME/coop/enterprise for full time employees?			
				Number of formal and written job descriptions for part-time employees	Number	How many formal and written job descriptions has the SME/coop/enterprise for part-time employees?			
				Number of formal and written job descriptions for temporary employees	Number	How many formal and written job descriptions has the SME/coop/enterprise for temporary employees?			

CI 4	Organizational Capacity								
I26	Annual Budget	Availability (Yes or No) of an annual budget	Yes/No	Availability of a written annual budget	Yes/No	Does the SME/coop/enterprise have a written annual budget?		x	
I27	Board Of Directors (BOD)	Number of members of the SME/coop/enterprise's Board of Directors or other leadership/ governing body	Number	Number of Board of Director members (or other leadership/governing body)	Number of BOD Members	What is the number of members on the Board of Directors (BOD) or other leadership/ governing body?		x	
I28	Democratic governance	Manner in which the decisions of the BOD are made.	Selection from list	Indicate the decision making method of the Board of Directors: 1) majority voting 2) consensus 3) unanimity 4) few person only decides	Selection from the list	How are decisions made on the BOD?		x	
I29	Women representation balance	Percentage of women on the BOD or other leadership/ governing body	%	Number of women on the Board of Directors or other leadership/ governing body Total number of people on the Board of Directors	Number Number	How many women are on the BOD or other leadership/ governing body?		x	
I30	Women's empowerment	Percentage of women serving as community-level delegates or as community committee members	%	Number of women serving as community-level delegates or as community committee members Total number of community-level delegates/ community committee members	Number Number	How many women serve as community-level delegates or community committee members? How many people serve as community-level delegates or community committee members?		x x	
		Type of women empowerment services offered	Selection from list	List of women empowerment services offered 1. adult literacy 2. training on women rights 3. organization of women in productive or other economic groups 4. leadership training 5. counselling on family planning 6. Other, please specify 7. No services are offered	Selection from the list	Which women empowerment services are offered by the SME/coop/enterprise?		x	
		Number of women benefiting from the services	Number	Number of women benefiting from the services	Number	How many women have participated in/benefited from the women's empowerment activities-services offered by the SME/coop/enterprise?		x	
I31	Farmers and/or workers representation balance	Percentage of farmers and or SME/coop/enterprise's workers on the BOD	%	Number of farmers and/or SME/coop/enterprise's workers on the Board of Directors Total number of people on the Board of Directors	Number of farmers and or SME/coop/enterprise's workers that are members of the Board Number	How many farmers or SME/coop/enterprise employees are on the BOD?		x	
I32	Auditing	Availability (Yes or No) of internal and/or external auditing procedures	Yes/No/ type/date	In the past 2 years, one or more internal or external audit(s) have been performed. Indicate internal/external/both and date	Yes/No Type Date	How many internal, external or both audits have been performed over the past two years? Please, indicate type and date the audit(s) were conducted		x	
I33	Outreach	Number of farmers members of the Coop or suppliers to the SME/Enterprise (by gender)	Number	Number of farmer members of the Coop or suppliers of the SME/Enterprise that are producing crops/products and selling them to the SMEs/coops/enterprise	Number	How many farmer members of the Coop or suppliers to the SME/enterprise are producing crops/products and selling them to the SMEs/coops/enterprise? Please, indicate by gender		x	
I34	Business Plan	Availability (Yes or No) of a business plan, or an up-to-date document articulating revenue streams, growth plan, and an action plan to deal with challenges, such as those due to cost volatility for inputs, sales price, natural resources, etc.	Yes/No update date	Availability of a business plan, or an up-to-date document articulating revenue streams, growth plan, and an action plan to deal with challenges such as those due to cost volatility for inputs, sales price, natural resources, etc. Indicate the date it was updated	Yes/No Date Updated	Does the SME/coop/enterprise have a business plan and if so, when was it last updated?		x	

CI 5	Financial Sustainability of the SME								
135	Financial and administrative capacity	Presence of standard accounting practices	Selection from the list	Please select the practices that apply to your accounting method: 1.Consistency: the accounting method used is maintained over time and for recording similar items 2. Accuracy: the accounting method used does not overstate the value of recorded items referring to revenue or assets in the financial statements 3.Materiality: All information and values pertaining to the financial position of a business must be disclosed in the records. 4.Permanence of methods: there are clearly record information from current and prior years published by the company.	Selection from the list	Please select from the list those methods that apply		x	
136	<u>Profitability</u>	Gross Margin: Amount of earned revenues that the organization retains after incurring the direct costs associated with producing the goods and products sold by the SME/Coop/Enterprise. ((Earned Revenue-Cost of Goods Sold) / Earned Revenue).	Value	Total revenue earned from the products sold ( in the defined reporting period)	Currency	How much sales revenue has the SME/coop/enterprise earned this year by selling the products and goods ?		x	
				Total cost of the products sold	Currency	What is the value of the costs directly linked to the production of the sold product and goods?		x	
137	Eligibility for long term investment/ Liquidity crisis	Ratio short term liabilities/ long term liabilities	Value	1.Total short term liabilities (taken from the balance sheet) 2.Total long term liabilities (taken from the balance sheet)	Currency	Please, select information from the balance sheet		x	
138	Capacity to generate positive earnings from share equity or Capacity to generate commercial profitability	<b>Return on Equity</b> (net income before donations / average equity) Formula: net income before donations/ average equity	Value	1. Net Income before donations: Total revenue earned in the year minus total expenses including interest and taxes (as found in the income statement) 2. Average Equity: The sum of the value of the previous year's shareholder's equity and the value of the current year's shareholder's equity divided by two	Currency	Please, select information from the income statement and balance sheet, respectively		x	
139	Capacity to generate positive earning from assets	<b>Return on Assets</b> (net income before donations/ total average assets)	Value	1. Net income before donations: (total revenue earned in the year minus total expenses including interest and taxes (as found in the income statement)) 2. Average Assets: The sum of the value of the previous year's total assets and the value of the current year's total assets divided by two	Currency	Please, select information from the income statement and balance sheet, respectively		x	
140	Capacity to generate liquidity	<b>Net cash flow</b> (inflows less outflows of cash and cash equivalents)	Currency	1. Cash inflow is the total value of cash acquired throughout the year 2. Cash outflow is the total value of cash or cash equivalents spent throughout the year	Currency	Please, select information from the cash flow statement		x	

CI 6		Risk Mitigation and Adaptation							
I41	Risk assessment	Availability of a risk evaluation or assessment plan	Yes/no - date of last update	Availability of a plan or program aimed at risk evaluation or assessment; or availability of a plan or program that includes a section dedicated to risk evaluation or assessment. Indicate day of elaboration/ last update	Yes/No Date	Doe the SME/Coop/Enterprise has a risk assessment and/or evaluation plan? Or, Does the SME/Coop/Enterprise has a plan or program that includes a section dedicated to risk evaluation or assessment. If so, when was it last updated?	x		
		Number of risk evaluation or assessment activities conducted in the past two years	Number in the past two years	Number of risk evaluation or assessment activities conducted in the past two years	Number	How many risk assessments or evaluations have been performed over the past two years?			
I42	Risk adaptation plan	Availability (Yes or No) of a risk adaptation plan for natural disasters, climate change or other risks that could potentially threaten production.	Yes/No	Availability of a plan or program that allows farmers to better adapt to climate change or other risks that could potentially threaten production; or availability of a plan or program that includes a section dedicated to risk adaptation plan for natural disasters, climate change or other risks that could potentially threaten production	Yes/No	Is there a plan or program promoted by the SME/coop/enterprise that supports farmers in adapting to climate change or other risks? Or is there a plan or program that includes a section dedicated to risk adaptation plan for natural disasters, climate change or other risks that could potentially threaten production?	x		
I43	Product Diversification	Portion of cultivated area used per crop	Unit of measure-land area	Area under cultivation per crop	Unit of measure-land area	How many units of land of each crop are there under cultivation at the farm level?	x		
		Portion of total production revenue from target crop	Value	Total revenue from target crop	Currency	What is the total revenue earned for the target crop?			
				Total revenue at farmer level	Currency	What is the total revenue earned by the farmer?	x		
I44	Weather forecast	Availability (Yes or No) of a system or mechanism that provides relevant weather information to farmers	Yes/No	Availability (Yes or No) of a system or mechanism that provides relevant weather information to farmers	Yes/No	Does the SME/coop/enterprise has a system or mechanism to provide weather information and forecasting to farmers?	x		
		Ocurrence of farmer access to weather forecast	Ocurrence	If yes, please indicate how often: 1. regular 2. sometimes 3. never	Selection from the list	Please, select from the list what applies	x		
I45	Insurance	Percentage of farmers that have insurance e.g. against <b>product damage</b> or <b>loss</b> due to weather effects	%	Number of farmers that have crop or weather insurance	Number	How many farmers have crop or weather insurance?	x		
				Total number of member farmers of the coop or suppliers to the SME/ Enterprise	Number				
I46	Health and Safety	Number of occupational injuries, i.e. instances in which a worker or a farmer has experienced an <b>occupational injury</b> .	Number	Number of injuries that occurred in the SME/coop/enterprise during the last production year which were serious enough to require medical attention	Number	How many times have accidents or injuries required medical attention at the SME/Coop/Enterprise?	x		
		Availability of a worker safety policy	Yes/No	Availability of a written policy or institutional document that includes at least one of the following items: *Place and maintain the worker in an environment adapted to the worker's physiological and psychological capabilities. *Prevent health-related departures caused by working conditions. *Promote and maintain the physical, mental, and social wellbeing of workers in all occupations. *Protect workers from health risks resulting from working conditions.	Yes/No	Is there a written policy or a written institutional document that includes at least one of the following items?	x		
		Number of farm injuries	Number	Number of injuries that occurred on the farm in the last production year which were serious enough to require medical attention.	Number	How many times have accidents or injuries required medical attention?	x		



CI 6 Risk Mitigation and Adaptation									
I47	Warehouse insurance	Availability of <b>warehouse insurance</b> at the SME/Coop/Enterprise	Yes/No	Availability of warehouse insurance at the SME/coop/enterprise	Yes/No	Does the SME/ coop/Enterprise have warehouse insurance?		x	
I48	Transport insurance	Availability of <b>transport insurance</b> at the SME/Coop/Enterprise	Yes/No	Availability of transport insurance at the SME/coop/enterprise	Yes/No	Does the SME have transport insurance?		x	
I49	Price volatility	Ratio of annual average farm price and international (given) reference price	Value	Unit price paid to the farmer of target crop (average if required)	Currency/Unit of measure-volume	What is the unit price paid to the farmer of target crop? (average price if required)	x		
				Unit international given price of target crop (to consult available data)	Currency/ Unit of measure-volume	Please, select from available data of certain crops			
I50	Price fixed	Market price of the product to be sold by the SME/coop/enterprise is fixed prior to cultivation (Yes or No) ej. Arranged in the contract or agreement	Yes/No	Existence of fixed prices between the SME/coop/enterprise and the buyer prior to cultivation	Yes/No	Are the prices at which the SME/Coop/Enterprise sells its products fixed before the farmer engages in cultivation?		x	
CI 7 Producer Livelihoods									
I51	Poverty level	Percentage of farmers living in <b>poverty</b> according to an accepted method of poverty assessment in the country	%	Number of farmers that live in poverty according to an accepted form of poverty assessment (National Poverty Line or others internationally recognized)	Number of farmers	How many member- farmers of the Coop/ or suppliers live in poverty according to an accepted form of poverty assessment (National Poverty Line, or others internationally recognized)?	x		
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise	Number of farmers				
I52	Price premium	Percentage of production that has received a price premium	%	Volume of production sold of target crop that has received a price premium	Unit of measure-volume	What is the volume of production sold that has received a price premium?	x		
				Total volume of production sold of target crop	Unit of measure-volume	What is the total volume of production sold of target crop?			
		Amount of the price premium received for each certification type	Currency	Value of the price premium received of target crop and per certification type	Currency	What is the value of the price premium received of target crop sold and per certification type?			
I53	Annual income	Total Value of net annual <b>income</b> of the farmer	Currency	1.Total income from target product/crop 2.Total income from on-farm activities and off-farm labour 3.Total passive revenue: remittances	Currency	What is the total income earned by the farmer from: the cultivation of the target crop/product, from other farm activities and off-farm labour, or the remittances received throughout the year?	x		
I54	Financial situation	Percentage of farmers reporting an increase of their annual <b>revenue</b> or annual <b>savings</b>	%	Total Number of farmers reporting an increase in annual revenue or annual savings.	Number	How many farmers have reported an increase in annual revenue, or annual savings?	x		
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise	Number				
I55	Housing	Percentage of farmers who have been able to improve their housing during the past year (e.g. smoke ventilated in cooking area, improved roofing, sanitation, safe water for domestic use)	%	Number of farmers that have reported improving their housing during the past year.	Number	What number of farmers have reported having improved their housing in the past year?	x		
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise	Number				

CI 8 Food Security									
156	Access to food	Percentage of farmer's households reporting problems in meeting their food needs in the last year	%	Number of farmers that have reported problems in meeting their family's food needs in the last year Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise	Number Number	How many farmers have reported problems in meeting their food needs?	x		
		Number Days without sufficient food	Number	Number of days that household members did not have enough to eat	Number	How many days have the farmer household members not had sufficient food to eat?			
157	Own food production	Portion of cultivated area used to grow food for own consumption	Unit of measure-land area	Area used to grow food for farmer's family's own consumption	Unit of measure-land area	How many units of land does the farmer grow for personal consumption?	x		
CI 9 Financial Empowerment - Access to Finance									
158	Access to lending	Percentage of farmers that have received credit from local financial institutions or other sources such as: buyers, family, associations, community.	%	Number of farmers that have received a loan from a formal financial institution or other sources such as: buyers, family, associations, community to cover agricultural inputs or other costs	Number	How many farmers have used a loan from a formal financial institution or other sources such as: buyers, family, associations, community to cover agricultural inputs or other costs?	x		
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise	Number				
159	Access to saving	Percentage of farmers that have savings accounts with local financial institutions	%	Number of farmers that have a savings account with a formal financial institution	Number	How many farmers have a savings account with a formal financial institution?	x		
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise	Number				
160	Access to insurance	Percentage of farmers that have an insurance policy or plan (incl. pension) with local financial institutions	%	Number of farmers that have an insurance policy or plan (related to pension, life, health, crop, property, etc.) with a formal financial institution	Number	How many farmers have an insurance policy or plan with a formal financial institution?	x		
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise	Number				
161	<u>SMEs' provision of credit to farmers or (Financial Institution' provision of credit to farmers in partnership with the SME)</u>	Total value of loans closed and total value of loans outstanding	Currency	Total value of loans closed and total value of loans outstanding	Currency	What is the total value of loans closed of loans outstanding?		x	
		Number of loans	Number	Number of loans closed and number of loans outstanding	Number	How many loans closed and how many loans outstanding has the SME/coop/enterprise (or the FI)?		x	
		Average loan size	Currency	Total value of loans closed and loans outstanding /Number of loans that have been provided by the SME/coop/enterprise				x	
		Repayment rate	%	Total value of loans disbursed	Currency	What is the total amount of loans disbursed to farmers		x	
				Total value of loans repaid	Currency	What is the total amount of loans that are due and have been repaid?		x	

CI 10		Access to Social Services							
I62	SME's provision of financial literacy to farmers	Number of farmers trained in administrative and accounting procedures	Number	See Indicator I23: Investment in Research and Development	Number		x		
I63	Access to healthcare	Percentage of farmers with access to healthcare services	%	Number of farmers with access to healthcare services	Number	How many farmers have access to healthcare facilities?	x		
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise	Number			x	
		Proximity of the healthcare facility	Minutes	Amount of time it takes on average to travel from the farm to the nearest medical facility by the usual transportation method	Minutes	How many minutes does it take on average to travel from a farm to the nearest medical facility?	x		
I64	Student transition rate	Percentage of farmer's students (male/female) advancing from one level of schooling to the next, for example, primary to secondary school or secondary school to higher education.	%	1.Next Year Enrolment: number of farmer children's (separate male and female) enrolling in the next level of schooling for the upcoming year 2.Number of farmer children's (separate male and female) that have completed primary education 3.Number of farmer children's (separate male and female) that have completed secondary education 4.Total number of farmer's children	Number	How many of your children (male and female) have enrolled in the next level of schooling in comparison to the previous year? How many of your children (male and female) have completed primary education?How many of your children (male and female) have completed secondary education? How many children do you have? (male and female)	x		
I65	Access to safe water and sanitation	Percentage of farmers with safe water for domestic use	%	Number of farmers with access to portable water in (or within 5 minutes walking distance from) the house,	Number	Does the farmer have access to potable water in house or at a close (less than 5 minutes) distance?	x		
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise	Number			x	
		Percentage of farmers with sanitation facilities	%	Number of farmers with a toilet in the house	Number	Does the farmer's household have a toilet?	x		
I66	Provision of social services	The provision by the SME/coop/enterprise of social services (education, health, housing) to the farmers directly or indirectly through government institutions	Selection List	Provision of social services 1. Health 2. Education 3.Save water 4. Connecting roads 5. Family counselling 6. No provision	Selection list	What are the social services that the SME/coop/enterprise offer or encourage the government to offer, if any?		x	
CI 11		Employment Creation							
I67	Employment	Number of fulltime jobs provided by the SME/coop/enterprise	Number	Number of people working at the SME/coop/enterprise on a full-time (> 35 hours per week) basis	Number	How many people are working at the SME/coop/enterprise on a full-time (> 35 hours per week) basis?		x	
I68	Female employment	Number of female fulltime jobs provided by the SME/coop/enterprise	Number	Number of females working at the SME/coop/enterprise on a full-time (> 35 hours per week) basis	Number	How many females are working at the SME/coop/enterprise on a full-time (> 35 hours per week) basis?		x	
I69	Part-time employment	Number of part-time (less than 35 hrs per week) and temporary jobs provided by the SME/coop/enterprise	Number	Number of people working at the SME/coop/enterprise on a part-time basis (< 35 hours per week). Number of people working at the SME on a temporary basis(< 35 hours per week).	Number	How many people are working at the SME/coop/enterprise on a part-time (< 35 hours per week) or temporary basis?		x	
I70	Female part-time employment	Number of female part-time (less than 35 hrs per week) and temporary jobs provided by the SME/coop/enterprise	Number	Number of females working at the SME/coop/enterprise on a part-time basis (< 35 hours per week). Number of females working at the SME/coop/enterprise on a temporary basis (< 35 hours per week).	Number	How many females are working at the SME/coop/enterprise on a part-time (< 35 hours per week) or temporary basis?		x	

CI 12	Safe, Fair and Equitable Employment								
I71	Employment Contracts	Percentage of workers of the SMEs/coop/enterprise with employment contracts or other documents that formalize/regulate their work	%	Number of people working at the SME/coop/enterprise on a full-time / part-time / temporary basis who have a formal contract.	Number	How many people working at the SME/coop/enterprise, whether on a full-time / part-time / temporary basis, have a formal contract?		x	
				Total Number of full time/part-time/temporary employees that work in the SME/Coop/Enterprise	Number				
I72	Wages	Value of wages (including bonuses) paid to full time employees is at least the minimum wage	Yes/No	Day wage paid to full time employees	Currency	What is the wage paid per day to full time employees?		x	
				Day national minimum wage	Currency	What is the day minimum wage?		x	
I73	Protective Materials	Availability (Yes or No) of protective materials to SME/coop/enterprise workers that are suitable and relevant when handling dangerous, unhealthy or toxic goods and substances	Yes/No	Availability of protective materials to SME/coop/enterprise workers that are suitable and relevant when handling dangerous, unhealthy or toxic goods and substances	Yes/No	Are there any protective materials available to the SME/coop/enterprise workers that are suitable and relevant for handling dangerous, unhealthy or toxic goods or substances?		x	
		Use (Yes or No) of protective gear (agrochemical application) in the farm	Yes/No	Availability of protective gear (agrochemical application) to farmers that are suitable and relevant when handling dangerous, unhealthy or toxic goods and substances	Yes/No	Is protective gear (agrochemical application) available to farm workers?	x		
I74	Safety Training	Percentage of SME's/coop's/enterprise's workers (full-time, part-time, or temporary) that have been trained to handle dangerous, unhealthy, or toxic goods and substances through programs provided by the organization (both internally and externally).	%	Number of SME/coop/enterprise workers (full-time, part-time, or temporary) trained to handle dangerous, unhealthy, or toxic goods and substances	Number	How many SME/Coop/Enterprise employees (full-time, part-time, or temporary) are trained to handle dangerous, unhealthy, or toxic goods or substances?		x	
				Total number of SME/coop/enterprise workers	Number				
I75	Forced Labour	Forced, compulsory labour policy: Indicate whether the organization has a written policy to combat forced labour in line with internationally-recognized standards, or has an institutional written policy that contains a section to combat forced labour in line with internationally-recognized standards	Yes/No	Availability of a written policy ( or availability of an institutional written policy that contains a section) to combat forced labour in line with internationally-recognized standards	Yes/No	Does the SME/coop/enterprise have a written policy to combat forced labour in line with internationally-recognized standards? Or an institutional written policy that contains a section to combat forced labour in line with internationally-recognized standards?		x	
I76	Child Labour Policy	Child Labour Policy: Indicate whether the organization has a written child labour policy in line with International Labour Organization (ILO) standards; or has an institutional written policy that includes a section that regulates child labour	Yes/No	Availability of a written child labour policy (or an institutional written policy that includes a section) in line with International Labour Organization (ILO) standards	Yes/No	Does the SME/coop/enterprise have a written child labour policy in line with International Labour Organization (ILO) standards? Or an institutional written policy that includes a section that regulates child labour?		x	

CI 12	Safe, Fair and Equitable Employment								
177	Discrimination	Fair Career Advancement Policies	Selection	Components of the organization's written policy to support progression/promotion of employees equally. Check all characteristics covered in the organization's policy: - Gender - Race, - Color - Disability - Political opinion - Sexual orientation - Age - Religion - Social origin - Ethnic origin	Selection	Does the SME/coop/enterprise have a written policy (or an institutional written policy that includes a section) to support the equal progression/promotion of employees irrespective of gender, race, colour, disability, political opinion, sexual orientation, age, religion, or social or ethnic origin?		x	
		Fair Compensation Policies	Selection	Components of the organization's written policy to compensate employees equally. Check all characteristics covered in the organization's policy: - Gender - Race, - Color - Disability - Political opinion - Sexual orientation - Age - Religion - Social origin - Ethnic origin	Selection	Does the SME/coop/enterprise have a written policy (or an institutional written policy that includes a section) to support the equal progression/promotion of employees irrespective of gender, race, colour, disability, political opinion, sexual orientation, age, religion, or social or ethnic origin?		x	
		Fair Hiring/Recruiting Practices	Selection	Components of the organization's written policy to recruit employees equally. Check all characteristics covered in the organization's policy: - Gender - Race - Color - Disability - Political opinion - Sexual orientation - Age - Religion - Social origin - Ethnic origin	Selection	Does the SME/coop/enterprise have a written policy ((or an institutional written policy that includes a section) to recruit employees equally irrespective of gender, race, colour, disability, political opinion, sexual orientation, age, religion, or social or ethnic origin?		x	
178	Freedom of Association	Availability (Yes or No) of a policy and/ or an association for freedom of <b>association and collective bargaining</b>	Yes/No	Availability of a policy and/ or an association for freedom of association and collective bargaining	Yes/No	Does the SME/coop/enterprise have a policy and/ or an association for the freedom of association and collective bargaining?		x	
179	Portable Water at Work Site	Availability (Yes or No) of potable water at SME's work site	Yes/No	Availability of potable water at SME's/coop's/enterprise's work site	Yes/No	Does the SME/coop/enterprise have potable water available at the work site?		x	
CI 13	Community Involvement								
180	Local supply	Value of contracts / agreements / purchase from local suppliers	Currency	Value of contracts / agreements / purchase from local suppliers	Currency	What is the total value of products and services that the SME/coop/enterprise sources from local suppliers?		x	
181	Local sales	% of production sold at the <b>local market</b>	%	Value of the total SME/coop/enterprise production sold of target crop/product to the export market	Currency	What was the total revenue from sales of exports of the target crop or product?		x	
				Value of the total SME/coop/enterprise production sold of target crop/product	Currency	What is the total revenue that has been earned from the sales of the target crop/product?		x	
182	Community engagement	Number of consultations that have taken place with community actors with regards to the SME's/coop's/enterprise's business activities	Number	Number consultations with <b>community actors</b> concerning the SME's/coop's/enterprise's business activities	Number	How many consultations has the SME/coop/enterprise had with community actors concerning the SME's/coop's/enterprise's business activities?		x	
		Number of additional community projects/ groups in which the farmer or the SME-coop/enterprise is participating	Number	Number of community projects/ groups in which the farmer or the SME/coop/enterprise is participating	Number	In how many community projects/ groups is the farmer or SME/coop/enterprise participating?	x	x	
183	Social sponsoring	Amount (USD) invested in local social sponsoring and charity activities	Currency	Value invested by the organization in local social sponsoring and charity activities	Currency	What is the total value invested by the SME/coop/enterprise in local social sponsoring and charity activities?		x	

CI 14		Ecosystems Integrity							
184	Ecosystem training	Percentage of farmers trained in <b>ecosystems services</b> and/or <b>biodiversity conservation</b> training	%	Number of farmers trained in ecosystems services and/or biodiversity conservation training	Number	See indicator I23	x		
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise	Number				
185	Biodiversity conservation	Availability (Yes or No) of a <b>biodiversity conservation plan</b> and/or <b>environmental action plan</b>	Yes/No	Availability of a biodiversity conservation plan and/or environmental action plan	Yes/No	Does the SME/coop/enterprise have a biodiversity conservation plan and/or an environmental action plan?		x	
186	<u>Land under conservation management</u>	Percentage of land under <b>conservation</b> management (managing natural ecosystems (forest blocks on farms))	%	Number of units of land under conservation management	Unit of measure-land area	How many units of land does the farmer or SME/coop/enterprise have under conservation management?	x	x	
				Number of total units of land under cultivation	Unit of measure-land area		x	x	
187	Deforestation	Number of units of land that have been converted from natural areas/forest to farm land	Unit of measure-land area	Number of units of land which have been converted from forest or other natural areas to farmland	Unit of measure-land area	How many units of land have been converted from forest or other natural areas to farmland?	x	x	
188	Reforestation	Number of units of land <b>reforested</b> and / or <b>afforested</b>	Unit of measure-land area	Number of units of land planted in (non-crop) trees (forest)	Unit of measure-land area	How many units of land of trees were planted or not being used as farmland?	x	x	
CI 15		Natural Resources Management							
189	Soil conservation	Percentage of land being used with techniques focused on <b>soil conservation</b> / preserving quality of soil	%	Number of units of land in which soil conservation techniques have been applied	Unit of measure-land area	In how many units of land has the farmer applied soil conservation techniques?	x		
				Number of total units of land under cultivation	Unit of measure-land area		x		
		Type of soil conservation measures used in the farm.	List	List of soil conservation measures used	List	What are the types of soil conservation techniques that have been used by the farmer?	x		
190	Organic fertilizers	Percentage of units of land where <b>organic</b> fertilizers and no chemical fertilizers are being used	Unit of measure-land area	Number of units of land in which only organic fertilizers (no chemical ones) have been used	Unit of measure-land area	In how many hectares of land are only organic fertilizers (no chemical ones) been used?	x	x	
				Total has under cultivation	Unit of measure-land area		x	x	
191	<u>Organic practices and principles</u>	Percentage of units of land where organic principles/ <b>organic certification</b> are being applied, i.e. no chemical pesticides or agrochemicals	%	Amount of units of land that are (or are in the process of being) organically certified	Unit of measure-land area	How many hectares of land are (or are in the process of being) organically certified?	x	x	
				Total units of land under cultivation	Unit of measure-land area		x	x	
192	Renewable Energy at SME level	Amount of energy consumed (kWh) from <b>renewable sources of energy</b> by the SME/coop/enterprise	kWh	Energy consumption (in kWh) from renewable sources of energy (Indicate: solar, wind, geothermal, hydro energy, and biomass)	kWh	How much energy (in kWh) is the SME/coop/enterprise consuming in the form of renewable sources of energy (solar, wind, geothermal, hydro energy, and biomass)?		x	
193	Renewable Energy at farmer level	% of farmers that obtain an amount of energy from renewable sources of energy	%	Number of farmers that obtain a part of their consumed energy from renewable energy sources	Number	How many farmers obtain a part of their consumed energy from renewable energy sources?	x	x	
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise	Number			x	
194	Waste water treatment	Amount of <b>wastewater</b> from productive processes treated physically or otherwise (purified) before being discharged into open water sources (river / lake / sea)	Litres	Litres of wastewater resulting from productive processes that have been treated physically or otherwise purified before discharge	Litres	How many litres of wastewater resulting from production have been treated (physically or otherwise purified before discharge)?	x	x	



SUSTAINABILITY OF THE FINANCIAL RELATIONSHIP									
C11	Outreach								
I1	Number of SMEs in portfolio	Total number of SMEs/coops/enterprises in portfolio at the end of the reporting period	Number	Number of SMEs/coops/enterprises in portfolio	Number	How many SMEs/cooperatives/enterprises are there in your portfolio at the end of the reporting period?			x
I2	Length of relationship	Average length (in years) of relationship with SMEs/coop/enterprise	Years	The sum of the total number of years spent in financial relationships with its associated SMEs/cooperatives/enterprises	Years	What is the sum of the total number of years spent in financial relationships with your SMEs/coops/enterprises? (years spent with each SME/coop/enterprise, totalled together)			x
				Total number of SMEs/cooperatives/enterprises in portfolio	Number	How many SMEs/coops/enterprises are there in your portfolio at the end of the reporting period?			
I3	Debt amount	Amount invested in: debt	Currency	Total quantity of money allocated to debt in the current investment period	Currency	How much money did you allocate to debt this investment year?			x
I4	Equity amount	Amount invested in: equity	Currency	Total quantity of money allocated to equity investment in the current investment period	Currency	How much money did you allocate to equity this investment year?			x
I5	TA amount	Amount invested in: technical assistance	Currency	Total quantity of money allocated to technical assistance in the current investment period	Currency	How much money did you allocate to technical assistance this investment year?			x
I6	Guarantees amount	Amount invested in: guarantees	Currency	Total quantity of money available as guarantees to the SMEs/coops/enterprises in the current investment period?	Currency	How much money did you allocate to guarantees this investment year?			x
C1 2	Inclusiveness of Vulnerable Population								
I7	Inclusiveness of vulnerable population	Percentage of vulnerable and previously excluded populations registered in the portfolio	%	Number of clients that belong to vulnerable and previously excluded populations in your current portfolio	Number	How many clients in your portfolio belong to vulnerable and previously excluded populations?			x
				Total number of clients in your current portfolio	Number				
C1 3	Responsibility to Clients								
I8	Client satisfaction	Percentage of SMEs/coops/enterprises that are offered to participate in a client satisfaction survey based on the six Client Protection Principles	%	Number of SMEs/coops/enterprises that are invited to participate in a client satisfaction survey based on the Client Protection Principles	Number	How many of your SMEs/cooperatives/enterprises have been invited to complete a client satisfaction survey based on the Client Protection Principles?			x
				Total number of SMEs/cooperatives/enterprises in portfolio	Number				
I9	Client needs	Implementation of activities by which the organization identifies client needs (Yes or No)	Yes/No	Implementation of activities that assess and identify clients' needs (e.g. Market research for development of new products, Client satisfaction assessments, Interviews with exiting clients, etc.)	Yes/No	Do you implement activities that assess and identify clients' needs?			x

CI 3		Responsibility to Clients							
I10	Client Protection	Indicate whether the organization has a written policy for client protection with mechanisms to ensure compliance	Yes/No	Availability of a written policy for client protection	Yes/No	Do you have a written client protection policy in place?			x
				If yes, please select the ones that apply: 1. A mechanism to handle clients' complaints is in place. the FI has dedicated staff resources, and is actively used. 2. Acceptable and unacceptable debt collection practices are clearly defined in a code of ethics, book of staff rules, or debt collection manual. 3. All staff are trained to communicate effectively with clients, ensuring that they understand the products, the terms of the contract, and clients' rights and obligations. 4. Staff explains how client's data will be used and seeks permission for the use of said data. 5. Prices, terms, and conditions of all financial products are fully disclosed to the client prior to sale. Information provided includes interest charges, insurance premiums, minimum balances, all fees, penalties, linked products, third party fees, and whether those can change over time. 6. The institution's corporate culture values and rewards high standards of ethical behaviour and customer service. 7. The loan approval process requires an evaluation of borrower repayment capacity and loan affordability.	Selection from the list				x
I11	Transparency	The pricing, terms, and conditions of financial product are disclosed to the client before the signature of the contract (yes or no)	Yes/No	Availability of transparent disclosure of pricing, terms and conditions of a contract before signing.	Yes/No	Do you disclose information concerning pricing and terms and conditions of a contract to your clients before signing?			x
I12	Client Retention Rate	Percentage of SMEs/coops/enterprises in portfolio that were in the portfolio a year before the date of this assessment	%	Number of SMEs/coops/enterprises that are in the portfolio but have remained there from previous years	Number	What is the total number of SMEs/cooperatives that are in your portfolio but have remained there from previous years?			x
				Total number of SMEs/cooperatives/enterprises in portfolio	Number				x

SUSTAINABILITY OF THE FINANCIAL RELATIONSHIP									
CI 4	Portfolio Health								
I13	PAR	Portfolio at Risk – related to the SME/coop/enterprise portfolio as averaged throughout the year	%	Value of all loans outstanding as of the end of the reporting period that have one or more installments of principal past due for more than 30 days. This includes the entire unpaid principal balance, including both the past due and future installments, but not accrued interest. It also includes loans that have been restructured or rescheduled.	Currency	What is the total value of all loans outstanding that have one or more instalments of principal past due for more than 30 days?			x
			%	Value of all loans outstanding as of the end of the reporting period that have one or more installments of principal past due for more than 90 days. This includes the entire unpaid principal balance, including both the past due and future installments, but not accrued interest. It also includes loans that have been restructured or rescheduled.	Currency	What is the total value of all loans outstanding that have one or more instalments of principal past due for more than 90 days?			x
I14	Repayment	Repayment rates of SME/coop/enterprise clients	%	The total value of loans that has been recovered in the investment period	Currency	What is the value of the loans that have been recovered from ones previously written off?			x
				The total value of loans that had previously been written off	Currency	What is the value of the loans that have been previously written off?			x
I15	D/E Ratio	Debt / Equity Ratio	Value	Total liabilities/total assets	Value	Please, indicate from your financial statements			x
I16	CUR	Capital Utilization Rate - % of debt that is placed at the end of the reporting period	%	Capital Utilization Rate	%	What is the percentage of your available capital that has been recorded as debt at the end of the reporting period?			x
CI 5	Principles of Responsible Investment								
I17	Principles for Responsible Investment	Availability of a policy (Yes or No) to incorporate social, environmental and governance issues into investment analysis, decision-making and in risk assessment and management.	Yes/No	Availability of a written policy to incorporate social, environmental and governance issues into investment analysis, decision-making and in risk assessment and management.	Yes/No	Do you have a written policy to incorporate ESG issues into investment analysis, decision-making and in risk assessment and management ?			x
		Availability (Yes or No) of a public report on the evaluation of non-financial (i.e. economic, social and environmental) investment results and impact	Yes/No and occurrence	Availability of a public report on the evaluation of non-financial investment results and impact (i.e. economic, social and environmental). If yes, please also indicate the occurrence of said reports.	Yes/No and occurrence	Do you complete a public report on the evaluation of non-financial investment results and impact (i.e. economic, social and environmental) ? If so, how often do you do so?			x
I18	Flexibility of conditions	Availability (Yes or No) of a policy to adhere to a level of flexibility to clients, in terms of the definition of the contract conditions (e.g. amount of the loan (%) that will be provided through the buyer for start cultivation, and the % after delivery of goods.)	Yes/No	Availability of a policy to adhere to a level of flexibility with clients, in terms of the definition of the contract conditions (e.g. amount of the loan (%) that will be provided through the buyer for start cultivation, and the % after delivery of goods.)	Yes/No	Do you have a policy to adhere to a certain level of flexibility with clients, in terms of the definition of the contract conditions?			x

## Annex 3: FAST Core Indicators

### I. Indicators Referred to the SME's/COOP/Enterprise

Generic Description of the SME/Coop/Enterprise	
Name of Organization	
Reporting Currency	
Organization Web Address	
Year Founded	
Location of Organization's Headquarters	
Location of Organization's Operating Facilities (if applicable)	
Mission Statement	
Environmental Impact Objectives	
Availability of a Business Plan	
Report Start Date	
Report End Date	
Amount of total cultivation hectares	
Number of Full-time Employees	
Product Listing	
Crops/ product produced by the farmer: Selection from Source Source: Food and Agriculture Organization (FAO) of the United Nations	
Crops/ products produced by the SME/Coop/Enterprise	

# ANNEX 3

#	Indicator Name	Definition	Unit of measure	Data entries
I1	Sales volume	% of production sold of the total produced or harvested	%	Amount of the total product sold of target crop
				Amount of the total product produced of target crop
I2	% Certified	Percentage of the total production sold as certified (volume) per crop and per type of certification.	%	Volume of each certified target crop sold per type of certification
				Indicate name of each certification-verification held, the certification body and first date of continuously certified-verified
				Total volume of target crop sold
I3	Profitability	Gross Margin: Amount of earned revenues that the organization retains after incurring the direct costs associated with producing the goods and products sold by the SME/Coop/Enterprise. ((Earned Revenue-Cost of Goods Sold) / Earned Revenue)	Value	Total revenue earned from the products sold (in the defined reporting period)
				Total cost of the products sold
I4	Price paid to the farmer OR	Ratio unit sales price of the target crop-product paid to the farmer/ unit sales price of the crop/product sold	Value	Unit sales price of the target crop paid to the farmer
				Unit sales price of the target crop sold
	Total payments to farmers	Ratio total value of payments to farmers of target crop sold/Total revenue of target crop sold	Value	Total value of payments to farmers of target crop sold
				Total revenue of target crop sold

# ANNEX 3

#	Indicator Name	Definition	Unit of measure	Data entries
15	SMEs' provision of credit to farmers/ or Financial Institution' provision of credit to farmers in partnership with the SME	Total value of loans closed and total value of loans outstanding	Currency	Total value of loans closed and total value of loans outstanding
		Number of loans	Number	Number of loans closed and number of loans outstanding
		Average loan size	Currency	Total value of loans closed and loans outstanding /Number of loans that have been provided by the SME/Coop/Enterprise
		Repayment rate	%	Total value of loans disbursed
				Total value of loans repaid
16	Employment	Number of fulltime jobs provided by the SME/Coop/Enterprise	Number	Number of people working at the SME/Coop/Enterprise on a full-time (> 35 hours per week) basis (by gender)
		Number of part-time (less than 35 hrs per week) and temporary jobs provided by the SME/Coop/Enterprise (by gender)	Number	Number of people working at the SME/Coop/Enterprise on a part-time basis (< 35 hours per week) (by gender)
			Number	Number of people working at the SME/Coop/Enterprise on a temporary basis (< 35 hours per week) (by gender)
17	Organic practices and principles	Percentage of units of land where organic principles/ organic certification are being applied, i.e. no chemical pesticides or agrochemicals	%	Amount of units of land that are (or are in the process of being) organically certified
				Total units of land under cultivation
18	Outreach	Number of farmers members of the Coop or suppliers of the SME/Enterprise (by gender)	Number	Number of farmer members of the Coop or suppliers of the SME/Enterprise that are producing crops/products and selling them to the SMEs/Coop/Enterprise



# ANNEX 3

#	Indicator Name	Definition	Unit of measure	Data entries
19	SME level value add	Ratio of the sales value of the produced product and the total cost of production	Value	Sales value of the produced product (sales price (average if required) x total quantity of target product produced)
				Total costs of production of the processed product. It could be calculate as: a sum of a) total paid labour to produce end-products, b) cost of equipment and c) total costs of inputs:
				a) Total costs of paid labour incurred to produce target end-product
				b) Total costs of inputs used to produce target end-product
				c) Cost of equipment owned (purchased or maintenance) in the last production year and when possible, annual depreciation. <i>Calculate depreciation by summing the amount paid for assets with short, medium and long useful lives, and then dividing the total amount spend for each class by 5, 10 and 20 years respectively.</i>
		Score according to degree of processing: 1) Fresh product 2) Product with post-harvest treatment 3) Product with primary transformation 4) Product with secondary transformation 5) Product with tertiary transformation	Degree	Indicate degree of SME/coop/enterprise processing: 1) Fresh product 2) Product with post-harvest treatment 3) Product with primary transformation 4) Product with secondary transformation 5) Product with tertiary transformation
110	Reinvestment in Business Capacity	Percentage of SME's/Coop's/Enterprise's net income reinvested in business capacity development	%	Amount that has been invested in own business capacity development
				Total net income before donations

# ANNEX 3

#	Indicator Name	Definition	Unit of measure	Data entries
I11	Reinvested in R & D	Percentage of farmers trained in agriculture innovative techniques and sustainable practices and other relevant aspects	%	<p>Number of farmers that have attended training per each subject below:</p> <p>1) agricultural innovative techniques and sustainable practices</p> <p>2) health and social issues</p> <p>3) adult literacy, business and financial management, record keeping, accounting and administrative procedures</p> <p>4) health and safety</p> <p>5) ecosystems services and/or biodiversity conservation training</p> <p>6) Business development (market access, marketing strategy, quality control and others).</p> <p>7) Other, please specify</p>
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise
I12	Agreements/ contracts with buyers or clients	Number of buyers or clients with whom the SME/Coop/Enterprise has a written agreement, contract or ongoing business relationship	Number	Number of buyers or clients with whom the SME/Coop/Enterprise has a written agreement, contract or ongoing business relationship
I13	Land under conservation management	Percentage of land under conservation management (managing natural ecosystems (forest blocks on farms))	%	<p>Number of units of land under conservation management</p> <p>Number of total units of land under cultivation</p>
I14	Women representation balance	Percentage of women on the BOD or other leadership/ governing body	%	<p>Number of women on the Board of Directors or other leadership/ governing body</p> <p>Total number of people on the Board of Directors</p>

# ANNEX 3

#	Indicator Name	Definition	Unit of measure	Data entries
115	Price premium	Percentage of production that has received a price premium	%	Volume of production sold of target crop that has received a price premium
				Total volume of production sold of target crop
		Amount of the price premium received for each certification type	Currency	Value of the price premium received of target crop and per certification type
116	Agreements/ contracts with suppliers	Number of suppliers with whom the SME/Coop/Enterprise has an agreement, contract, or ongoing business relationship	Number	Number of suppliers with whom the SME/Coop/Enterprise has an agreement, contract, or ongoing business relationship
117	Child Labour Policy	Child Labour Policy: Indicate whether the organization has a written child labour policy in line with International Labour Organization (ILO) standards; or has an institutional written policy that includes a section that regulates child labour	Yes/No	Availability of a written child labour policy (or an institutional written policy that includes a section) in line with International Labour Organization (ILO) standards

# ANNEX 3

#	Indicator Name	Definition	Unit of measure	Data entries
118	Yield at SME level	The average estimate output produced per unit of land per crop of farmers who sold to the SME/Coop/Enterprise	Unit of measure of volume of production/Unit of measure of land area	Total volume of production of the farmers who sold to the SME/Coop/Enterprise (by crop/product)
				Total area under cultivation of the farmers who sold to the SME/Coop/Enterprise (by crop/product)
119	Techniques used at SME level	Percentage of land directly controlled by the SME/Coop/Enterprise using modern and sustainable cultivation techniques (such as drip irrigation, intercropping, machinery, etc.)	%	Area of total land directly controlled by the SME/Coop/Enterprise where modern and sustainable cultivation techniques are applied
				Total area directly controlled under cultivation
				List of the modern and sustainable cultivation techniques used
120	Techniques used at SME level	Percentage of land indirectly controlled by the SME/Coop/Enterprise using modern and sustainable cultivation techniques (such as drip irrigation, intercropping, machinery, etc.)	%	Area of total land indirectly controlled by the SME/Coop/Enterprise where modern and sustainable cultivation techniques are applied
				Total area indirectly controlled under cultivation
				List of the modern and sustainable cultivation techniques used
121	Payments to suppliers	Total value of payments to suppliers (both organizations and individuals) that sold to the SME/Coop/Enterprise	Currency	Total value of payments to suppliers (both organizations and individuals) that sold to the SME/Coop/Enterprise

## 2. Indicators Referred to the Farmer

#	Indicator Name	Definition	Unit of measure	Data entries
I1	Yield	Estimate output produced per unit of land per crop	Unit of measure volume/Unit of measure land area	Volume of production of each crop produced
				Identify unit of measure
				Area per crop under cultivation
				Identify unit of measure
I2	Annual income	Total value of net annual income of the farmer	Currency	1. Total income from target product/crop 2. Total income from on-farm activities and off-farm labour 3. Total passive revenue: remittances
I3	Access to lending	Percentage of farmers that have received credit from local financial institutions or other sources such as: buyers, family, associations, and community.	%	Number of farmers that have received a loan from a formal financial institution or other sources such as: buyers, family, associations, community to cover agricultural inputs or other costs
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise
I4	Financial situation	Percentage of farmers reporting an increase of their annual revenue or annual savings	%	Total Number of farmers reporting an increase in annual revenue or annual savings.
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise
I5	Access to healthcare	Percentage of farmers with access to healthcare services	%	Number of farmers with access to healthcare services
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise
		Proximity of the healthcare facility	Minutes	Amount of time it takes on average to travel from the farm to the nearest medical facility by the usual transportation method
I6	Farm level value added	Ratio of the off-farm sales value of the crop (or product) and the associated production costs	Value	Off-farm sales value of the product/crop: sales price (average if required) x total quantity of target crop produced
				Total production costs of the target crop

# ANNEX 3

#	Indicator Name	Definition	Unit of measure	Data entries
16	Farm level value added	Score according to degree of processing: 1) Fresh product 2) Product with post-harvest treatment 3) Product with primary transformation 4) Product with secondary transformation	Degree	Indicate degree of on-farm processing: 1) Fresh product 2) Product with post-harvest treatment 3) Product with primary transformation  4) Product with secondary transformation
17	Access to insurance	Percentage of farmers that have an insurance policy or plan (incl. pension) with local financial institutions	%	Number of farmers that have an insurance plan or policy (related to pension, life, health, crop, property, etc.) with a formal financial institution  Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise
18	Poverty level	Percentage of farmers living in poverty according to an accepted method of poverty assessment in the country	%	Number of farmers that live in poverty according to an accepted form of poverty assessment (National Poverty Line or others internationally recognized)  Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise
19	Soil conservation	Percentage of land being used with techniques focused on soil conservation / preserving quality of soil	%	Number of units of land in which soil conservation techniques have been applied  Number of total units of land under cultivation
		Type of soil conservation measures used in the farm.	List	List of soil conservation measures used
110	Access to safe water and sanitation	Percentage of farmers with safe water for domestic use	%	Number of farmers with access to portable water in (or within 5 minutes walking distance from) the house,  Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise
		Percentage of farmers with sanitation facilities	%	Number of farmers with a toilet in the house



# ANNEX 3

#	Indicator Name	Definition	Unit of measure	Data entries
I11	Access to saving	Percentage of farmers that have savings accounts with local financial institutions	%	Number of farmers that have a savings account with a formal financial institution
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise
I12	Access to food	Percentage of farmer's households reporting problems in meeting their food needs in the last year	%	Number of farmers that have reported problems in meeting their family's food needs in the last year
		Number of days without sufficient food	Number	Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise
				Number of days that household members did not have enough to eat
I13	Organic practices and principles	Percentage of units of land where organic principles/ organic certification are being applied, i.e. no chemical pesticides or agrochemicals	%	Amount of units of land that are (or are in the process of being) organically certified
				Total units of land under cultivation
I14	Techniques used	Percentage of land using modern and sustainable cultivation techniques (such as drip irrigation, intercropping, machinery, etc.)	%	Area of total land where modern and sustainable cultivation techniques are applied
				Total area under cultivation
				List of the modern and sustainable cultivation techniques used
I15	Product Diversification	Portion of cultivated area used per crop	Unit of measure-land area	Area under cultivation per crop
		Portion of total production revenue from target crop	Value	Total revenue from target crop
				Total revenue at farmer level
I16	Housing	Percentage of farmers who have been able to improve their housing during the past year (e.g. smoke ventilated in cooking area, improved roofing, sanitation, safe water for domestic use)	%	Number of farmers that have reported improving their housing during the past year.
				Total number of farmers that are members of the Coop or suppliers to the SME/Enterprise

# ANNEX 3

#	Indicator Name	Definition	Unit of measure	Data entries
I17	Student transition rate	Percentage of farmer's students (male/female) advancing from one level of schooling to the next, for example, primary to secondary school or secondary school to higher education.	%	1.Next Year Enrolment: number of farmer children's (separate male and female) enrolling in the next level of schooling for the upcoming year 2.Number of farmer children's (separate male and female) that have completed primary education 3.Number of farmer children's (separate male and female) that have completed secondary education 4. Total number of farmer's children
I18	Waste water treatment	Amount of wastewater from productive processes treated physically or otherwise (purified) before being discharged into open water sources (river / lake / sea)	Liters	Liters of wastewater resulting from productive processes that have been treated physically or otherwise purified before discharge
I19	Land under conservation management	Percentage of land under conservation management (managing natural ecosystems (forest blocks on farms)	%	Number of units of land under conservation management Number of total units of land under cultivation
I20	Agreements/ contracts with buyers or clients	Number of buyers or clients with whom the farmer has a written agreement, contract or ongoing business relationship	Number	Number of buyers or clients (businesses/organizations ) with whom the farmer has a written agreement, contract or ongoing business relationship
I21	Value of the contracts, agreements	Total value of buyer contracts, written agreements of the farmer	Currency	Total value of contracts, written agreements in place with buyers or clients
I22	Length of contracts	Average length of buyer contracts (months)	Time	Length of each contract/ agreement Number of contracts/agreements in place

## Annex 4: Glossary of Terms

**A****GRICULTURE.** The sector of an economy that includes crop production, animal husbandry, hunting, fishing, and forestry.

*Source: World Bank*

**AFFORESTATION.** Establishment of forest plantations on land that, until then, was not classified as forest. Implies a transformation from non-forest to forest.

*Source: Convention on Biological Diversity- United Nations Environmental Program (CBD-UNEP)*

**AGREEMENT.** An (economic) agreement is typically a written arrangement that is mutually accepted by all parties; it is an expression of the intent or willingness of two or more parties to bind to the terms determined by negotiation, and must be sufficiently definite before it can be enforced by a court.

*Source: Merriam-Webster's Dictionary of Law. Retrieved May 13, 2011*

**ASSET.** Assets are economic resources. Anything tangible or intangible that is capable of being owned or controlled to produce value and that is held to have positive economic value is considered an asset. Assets represent ownership of value that can be converted into cash (although cash itself is also considered an asset).

*Source: GIIN-IRIS*

**ASSOCIATION BARGAINING.** See Collective Bargaining



**AUDITING PROCEDURES.** Audit: An exercise to determine if there is an adequate and effective system of internal controls for providing reasonable assurance with respect to: \*Integrity of financial and operational information; compliance with regulations, rules, policies and procedures in all operations; and safeguarding of assets; \*The economic and efficient use of resources in operations and identifying opportunities for improvement in a dynamic and changing environment; and Internal auditing is an independent, objective assurance and consulting activity designed to add value and improve an organization's operations. External auditing is the review of the financial statements of a company or any other legal entity (including governments), resulting in the publication of an independent opinion on whether those financial statements are relevant, accurate, complete, and fairly presented to the firm's stakeholders, tax authorities, banks, regulators, etc.

*Source: UN*

**B****IODIVERSITY.** Biodiversity—short for biological diversity—means the diversity of life on Earth in all its forms—the diversity of species, of genetic variations within one species, and of ecosystems. It includes all organisms, species, and populations; the genetic variation among these; and their complex assemblages of communities and ecosystems.

Three levels of biodiversity are commonly discussed—genetic, species, and ecosystem diversity.

1. Genetic diversity is all the different genes contained in all the living species including individual plants, animals, fungi, and microorganisms.
2. Species diversity is all the different species, as well as the differences within and between different species.
3. Ecosystem diversity is all the different habitats, biological communities and ecological processes, as well as variation within individual ecosystems.

*Source: UNEP-CBD*

**BIODIVERSITY CONSERVATION.** The management of human interactions with genes, species, and ecosystems so as to provide the maximum benefit to the present generation while maintaining their potential to meet the needs and aspirations of future generations; encompasses elements of saving, studying, and using biodiversity.

*Source: UNEP-CBD*

**BIODIVERSITY CONSERVATION PLAN.** (1) A plan which establishes specific activities and targets for achieving the objective of biodiversity conservation. (2) A Biodiversity conservation plan outlines methods for maintaining and protecting species and habitats. A biodiversity conservation plan involves making inventories of biological information for selected species or habitats; assessing the conservation status of species within specified ecosystems; creation of targets for conservation and restoration; and establishing budgets, timelines and institutional partnerships for implementing the plan.  
*Source: (1) Wikipedia (2) UNEP-CBD*

**BOARD OF DIRECTORS (BOD).** A group of people legally responsible to govern a corporation and is responsible to the shareholders and sometimes to stakeholders as well.  
*Source: GIIN-IRIS: B Lab*

**BUSINESS ACTIVITIES.** Activities such as producing, transforming, distributing, buying, selling, renting and investing performed as part of the commercial enterprise. The activity of providing goods and services involving financial and commercial aspects.  
*Source: Wikipedia*

**BUSINESS CAPACITY DEVELOPMENT.** Capacity building (development) are activities which strengthen the knowledge, abilities, skills and behaviour of individuals and improve institutional structures and processes such that the organization can efficiently meet its mission and goals in a sustainable way.  
*Source: Convention on Biological Diversity -International Union for Conservation of Nature-Commission on Education and Communication (CBD-IUCN-CEC)*

**BUSINESS PLAN.** A business plan is a formal statement of a set of business goals, the reasons why they are believed attainable, and the plan for reaching those goals. It may also contain background information about the organization or team attempting to reach those goals. A business plan represents all aspects of business planning process; declaring vision and strategy alongside sub-plans to cover marketing, finance, operations, human resources as well as a legal plan, when required. A business plan is a bind summary of those disciplinary plans.  
*Source: Erst and Young. Eric S. Siegel, Brian R. Ford, Jay M. Bornstein (1993). 'The Ernst & Young Business Plan Guide' (New York: John Wiley and Sons)*

**BUSINESS RELATIONSHIP.** Relationship established between the enterprise and another entity, such as a buyer or supplier, for the purpose of conducting commercial activities.

*Source: FAST*

**BUYER CONTRACTS OR AGREEMENTS.** See Contract; See Agreement.

**CERTIFICATION.** A certification must be from a third party, be standards-based, have those standards be transparent, and have an assurance process. The process of certification is carried out by a recognized body, independent from interested parties, which demonstrates that a product or organization complies with the requirements defined in the standards or technical specifications.

*Source: GIIN-IRIS*

**CHILD LABOUR.** A child in the context of the workforce is someone aged 15 or younger in developed countries and 14 or younger in developing countries. Child labour is often defined as work that deprives children of their childhood, potential schooling as well as their personal dignity. And, in general, it is considered harmful to the child's physical and mental development.

*Source: International Labour Organization (ILO)*

**CLIENT PROTECTION PRINCIPLES.** The Client Protection Principles describe the minimum protection microfinance clients should expect from providers. These Principles are distilled from the path-breaking work of providers, international networks, and national microfinance associations to develop pro-consumer codes of conduct and practices. While the Principles are universal, meaningful and effective implementation will require careful attention to the diversity within the provider community and conditions in different markets and country contexts. Over the past several years, consensus has emerged that providers of financial services to low-income clients should adhere to the following six core principles:

- Avoidance of Over-Indebtedness.
- Transparent and Responsible Pricing.
- Appropriate Collections Practices.
- Ethical Staff Behavior.
- Mechanisms for Redress of Grievances.
- Privacy of Client Data.

*Source: Consulting Group to Assist the Poor (CGAP)*



**CO-OPERATIVE.** A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

*Source: International Co-operative Alliance*

**COLLECTIVE BARGAINING.** Collective bargaining is a process of decision-making between parties representing employer and employee interests which implies the negotiation and continuous application of an agreed set of rules to govern the substantive and procedural terms of the employment relationship.

*Source: ILO*

**COMMUNITY ACTORS** (Community Stakeholders). Members of the community who can affect or are affected by an organization's policies, decisions or actions. Community actors are actively involved in determining a decision or action in a project. For further information, consult definition of stakeholder.

*Source: ICRA (International Centre for Development Oriented Research in Agriculture)*

**COMMUNITY PROJECTS.** (1) Community is defined as a heterogeneous group of people living and/or working together sharing norms, values, and concerns, with common systems and structures for leadership, problem-solving and communication. (2) Projects: A project can be described as a process of providing inputs over a limited period using the resources provided, activities are conducted and outputs (results) generated, in order to achieve a previously defined impact (the project purpose). (3) Project Cycle: The project cycle can be explained in terms of five phases: identification, preparation and formulation, review and approval, implementation, and evaluation.

*Source: (1) United Nations Development Program (UNDP) (2) German Cooperation Agency (GTZ) (3) UNDP*

**COMMUNITY-LEVEL DELEGATES OR COMMITTEE MEMBERS.** Appointed individuals that represent the community in other structures, programs and/or institutions; members of committees or organized groups the community has established to deal with issues concerning community daily life, example: education committee; health committee.

*Source: FAST*

**COMPULSORY LABOUR.** See Forced Labour

# ANNEX 4

**CONTRACT.** A contract is an agreement with specific terms between two or more persons or entities in which there is a promise to do something in return for a valuable benefit, such as payment. The existence of a contract requires that there be a proposed and accepted offer, a promise to perform by one entity and a promise to provide a valuable benefit by the other (payment), and a time or event by which performance must occur.

*Source: GIIN-IRIS*

**CONSERVATION MANAGEMENT.** The management of human use of nature so that it may yield the greatest sustainable benefit to current generations while maintaining its potential to meet the needs and aspirations of future generations. This involves the use of components of biological diversity in a way and at a rate that does not lead to the long-term decline of biological diversity,

*Source: UNEP-CBD*

**CREDIT.** Credit is an amount for which there is a specific obligation of repayment. Credits include loans, trade credits, bonds, bills, etc., and other agreements which give rise to specific obligations to repay over a period of time usually, but not always, with interest. Credit is extended to finance consumption and investment expenditures, and financial transactions.

*Source: European Central Bank*

**CROP LOSS.** Crop loss refers to a significant reduction in crop yield to a level in which there can be no recovery of costs, recognized also as a financial loss. This can be due to in climate weather conditions, crop disease, drought, or any traditionally natural occurrence.

*Source: International Rice Research Institute*



**DEFORESTATION.** Deforestation implies the long-term or permanent loss of forest cover and implies transformation into another land use. Such a loss can only be caused and maintained by a continued human-induced or natural perturbation. Deforestation includes areas of forest converted to agriculture, pasture, water reservoirs and urban areas. The term specifically excludes areas where the trees have been removed as a result of harvesting or logging, and where the forest is expected to regenerate naturally or with the aid of silvicultural measures. Unless logging is followed by the clearing of the remaining logged-over forest for the introduction of alternative land uses, or the maintenance of the clearings through continued disturbance, forests commonly regenerate, although often to a different, secondary condition. In areas of shifting agriculture, forest, forest fallow and agricultural lands appear in a dynamic pattern where deforestation and the return of forest occur frequently in small patches.

*Source: CBD-UNEP*

**DEPRECIATION AND AMORTIZATION.** Depreciation and Amortization is the systematic allocation of depreciable assets - tangible (depreciation) and intangible (amortization) - over the assets' useful lives.

*Source: GIIN-IRIS*

**DISCRIMINATION.** Any distinction, exclusion or preference made on the basis of race, colour, sex, religion, political opinion, national extraction or social origin, which has the effect of nullifying or impairing equality of opportunity or treatment in employment or occupation.

*Source: ILO*

**ECOSYSTEM INTEGRITY.** (1) The extent to which the interrelationships among and within ecosystems remain intact so that the number and variety of living organisms can be maintained. (2) Ecosystems: Ecosystems are self-regulating communities of plants and animals interacting with each other and with their non-living environment—forests, wetlands, mountains, lakes, rivers, deserts and agricultural landscapes. Ecosystems are vulnerable to interference as pressure on one component can upset the whole balance. They are also very vulnerable to pollution. Many ecosystems have already been lost, and many others are at risk. The world's forests house about half of global biodiversity. But they are disappearing at a rate of 0.8% per year. Tropical forests are vanishing at an annual rate of 4%.

*Source: (1) World Bank (2) CBD*

**ECOSYSTEM SERVICES.** Ecosystem services are processes by which the environment produces benefits useful to people, akin to economic services. They include: Provision of clean water and air; Pollination of crops; Mitigation of environmental hazards; Pest and disease control; Carbon sequestration; Accounting for the way in which ecosystems provide economic goods is an increasingly popular area of development. The concept of ecosystem services is similar to that of natural capital. The Millennium Ecosystem Assessment released in 2005 showed that 60% of ecosystem services are being degraded or used unsustainably.

*Source: CBD*

**ENVIRONMENTAL ACTION PLAN (EAP).** See also Biodiversity Conservation Plan. (1) A written plan of implementation often detailing the timelines, stages, roles and/or responsibilities of projects related to the strategy's environmental objectives. (2) An EAP can be defined as a medium term strategic policy document that reflects the fundamental elements of the current environmental thinking and problem understanding.

*Source: (1) CBD-IUCN-CEC (2) European Parliament*

**FARMER.** A farmer is a person, engaged in agriculture who raises living organisms for food or raw materials, generally including livestock husbandry and growing crops such as produce and grain. A farmer might own the farmed land or might work as a labourer on land owned by others. Their products might be sold either to a market, in a farmers' market or perhaps directly from a farm. In a subsistence economy, farm products might to some extent be either consumed by the farmer's family or pooled by the community.

*Source: Modified source Wikipedia*

For the definition of smallholder farmers, there are several approaches. The glossary outlines two that we consider useful and valid and could apply to different regional and country context:

-Smallholder farmers are marginal and sub-marginal farm households, which own and/or cultivate less than 10 hectares of land. Common characteristics of smallholder farmers are that they have low access to technology, limited resources in terms of capital, skills, and risk management, depend on family labor for most activities, and have limited capacity in terms of storage, marketing, and processing.

*Source: UN Food and Agriculture Organization (FAO), International Institute for Environment and Development*

-Smallholder farmers are marginal and sub-marginal farm households that own and/or cultivate less than 2 hectares of land. Common characteristics of smallholder farmers are that they have low access to technology, limited resources in terms of capital, skills, and risk management, depend on family labor for most activities, and have limited capacity in terms of storage, marketing, and processing.

*Source: UN Food and Agriculture Organization (FAO), Syngenta Foundation in GIIN-IRIS*

**FOB MARKET PRICE.** Free On Board. A shipping term which indicates that the supplier pays the shipping costs (and usually also the insurance costs) from the point of manufacture to a specified destination, at which point the buyer takes responsibility

**FORCED LABOUR.** Work or service exacted from a person under threat or penalty, which includes penal sanctions and the loss of rights and privileges, where the person has not offered him/herself voluntarily (ILO 2001a) 5.

*Source: ILO*

**FRESH PRODUCT (OR PRIMARY GOODS/ PRODUCTS).** Goods--for example, iron ore, diamonds, wheat, copper, oil, or coffee--that are used or sold as they are found in nature. They are also called commodities.

*Source: World Bank*

**FULL-TIME EMPLOYEE.** Full-time employees work year round and typically work 35-50 hours per week. If local definitions of full-time equivalency differ, use appropriate standard.

*Source: GIIN-IRIS*

**H****HEALTHCARE SERVICES (PRIMARY).** Primary: Health services, including family planning, clean water supply, sanitation, immunization, and nutrition education, that are designed to be affordable for both the poor people who receive the services and the governments that provide them; the emphasis is on preventing disease as well as curing it. Secondary health services are those provided by medical specialists who generally do not have first contact with patients, for example, cardiologists, urologists and dermatologists. In certain locations, secondary care is synonymous to "hospital care."

*Source: World Bank*

**HECTARES DIRECTLY CONTROLLED.** Hectares under the organization's direct control are those for which the organization completely controls land use through direct operation or management. For example, this would include situations where the organization's employees cultivate the land directly. Note that land ownership is not always equivalent to control. For example, in situations where land is leased to another entity or individual to cultivate, land is only directly controlled if the lease is accompanied by exhaustive land use criteria.

*Source: GIIN-IRIS*

**HECTARES INDIRECTLY CONTROLLED.** Hectares under the organization's indirect control are those for which the organization exerts significant influence or total control over land use practices, but that the organization does not directly cultivate or manage. Examples in which the organization indirectly controls land may include purchase contracts specifying cultivation techniques on a significant portion of an operating entity's land. As another example, organizations, such as cooperatives, source agricultural inputs from smallholder farmers on the condition that smallholders adhere to organic land use practices.

*Source: GIIN-IRIS*

**INCOME (OF THE FARMER).** (1) Income accruing to farmer household members. Sources include net farm income; other employment income (made up of wages and salaries and non-farm -employment from household members); and other sources of incomes such as passive income and remittances. (2) The ILO's Resolution concerning household income and expenditure statistics defines income as follows: "Household income consists of all receipts whether monetary or in kind (goods and services) that are received by the household or by individual members of the household at annual or more frequent intervals, but excludes windfall gains and other such irregular and typically onetime receipts. Household income receipts are available for current consumption and do not reduce the net worth of the household through a reduction of its cash, the disposal of its other financial or non-financial assets or an increase in its liabilities."

*Source: (1) Modified source: Government of Canada (2) ILO*

**INNOVATION (RELATED TO INNOVATIVE TECHNIQUES).** An innovation is the implementation of a new or significantly improved product (good or service), or process, (or technique), a new marketing method, or a new organizational method in business practices, workplace organization or external relations.

*Source: Organization for Economic Cooperation and Development (OECD)*



**INSURANCE (PLAN, POLICY).** 1. The act, system, or business of insuring property, life, one's person, etc., against loss or harm arising in specified contingencies, as fire, accident, death, disablement, or the like, in consideration of a payment proportionate to the risk involved. 2. Coverage by contract in which one party agrees to indemnify or reimburse another for loss that occurs under the terms of the contract. 3. The contract itself, set forth in a written or printed agreement or policy. 4. The amount for which anything is insured. 5. An insurance premium. 6. Any means of guaranteeing against loss or harm.

*Source: Business Dictionary*

**JOB DESCRIPTIONS.** A job description is a list that a person might use for general tasks, or functions, and responsibilities of a position. It may often include to whom the position reports, specifications such as the qualifications or skills needed by the person in the job, or a salary range. Job descriptions are usually narrative,[1] but some may instead comprise a simple list of competencies; for instance, strategic human resource planning methodologies may be used to develop a competency architecture for an organization, from which job descriptions are built as a shortlist of competencies.

*Source: Wikipedia*

**LOCAL MARKET (OR DOMESTIC MARKET).** The country you live in or where a company is based, seen as a place where goods or services can be sold. As opposed to Export Market: A foreign country to which goods and services from a particular country are sold.

*Source: Financial Times*



**M**ODERN AND SUSTAINABLE CULTIVATION TECHNIQUES. (1) The techniques used for cultivating crops and commodities are time and cost-efficient (modern) and maintain the ecological integrity (sustainable); (2) Referred to sustainable agriculture techniques:

- Satisfy human food and fiber needs;
- Enhance environmental quality and the natural resource base upon which the agricultural economy depends;
- Make the most efficient use of nonrenewable resources and on-farm resources and integrate, where appropriate, natural biological cycles and controls;
- Sustain the economic viability of farm operations; and
- Enhance the quality of life for farmers and society as a whole."

*Source: (1) FAST (2) United States Department of Agriculture (USDA)*

**N**ET CASH FLOW. Net cash flow equals inflows less outflows of cash and cash equivalents.

*Source: GIIN-IRIS*

**NON-RENEWABLE ENERGY.** (1) Energy from sources that can not be replenished (made again) in a short period of time. (2) Non-renewable energy sources include oil and petroleum products (including gasoline, diesel fuel, heating oil, and propane), natural gas, coal, and Uranium (nuclear energy).

*Source: (1) World Bank (2) US Department of Energy*

**O**CUPATIONAL INJURY. An occupational injury is any personal injury, disease or death resulting from an occupational accident. An occupational accident is an unexpected and unplanned occurrence, including acts of violence, arising out of or in connection with work which results in one or more workers incurring a personal injury.

*Source: ILO*

**ONGOING BUSINESS RELATIONSHIP.** See: business relationship

**ORGANIC.** (1) Organic agriculture: Holistic production management systems, which promote and enhance agro-ecosystem health, including biodiversity, biological cycles and soil biological activity. It emphasizes the use of management practices in reference to the use of off-farm inputs, taking into account that regional conditions require locally adapted systems. This is accomplished by using, where possible, cultural, biological and mechanical methods, as opposed to using synthetic materials, to fulfill any specific function within the system. Organic agriculture is based on minimizing the use of external inputs, avoiding the use of synthetic fertilizer and pesticides. Many of the techniques used (such as inter-cropping, rotation of crops, double digging, mulching, integration of crops and livestock) are practiced under various agricultural systems. What makes organic agriculture unique, as regulated under various laws and certification programs is that: almost all synthetic inputs are prohibited, and soil building practices are mandated to improve soil tilt and fertility while reducing nitrate leaching, weed, pest and disease problem) in order to avoid harm to human health and the environment.

**Source:** *FAO*

(2) Organic agriculture is a production system that sustains the health of soils, ecosystems and people. It relies on ecological processes, biodiversity and cycles adapted to local conditions, rather than the use of inputs with adverse effects. Organic agriculture combines tradition, innovation and science to benefit the shared environment and promote fair relationships and a good quality of life for all involved.

**Source:** *International Federation of Organic Agriculture Movements (IFOAM)*

**ORGANIC CERTIFICATION.** (See also organic and certification). Related to IFOAM's Organic Guarantee System (OGS): is designed to a) facilitate the development of organic standards and third-party certification worldwide, and to b) provide an international guarantee of these standards and organic certification. The IFOAM Basic Standards and the Accreditation Criteria are two of the main components of the OGS (Organic Guarantee System).

**Source:** *IFOAM*

**POTABLE WATER.** Water that is safe for drinking and cooking according to defined standards. Related to: Safe Water: Water that is safe for drinking and bathing including treated surface water and untreated but uncontaminated water, such as from springs, sanitary wells, and protected boreholes.

*Source: World Bank*

**Related to:** Drinking Water Standards: Standards determining the quality of drinking water in the context of prevailing environmental, social, economic, cultural conditions, with reference to the presence of suspended matter, excess salts, unpleasant taste, and all harmful microbes. Meeting of those standards does not necessarily imply purity.

*Source: GIIN-IRIS*

**POVERTY.** Poverty is the state of one who lacks a certain amount of material possessions or money. People can be categorized as very poor if they are living below an absolute extreme poverty line. “Common extreme poverty lines include (1) persons in the bottom 50% of those living below the poverty line established by the national government, or (2) persons living on less than US \$1.00 per day (technically \$1.08 per day per capita at 1993 purchasing power parity (PPP) or on less than of US \$1.25 per day at 2005 PPP.

*Source: World Bank*

**POVERTY ASSESSMENT.** A common method used to measure poverty is based on incomes or consumption levels. A person is considered poor if his or her consumption or income level falls below some minimum level necessary to meet basic needs. This minimum level is usually called the “poverty line”. What is necessary to satisfy basic needs varies across time and societies. Therefore, poverty lines vary in time and place, and each country uses lines, which are appropriate to its level of development, societal norms and values.

*Source: World Bank*



- **International poverty line.** An income level established by the World Bank to determine which people in the world are poor- set at \$1 a day per person in 1985 international purchasing power parity (PPP) prices (equivalent to \$1.08 in 1993 PPP prices). A person is considered poor if he or she lives in a household whose daily income or consumption is less than \$1 per person. Although this poverty line is useful for international comparisons, it is impossible to create an indicator of poverty that is strictly comparable across countries. The level of \$1 a day per person is close to national poverty lines in low-income countries but considerably lower than those in high-income countries. For comparing poverty levels across middle-income countries, international poverty lines of \$2, \$4, and \$11 a day per person are considered to be more appropriate.

**Source:** *World Bank*

- **Poverty line (national).** The income level below which people are defined as poor. The definition is based on the income level people require to buy life's basic necessities—food, clothing, housing — and satisfy their most important socio-cultural needs. The poverty line changes over time and varies by region. Also called subsistence minimum. Official national poverty line is determined by a country's government

**Source:** *World Bank*

**PRICE PREMIUM.** (1) Premium pricing is the practice of keeping the price of a product or service artificially high in order to encourage favorable perceptions among buyers, based solely on the price. (2) Fairtrade Premium is an amount paid to producers in addition to the payment for their products. The use of the Fairtrade Premium is restricted to investment in the producers' business, livelihood and community (for a small producer organization or contract production set-up) or to the socio-economic development of the workers and their community (for a hired labour situation). Its specific use is democratically decided by the producers.

**Source:** (1) *Gittings, Christopher (2002). The Advertising Handbook. New York*

(2) *Fair Trade Labour Organization*

**PRIMARY TRANSFORMATION.** The primary transformation takes place in the primary sector of the economy and it involves changing natural resources into primary products. Most products from this sector are considered raw materials for other industries. Major businesses in this sector include agriculture, agribusiness, fishing, forestry and all mining and quarrying industries.

**Source:** *Staatz, John M. (1998) What is agricultural transformation. Michigan State University*

**PRODUCT DAMAGE.** Crop damage involves the destruction or damage of inventory due to issues involving production, transport, or inability to meet particular requirements such as quality standards.

*Source: Business Dictionary*

**REFORESTATION.** Planting of forests on lands that have previously contained forest but have since been converted to some other use.

*Source: Intergovernmental Panel on Climate Change (IPCC)*

**REFORESTATION.** Reforestation is the re-growth of forests after a temporary (< 10 years.) condition with less than 10% canopy cover due to human-induced or natural perturbations.

*Source: CBD-UNEP*

**RENEWABLE SOURCES OF ENERGY.** Renewable energy is derived from natural processes that are replenished constantly. This includes electricity and heat generated from solar, wind, ocean, hydropower, biomass, geothermal resources, and hydrogen derived from renewable resources. Global Reporting Initiative (GRI).

*Source: GIIN-IRIS*

**RESEARCH AND DEVELOPMENT.** Research and development is any creative and systematic activity undertaken in order to increase the stock of knowledge, including knowledge of man, culture and society, and the use of this knowledge to devise new applications. It involves fundamental research, applied research in such fields as agriculture, medicine, industrial chemistry, and experimental development work leading to new devices, products or processes. In particular, research and development by a market producer is an activity undertaken for the purpose of discovering or developing new products, including improved versions or qualities of existing products, or discovering or developing new or more efficient processes of production.

*Source: United Nation Educational Scientific and Cultural Organization (UNESCO)*



**RETURN ON ASSETS (ROA).** (1) An indicator of how profitable a company is relative to its total assets. (2) ROA gives an idea as to how efficient management is at using its assets to generate earnings.

*Source: (1) Investopedia (2) GIIN-IRIS*

Calculation:

Net Income Before Donations / Average Total Assets.

Average Total Assets: (Total Assets at the beginning of the period + Total Assets at the end of the period) / 2.

**RETURN ON EQUITY (ROE).** (1) The amount of net income returned as a percentage of shareholders equity. (2) Return on equity measures a corporation's profitability by revealing how much profit a company generates with the money shareholders have invested.

*Source: (1) Investopedia (2) GIIN-IRIS*

Calculation:

Net Income Before Donations / Average Equity or Net Assets

Average Equity or Net Assets: (Average Equity or Net Assets at the beginning of the period + Average Equity or Net Assets at the end of the period) / 2

**REVENUE (EARNED REVENUE).** (1) Revenue is the amount of money that is brought into a company by its business activities in a given reporting period. (2)

Revenue resulting from all business activities during the reporting period. Earned revenue is total revenue less "Contributed Revenue" (Grants and Donations).

*Source: (1) FAST (2) GIIN-IRIS*

**RISK EVALUATION OR ASSESSMENT.** (1) The term "risk assessment" is used to describe a wide range of formal and informal methodologies in a range of disciplines. Most commonly, risk assessments attempt to characterize potential adverse impacts associated with particular activities or events. Risk assessments attempt to characterize potential adverse impacts associated with particular activities or events. (2) The use of scientific data to identify and characterize the nature and magnitude of hazards, if any, and the likelihood of hazards being realized.

*Source: (1) CBD-UNEP (2) CBD-UNEP*

**SANITATION FACILITIES.** Basic sewerage and drainage systems that collect waste water and then clean and redistribute it.

*Source: World Bank*

**SAVINGS.** Income not used for current consumption.

*Source: World Bank*

**SAVINGS ACCOUNTS.** A deposit account held at a bank or other financial institution that provides principal security and a modest interest rate.

*Source: Investopedia*

**SEASONAL EMPLOYMENT.** See temporary employees.

*Source: GIIN- IRIS*

**SECONDARY TRANSFORMATION.** (1) Secondary transformation involves aggregating, packing, packaging, purifying or processing the raw materials. It is related to the secondary sector of the economy, which takes the output of the primary sector and manufactures finished goods (agroindustry). (2) Agro-industry: post-harvest activities involved in the transformation, preservation and preparation of agricultural production for intermediary or final consumption (with emphasis on food).

*(1) Modified source: Staatz, John M. (1998) What is Agricultural Transformation. Michigan State University (2) Wilkinson John & Rocha Rudi. Global Agroindustries Forum, New Delhi 8-11 April 2008*

**SMALL AND MEDIUM ENTERPRISES (SME).** (1) Businesses with approximately 250 employees or less and have financial needs that range between 20,000 and 1,000,000 US\$. (2) Businesses with fewer than 50 employees are defined as small. Businesses with more than 50 but fewer than 250 employees are defined as medium.

*Source: (1) FAST based on World Bank definition of Micro-Small and Medium Enterprises (2) GIIN-IRIS*

**SOIL CONSERVATION.** Soil conservation is the protection of soil from erosion and other types of deterioration, so as to maintain soil fertility and productivity. It generally includes watershed management and water use.

*Source: UN*

**STAKEHOLDERS.** A stakeholder is a person or group with an interest in an activity and or outcome. It is a term frequently associated with sustainable development. Stakeholders may be internal or external to a group or organization and may be direct or indirect beneficiaries of an activity or outcome. Sustainable Development promotes cross-sectoral stakeholder engagement in the planning and implementation of actions.

*Source: UNDP*

**STANDARD ACCOUNTING PRACTICES.** A set of rules that a company must follow when reporting information on its financial statement. The standard accounting practice guidelines allow companies to be compared to each other because they have followed the same rules. For example, the standard methods in the U.S. are referred to as Generally Accepted Accounting Principles, in China are referred as Chinese Accounting Standards. There are also the International Financial reporting Standards, which are principles-based standards, interpretations and the framework (1989).

*Source: International Accounting Standards Board (IASB)*

**SUPPLIER.** Business (or an individual) that provides goods or services to an organization to help move a product or service from the organization to its customer.

*Source: GIIN-IRIS*

**SUSTAINABLE CULTIVATION TECHNIQUES.** See Modern and Sustainable Cultivation Techniques.

**SUSTAINABLE DEVELOPMENT.** Development that meets the needs\* of the present without compromising the ability of future generations to meet their own needs.

*Source: World Commission on Environment and Development*

*\*FAST note: It could be economic, social, cultural, human and environmental needs*



**TEMPORARY EMPLOYEE.** Temporary employees are defined as seasonal and contract employees. Seasonal employees are primarily used in agriculture or fisheries. Contracted employees are generally hired for the completion of a specific task.

*Source: GIIN-IRIS*

**TERTIARY TRANSFORMATION.** The tertiary sector of the economy (also known as the service sector or the service industry) is one of the three economic sectors, the others being the secondary sector (approximately the same as manufacturing) and the primary sector (agriculture, fishing, and extraction such as mining). The service sector consists of the “soft” parts of the economy, i.e. activities where people offer their knowledge and time to improve productivity, performance, potential, and sustainability. The basic characteristic of this sector is the production of services instead of end products. Services (also known as “intangible goods”) include attention, advice, experience, and discussion. The tertiary sector of industry involves the provision of services to other businesses as well as final consumers. Services may involve the transport, distribution and sale of goods from producer to a consumer, as may happen in wholesaling and retailing, or may involve the provision of a service, such as in pest control or entertainment. The goods may be transformed in the process of providing the service, as happens in the restaurant industry. However, the focus is on people interacting with people and serving the customer rather than transforming physical goods.

*Source: Wikipedia*

**TRANSPORT INSURANCE.** Insurance that provides security or protection against crop damage or loss of a producer’s crop yield during its transportation.

*Source: FAST*



**VULNERABLE AND PREVIOUSLY EXCLUDED.** Minority or previously excluded should relate to local guidelines for places with well-established policies (e.g., South Africa: Broad Based Black Economic Empowerment (BBBEE) definition of previously excluded, India: based on backward caste), otherwise provide footnote as to methodology.

*Source: GIIN-IRIS*



**WAREHOUSE INSURANCE.** Insurance that provides security or protection against damage or loss of a producer's crop yield during its storage in a warehouse or other crop storage facility.

*Source: FAST*

**WASTE (GENERATION).** Waste refer here to materials that are not prime products (i.e. products produced for the market) for which the generator has no further use for own purpose of production, transformation or consumption, and which he discards, or intends or is required to discard. Wastes may be generated during the extraction of raw materials during the processing of raw materials to intermediate and final products, during the consumption of final products, and during any other human activity. [The following] are excluded: # - Residuals directly recycled or reused at the place of generation (i.e. establishment); # - Waste materials that are directly discharged into ambient water or air.

*Source: OECD*

**WASTEWATER.** Water that carries wastes from homes, businesses, and industries. This is usually a mixture of water and dissolved or suspended solids.

*Source: UNEP in GIIN-IRIS*

**WATER CONSERVATION.** Water conservation refers to efforts made to reduce the total amount of water needed to carry out current processes or tasks. The term does not include overall reduction in water consumption from reduced organizational activities (e.g., partial outsourcing of production). Conservation efforts include organizational or technological innovations that allow a defined process or task to consume water more efficiently. This includes improved water management practices, process redesign, the conversion and retrofitting of equipment (e.g., water-efficient equipment), or the elimination of unnecessary water use due to changes in behavior.

*Source: GIIN-IRIS*

# Annex 5 Preliminary High Level Overlap of FAST SIAMT Core Impact Issues and Existing International and Normative Frameworks

				Millenium Development Goals	IFC Performance Standards	ILO Int.Labour Standards	UN Convention on Climate Change	FAO Codex and Food Security	UN Principles for Responsible Investment
<b>Sustainable Agriculture</b>									
Core Issue	Economic	Social	Environmental						
Agricultural Productivity				x				x	
Generation of Value Added								x	
Reliable and Equitable Supply Chains and Market Access				x				x	x
Organizational Capacity								x	x
Financial Sustainability (of the SME)									x
Risk Mitigation and Adaptation								x	x
Producer Livelihoods				x		x		x	
Food Security				x		x		x	
Financial Empowerment - Access to Finance				x		x			x
Access to Social Services				x	x	x			x
Employment Creation				x	x	x			x
Safe, Fair and Equitable Employment				x	x	x			x
Community Involvement				x	x	x			x
Ecosystems Integrity				x	x		x	x	x
Natural Resources Management				x	x		x	x	x
<b>Sustainability of the Financial Relationship</b>									
Outreach				x					x
Inclusiveness of Vulnerable Population				x	x	x		x	x
Responsibility to Clients									x
Portfolio Health									x
Principles of Responsible Investments					x				x



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