Ministry of Foreign Affairs

Activity: AgriGRADE Ghana (25-0002950)

Id	25-0002950
Date	01-12-2025
SAP application number	

Contents

Key data **4**

Activity basics 4

Activity details 4

Accounting data 4

Policy data **5**

Beneficiary location **6**

Policy Appraisal **7**

Policy relevance 7

Rationale 7

Contextual analysis 8

Added value 8

Lessons learned 8

Durability 8

Gender 9

Climate change 9

Cooperation, harmonisation and alignment 9

Digitalisation 9

Additional remarks (if applicable) 9

Results **10**

Food and Nutrition Security 10

Private Sector Development 10

Monitoring and evaluation **11**

Monitoring 11

Evaluation 11

Finance **12**

Budget breakdown 12

Earmarking 13

Prepayments 13

Available resources 14

Grant with a repayment obligation, loans, equity investment or guarantee 14

Audit opinions 14

Key data

Activity basics

Type	Standard
Short name	AgriGRADE Ghana
Contract party	SCOPEinsight B.V. (30089772)
ODA	Yes
Amount EUR	500000
Start date	01-01-2026
End date	31-12-2026
Full name	AgriGRADE Ghana
Summary	AgriGRADE Ghana Phase I is a one-year pilot to build a shared, data-driven basis for improving access to finance for farmer organisations serving ‘stepping-up’ farmers in the cocoa and horticulture sectors. Around 1,000 cooperatives and FBOs will be mapped and segmented and combined with a financial and market landscape study. The pilot will deliver an evidence-based Access to Finance strategy for cocoa and horticulture, and strengthen coordination with government and Dutch-supported platforms.

Activity details

Date of receipt of proposal	25-11-2025
Proposal’s reference number	
Budget holder	Ambassade Accra (8221ACC)
Limit access	No
Related activity	

Accounting data

SAP application number	
Funds center	ACC GH Private sector development grant (1701U03020032)

Policy data

Cooperation modality	Project support
Technical assistance	100% of the activity budget
CRS code	31193 Agricultural financial services
Policy Keywords	
Refugees & host communities	No
Team Europe Initiative	No
Policy Markers	
__Trade & The Economy	Principal
_Security & Stability	Not targeted
Biodiversity	Not targeted
Climate change: adaptation	Significant
Climate change: mitigation	Not targeted
Desertification	Not targeted
Equality between men & women	Significant
Migration	Not targeted
Financial sector development	Principal
Food security	Significant
Market development	Significant
Private sector development	Significant
Research and knowledge	Significant
Explain your choices	The pilot develops a data-driven access-to-finance strategy for farmer organisations in cocoa and horticulture; Financial sector development and Trade & The Economy are therefore principal objectives. By strengthening farmer organisations' access to finance and markets it contributes significantly to private sector development, market development and, indirectly, food security. The mapping tools, dashboard and studies are primarily research and knowledge products. Climate change adaptation and equality between men & women are integrated as cross-cutting themes in the analysis and targeting of farmer organisations, but are not the primary objectives; other policy areas are not directly addressed.

Beneficiary location

Beneficiary location	Country
Country	Ghana
Location type	
Specific location	

Policy Appraisal

Policy relevance

- What policy objectives, as set out in the annual plan, policy notes etc., will this activity contribute to?

This activity contributes directly to:

1. **MACS Ghana 2026–2029**
   The pilot supports Objectives 5 & 6 on "trade and investment, and food and nutrition security" by working in the cocoa and horticulture combi-tracks to make these sectors "competitive, sustainable and investment-ready" and to "improve access to finance" for farmers, cooperatives and SMEs. It helps reduce fragmentation and strengthens NL's role as convener between Ghanaian stakeholders and Dutch expertise.
2. **Annual Plan Accra 2026**
   The AP 2026 announces a "coordinated A2F component under POMBI" and the "piloting of an evidence-based approach to support farmer organizations… [and] systematic collaboration tools". AgriGRADE is the concrete pilot that delivers this coordinated A2F component and the data-driven collaboration framework across cocoa and horticulture.
3. **Deelstrategie hulp, handel & economie**
   The deelstrategie sets a "dubbele doelstelling" of sustainable economic development and strengthening the Nederlands verdienvermogen, with marketontwikkeling in kansrijke sectoren such as voedselzekerheid and a focus on "marktgerichte boeren… mkb en coöperaties". AgriGRADE contributes by mapping and segmenting these market-oriented farmer organisations and cooperatives in a combinatieland, creating a pipeline for market development and Dutch trade and investment in cocoa and horticulture.
4. **CW3.1 – Bestedingsvoorstel intensivering Voedselzekerheid**
   CW3.1 aims to reduce undernutrition and "verdubbeling van de productiviteit en inkomen van kleinschalige voedselproducenten" and to strengthen "waardeketenontwikkeling" and resilience to "(klimaat/prijs)schokken", including better access to "kennis… zaaizaad… en financiële diensten". AgriGRADE supports these aims by identifying and profiling farmer organisations that can absorb climate-smart support and improved access to finance in food and export value chains like horticulture and cocoa.
5. **Beleidsbrief Ontwikkelingshulp (2025)**
   The policy note puts Dutch interests in "handel en economie, veiligheid en stabiliteit, en migratie" centraal and promotes combining hulp, handel en investeringen in a limited number of combinatielanden, focusing on themes such as voedselzekerheid and on "handelsketens die lokale en Nederlandse bedrijven met elkaar verbinden". AgriGRADE is a practical test case of this approach in Ghana: it strengthens key agro-value chains, supports local farmer organisations to become reliable suppliers, and improves the basis for Dutch companies and financiers (e.g. FMO, Invest International) to engage.

Rationale

- **What issue/problem will be addressed by the activity**

In cocoa and horticulture, the MACS 2026–2029 and AP 2026 set ambitions to transform the sectors, improve access to finance for stepping-up farmers and cooperatives, and develop a coordinated A2F component under POMBI, supported by an evidence-based approach and systematic collaboration tools.
At the same time, the AgriGRADE concept note and earlier studies describe a landscape where many initiatives operate side by side, with limited coordination, data sharing and standardised information on the maturity and finance-readiness of farmer organisations. This makes it difficult for the embassy to steer PSD/FNS and A2F support in line with the Netherlands policy objectives that all ask for more targeted, interest-driven and mutually beneficial investments.

- **Why does the activity help to address the issue/problem?**
  For ODA activities over EUR 250.000, please explain the Theory of Change

The AgriGRADE pilot responds to the issue/problem outlined above by:

1. mapping and segmenting 1,000 cocoa and horticulture cooperatives/FBOs with a standardised tool;
2. combining this with a focused financial and market landscape analysis; and
3. translating the findings into an Access to Finance strategy and practical collaboration framework for partners.

Theory of Change (short summary):
If EKN, Ghanaian authorities and key Dutch and international partners share a solid, comparable dataset on farmer organisations, understand their different levels of professionalism and finance-readiness, and agree on basic "rules of the game" for working with them, then they can better target and align future PSD/FNS instruments, Dutch and Ghanaian finance, and technical assistance in cocoa and horticulture. This should increase the chances that support reaches viable, climate-smart farmer organisations, contributes to the MACS/AP objectives on sector transformation and food security, and fits the "win-win" direction set out in the deelstrategie, CW3.1 and the beleidsbrief Ontwikkelingshulp.

Contextual analysis

- **Who is/are the target group(s) and why?**

The direct target group are cocoa cooperatives and horticulture farmer-based organisations (FBOs) – around 500 in each value chain – with a focus on "stepping-up" farmers and their organisations that have potential to grow, professionalise and access finance. This matches the MACS/AP focus on strengthening cooperatives, improving A2F and making cocoa and horticulture "competitive, sustainable and investment-ready" sectors. Women and youth within these organisations are a specific cross-cutting target group.

- **Who are the other main stakeholders?**

Key public stakeholders are COCOBOD, Ministry of Food and Agriculture (MoFA), the Department of Cooperatives and relevant local governments. Core implementation and knowledge partners include SCOPEinsight, Agriterra, IDH, Oikocredit, Solidaridad, Rikolto, HBP Ghana and other members of the POMBI stakeholder group. On the finance and market side, important stakeholders are rural banks, MFIs, commercial banks and international/national offtakers, as well as development partners active in the Cocoa Coalition and POMBI network.

- **To what extent have stakeholders been involved in formulating the proposal?**

The concept note was developed by the AgriGRADE Centre of Excellence and builds on previous studies and consultations (e.g. Advance Consulting's financial landscape study, ISSER cocoa finance work, POMBI and cocoa coalition discussions). COCOBOD, MoFA and the Department of Cooperatives have signalled willingness to provide cooperative lists and participate in advisory structures, and Dutch-funded partners (Agriterra, IDH, Oikocredit) helped shape the approach drawing on their field experience. Direct farmer-level consultation will mainly take place during implementation via mapping and stakeholder meetings, rather than in the initial design.

- **Is the intervention aimed at a specific geographical location, and if so, why?**

The pilot phase will focus on selected cocoa- and horticulture-producing regions, not on nationwide coverage. For cocoa, the concept note mentions an initial focus on Central and Ashanti regions, as proposed by the cocoa Advisory Committee, but explicitly "subject to confirmation". For horticulture, regional focus (and crop selection) will be defined based on key production areas and partner input. The final geographic scope for both value chains will be agreed during the Step 0 inception phase, in consultation with the Advisory Committees and existing platforms such as the Ghana Cocoa Coalition and POMBI/HBP, to ensure alignment with ongoing initiatives and partner capacity.

Added value

- **What is the added value of the Dutch government being involved in relation to other donors, the EU, NGOs and local authorities?**

The Netherlands has a unique position in cocoa and horticulture: we are the world's largest cocoa bean importer and a key knowledge player, and Dutch policy explicitly centres on sector transformation and stepping-up farmers. Within the EU we have a strong voice in DISCO and the wider EU cocoa platforms, which EKN can link to Ghana through the MACS/AP cocoa and POMBI tracks. This gives the embassy convening power that other donors, NGOs or single banks do not have: we can bring Ghanaian authorities, EU partners and Dutch public–private actors around one shared, data-driven A2F approach in these two value chains.

- **Are the recipients making an own contribution or co-participating in the activity, and if so, to what extent?**

The pilot (Year 1 - EUR 500,000) is fully financed by EKN. Partners co-participate mainly in kind: Ghanaian authorities (e.g. Department of Cooperatives, COCOBOD, MoFA) provide data and staff time, and Dutch/IN NGOs and financial partners contribute expertise and coordination through existing programmes; financial co-funding is only envisaged for possible follow-up phases.

Lessons learned

- **What lessons learned (from previous or comparable activities, published evaluations, relevant publications) will be addressed by the activity?**

The activity explicitly builds on AgriGRADE's experience in Tanzania and Kenya, where they learned that a phased, data-driven approach (mapping → segmentation → tailored TA/A2F) improves coordination between programmes and reduces duplication. In Ghana, it responds to findings from the ISSER cocoa finance study (need for better understanding of farmer segments and risk), the Advance financial landscape study (banks preferring SME/off-taker channels and very limited smallholder lending), and Agriterra's FO assessment (most organisations "immature" and unbankable in current form). Together, these lessons point to the need for better data on cooperative maturity and more targeted, segment-based A2F strategies, which this first AgriGRADE phase is designed to provide.

Durability

- **How will the results of the activity be sustained after its end date? What is the exit-strategy?**

The main results are a shared dataset, segmentation, dashboard and an Access to Finance strategy that partners (EKN, COCOBOD, MoFA, Dept. of Cooperatives, POMBI/HBP, Cocoa Coalition) can keep using after the 12-month pilot to steer their own programmes and investments. Data protocols, advisory structures and existing platforms are used to embed the tools in

Ghana's own institutions, rather than creating a separate project structure. The exit-strategy is that Phase I is stand-alone: even if no follow-on funding is agreed, the mapping, dashboard and A2F strategy remain useful inputs for future PSD/FNS programming by EKN and other partners.

Gender

- **Does the proposal include a gender analysis? If yes, what are the main outcomes? If no, why not?**
- **Does the proposal justify the target group's gender-specific interests and needs (and why)? Please explain.**
- **Have women and young people been included in the stakeholder analysis? Please explain.**

The proposal does not include a full separate gender analysis, but gender is integrated as a cross-cutting theme. Sex-disaggregated data on membership, leadership and access to services will be collected for all mapped cooperatives/FBOs, with women and youth flagged as key groups facing additional barriers to finance and land. The segmentation is used to make these gaps visible so that follow-up A2F and TA can target them more effectively.

Climate change

- **Does the proposal include an analysis of the possible effects of climate change on the activity or its results?**
- **Does the proposal include any interventions to combat these effects (adaptation/mitigation)?**

The proposal does include an analysis of climate risks, especially for cocoa (erratic rainfall, rising temperatures, deforestation, soil degradation and low adoption of climate-smart practices) and, for horticulture, the need for more climate-resilient production systems. Phase I itself is mainly diagnostic: it does not finance concrete adaptation or mitigation measures, but it does integrate climate resilience in the mapping and segmentation (e.g. looking at sustainable/certifiable practices) and in the Access to Finance strategy, so that follow-up support and financial products can target climate-smart investments more effectively.

Cooperation, harmonisation and alignment

- **Does the activity involve cooperation with Dutch organisations, the EU or other donors (including delegated cooperation), local organisations or other parties?**

Yes. The pilot is implemented by the AgriGRADE Centre of Excellence with Ghanaian institutions (COCOBOD, MoFA, Department of Cooperatives), Dutch-supported platforms (POMBI/HBP, Cocoa Coalition members), NGOs (e.g. Agriterra, IDH, Rikolto, Oikocredit) and financial institutions (rural banks, MFIs, commercial banks).

- **How does the activity contribute to harmonisation and/or multi-donor financing?**

It provides one shared, ISO-certified assessment tool and database, plus clear "rules of the game", that donors, NGOs, banks and value-chain actors can all use as a common standard for selecting and supporting farmer organisations. If successful in Ghana, this approach can be replicated or scaled in the region, making it easier to build joint or aligned A2F and TA/BDS programmes around the same segmentation.

- **What is the degree of (policy and financial) alignment?**

Policy-wise, the pilot is anchored in Ghana's own cocoa/horticulture priorities and the NL MACS/AP and PSD/FNS agendas. Financially, it sits alongside ongoing programmes (POMBI, Agriterra, IDH, etc.) and is explicitly designed so that future Dutch, EU and other partner investments can plug into the same standardised tool and pipeline, rather than creating parallel selection and due-diligence systems.

Digitalisation

- **Have proposed digital technologies been developed or chosen in collaboration with end-users?**

No. The core tools are AgriGRADE/SCOPEinsight's existing digital assessment and portal. In Step 0 they will be tested with Ghanaian authorities and partners and lightly adapted to the local context.

- **Does the proposal include an analysis of the local digital ecosystem?**

Partly. The inception phase will map which systems (MoFA, COCOBOD, Dept. of Cooperatives, POMBI, banks) already exist and how AgriGRADE's tools can complement rather than replace them.

- **Is data security guaranteed?**

Yes. Data are collected with informed consent; farmer organisations remain owners of their own assessment data, while SCOPEinsight acts as custodian on behalf of the AgriGRADE Centre of Excellence. SCOPEinsight stores data securely with role-based access and only shares it under formal data-sharing agreements (and, for authorities, with explicit FO consent).

- **Are digital solutions locally sustainable/relevant?**

Tools are designed to be simple and low-bandwidth, with training so Ghanaian institutions can keep using the data and dashboards. Long-term hosting stays with SCOPEinsight, but the outputs are meant to feed directly into partners' regular work.

- **Is duplication avoided?**

Yes. The aim is to create one shared assessment tool and database, built on existing lists and datasets, that multiple programmes and financiers can use instead of each developing their own system.

Additional remarks (if applicable)

Results

Food and Nutrition Security

3. Improving the enabling environment for FNS

In order to make structural impact, we facilitate a supportive and enabling environment for Food and Nutrition Security

Indicators

To what extent does the activity contribute to the result area Improving the enabling environment for FNS
Measurements: The activity improves the FNS enabling environment by creating a shared dataset and segmentation of farmer organisations and an A2F strategy, helping governments, donors and banks target support more effectively to smallholders in cocoa and horticulture

Private Sector Development

3. Strengthening the financial sector

SDG target(s): 8a, 8.1, 8.3, 8.4, 8.5, 8.8, 8.10, 10.2, 17.11. Short description: The result area 'strengthening the financial sector' strives for a financial sector that offers a larger range and volume of inclusive financial MSME products in an increasingly diverse and conducive financial ecosystem ("financial inclusion"). MSMEs utilise these inclusive financial products to grow and provide jobs and provide opportunities to underserved groups.

Learning questions

What have we learned from this activity for this result area, strengthening the financial sector?
Measurements: This pilot will show how standardised data and segmentation of farmer organisations can help banks and MFIs assess risk and design more appropriate products, and how coordination with BDS providers can lower transaction costs for inclusive rural finance

Monitoring and evaluation

Monitoring

- **Specify what reporting information is required for this activity, based on the activity analysis decision tree (see Help). Include the following elements:**
  - **Planning versus realisation: tracking progress against predetermined objectives as laid out in the project proposal.**
  - **Performance and quality: checking relevance and appropriateness of the implementing organisation's performance based on key assumptions in the proposal and the outcomes of the risk analysis.**

Pay attention to the method and frequency of monitoring and describe the roles and responsibilities. For further information, see Help.

Monitoring will follow the MEL framework in the concept note, but will be made Ghana-specific in the inception phase by agreeing clear Year-1 objectives and "signifiers of success" (e.g. coverage and quality of mapping, robustness of the A2F framework, and concrete use of results by EKN/partners). Planning versus realisation will be tracked against: (i) completion of Step 0 (governance, agreements, inception plan, MEL annex); (ii) number and profile of FOs mapped/assessed and data-quality indicators; (iii) delivery of landscape studies and the A2F framework; and (iv) evidence of use (dashboard access, partner meetings, follow-up actions).

Performance and quality will be monitored via the SCOPE dashboard, documented 10% back-checks and tool validation, plus scheduled learning moments with EKN and the advisory committees. SCOPEinsight/AgriGRADE CoE is responsible for day-to-day MEL and quarterly progress reports; Agriterra and other Ghana partners coordinate field monitoring; the cocoa and horticulture advisory committees and EKN use progress reports, dashboards and learning sessions (at least mid-term and end-of-project) to test key assumptions and decide on any follow-up.

Reporting obligations:

Type of report	Reporting period	Deadline
Final financial report	01-01-2026 to 31-12-2026	31-03-2027
Final narrative report (including IATI reporting)	01-01-2026 to 31-12-2026	31-03-2027
Audit report	01-01-2026 to 31-12-2026	31-03-2027

Evaluation

Describe whether a final evaluation and/or a mid-term review has been planned. If yes, state:

6. who will commission the final evaluation and/or mid-term review (for options, see Help);
7. whether the procedure and practical arrangements have been agreed on with the implementing organisation (for details, see Help).

Given the 12-month pilot character, no separate external evaluation is planned. Instead, the final consolidated report, dashboard outputs and the multi-stakeholder validation workshop will serve as a joint end-of-project review and learning exercise, commissioned by EKN and carried out with the AgriGRADE CoE and advisory committees. If the pilot leads to a multi-year follow-up programme, EKN/DDE will at that stage decide on an independent evaluation building on this MEL framework and the Ghana-specific objectives agreed in inception.

Finance

Budget breakdown

- **Include an overview of the activity budget, including overhead costs.**

The total budget for this 12-month activity is EUR 500,000, fully covered by the NL contribution.

	AgriGRADE overall budget	AgriGRADE budget 01.01.2026-31.12.2026 Total	EKN contribution
1. Management of Center of Excellence		**€ 80.000**	**€ 80.000**
AgriGRADE Center of Excellence			
1,1	Management, meetings & networking	€ 20.000	€ 20.000
1,2	Marketing & Communication	€ 5.000	€ 5.000
1,3	Financial Admin, legal, reporting	€ 30.000	€ 30.000
Monotoring & Evaluation / Impact Reporting			
4.2	Monitoring & Evaluation (overall)	€ 5.000	€ 5.000
Concept Development			
5,2	Investment & alignment tools & IT system	€ 20.000	€ 20.000
2. Scaling & Growth		**€ 39.250**	**€ 39.250**
Business Development			
6,1	Drive Business Development & Coord large scale proposals	€ 14.250	€ 14.250
6,4	Logistics, travel, etc	€ 25.000	€ 25.000
3. Ghana Implementation		**€ 365.750**	**€ 365.750**
7.1	Project Management & Governance	€ 12.850	€ 12.850
7.2	Step 1: Mapping and scoping of FO landscape	€ 352.900	€ 352.900
3%contingency and miscellaneous		**€ 15.000**	**€ 15.000**
TOTAL		**€ 500.000**	**€ 500.000**

8. **Is the budget arithmetically correct?**

Yes. The subtotals per component and the overall total have been arithmetically checked and add up correctly to EUR 500,000.

- **Are the amounts/rates in the budget acceptable?**

The daily rates and unit costs for staff, fieldwork, travel, IT/portal development and workshops are in line with comparable assignments (and the centrally approved AgriGRADE programme: 23-0000033) and are considered acceptable for the scope and intensity of the activities.

- **Briefly explain the structure of the budget.**

The budget is structured in three components:

4. AgriGRADE Centre of Excellence & Step 0 / inception (+/- EUR 80,000): overall coordination, adaptation of tools to the Ghana context, governance set-up, MEL refinement and preparation of fieldwork.
5. Scaling and growth: The 'Business development' component (+/- €40,000) covers limited staff time and travel by the AgriGRADE CoE and key partners (Agriterra, IDH, Oikocredit) to present the Ghana pilot, coordinate donor engagement and develop follow-up proposals for A2F investments and replication. This is intended to ensure that the Ghana pilot is embedded in broader financing and policy processes, rather than remaining an isolated study.
6. Ghana implementation (EUR 365,750; ~70% of total): mapping and assessment of 1,000 farmer organisations in cocoa and horticulture, financial and market landscape analysis, development of the A2F framework, stakeholder workshops and reporting.

- **Are overheads proportional to outputs? What is included? What is recharged?**

No overhead rate is charged to the activity budget. All costs, that could normally be considered overhead, have be included as direct costs in the budget. This includes:

- CoE management and coordination;
- IT/portal develop ment and data hosting;
- financial administration.

Also, a contingency and miscellaneous budget line is added (EUR 15,000). This is acceptable, as the work to be carried out could require some unforeseen interventions or additional capacity, having a contigency budget would allow these to be carried out without diverting funds from other cost centers.

- **Is implementation conditional on the budget being amended in an inception phase? (Specify the requirements that the budget must satisfy and the date by which the budget must be amended)**

Implementation of the activity is not conditional on a major budget amendment in the inception phase. Only minor reallocations between budget lines may be needed (e.g. depending on final regional focus and partner roles); these will be agreed with the Embassy within normal flexibility margins and recorded in the inception/annual work plan.

Earmarking

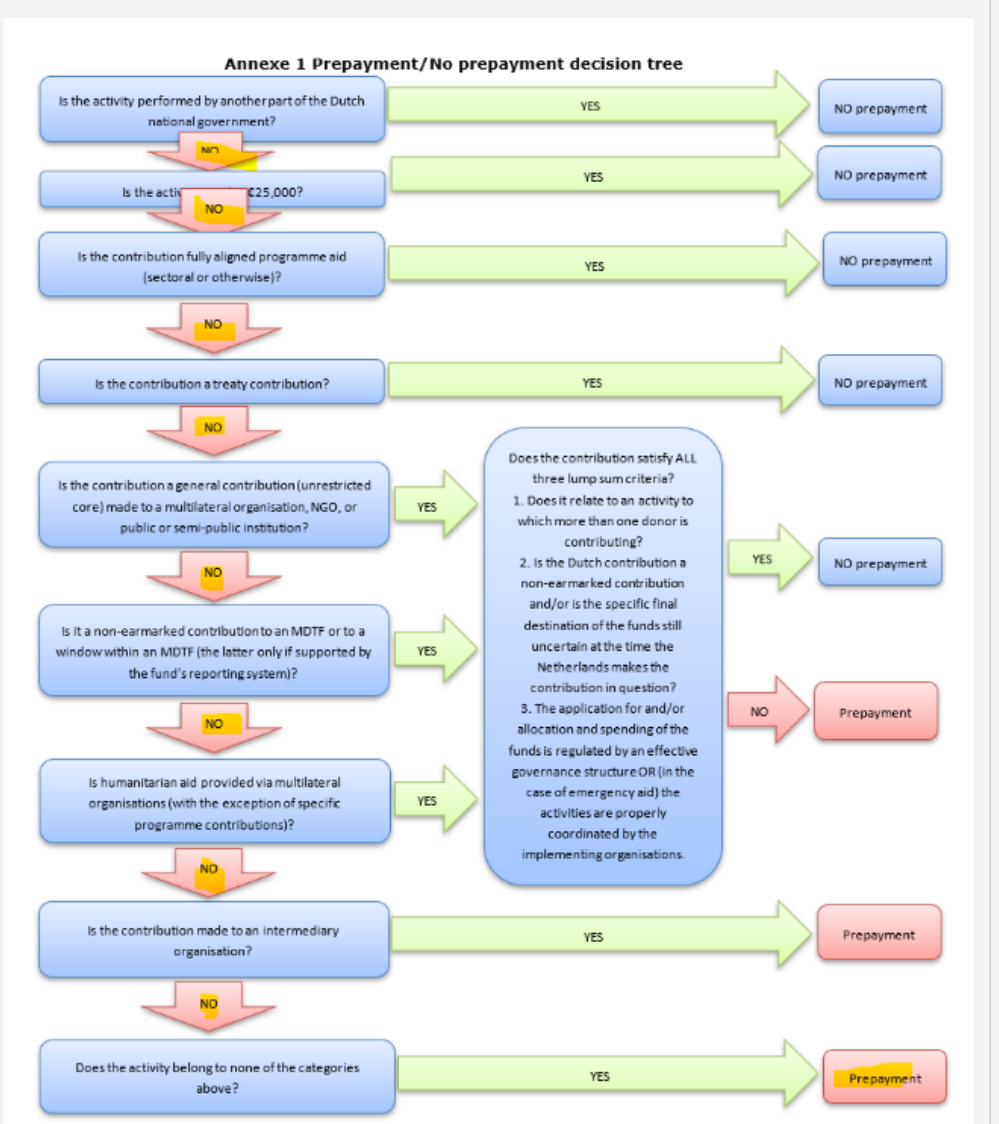
- **Is the Dutch contribution to the programme earmarked (i.e. reserved for a specific purpose)? If so, specify the reasons why.**

No. The NL contribution finances the entire submitted budget of EUR 500,000.
The Dutch contribution is fully earmarked for Phase I (Steps 0–1) of AgriGRADE in Ghana in 2026. The grant can only be used for the Ghana-specific inception, mapping and segmentation work, the A2F analysis and dashboard, and related coordination and MEL. It does not finance later phases or generic/global AgriGRADE activities, which safeguards that all costs are directly linked to the agreed pilot objectives.

Prepayments

- **Based on the prepayment decision tree (see Help), do the payments need to be entered as prepayments and why? In the case of a lump sum, assess this against the applicable criteria and give the reasons for your choice.**

Yes. Based on the prepayment decision tree (see below), the payments should be entered as **prepayments**, because this is a subsidy-type grant to a non-profit organisation with upfront personnel and fieldwork costs. The pilot cannot start without initial liquidity, and the budget structure does not allow the implementer to pre-finance activities at scale.



- **What is the maximum percentage that can be paid as prepayment, and why?**

The maximum amount that can be paid as prepayment is **95%**. This is justified as (i) the activity is short (12 months), (ii) most costs consist of personnel, fieldwork and data collection that must be financed continuously, and (iii) SCOPEinsight is not able to pre-finance these expenses, (iiii) the risk analysis and organizational assessment did not identify risks that would warrant a lower maximum prepayment.
The first payment will thus amount to **EUR 475.000**.

- **Which are the reporting obligations on the basis of which prepayments can be closed?**

Final narrative and financial reports, as well as an audit report. For the audit report the same audit protocol as activity 230000033 may be used.

Available resources

	Foreign currency	EUR
Implementing organisation's own contribution		0
Firm commitments by other donors (for each donor)		0
Dutch contribution		500,000
Total available resources		500,000
Budget needed		500,000
Still to be financed		0
Soft commitments by other donors (for each donor)		0
Uncovered balance		0

- **Are there any non-financial contributions relevant to implementation of the activity, such as deployment of volunteers, availability of buildings, materials, etc.?**

Partners such as Agriterra, IDH, Rikolto and Oikocredit contribute in-kind expertise, networks and sector knowledge, but these are not monetised and do not reduce the financial envelope needed for the pilot.

- **If there is an uncovered balance, how will this affect implementation of the activity (e.g. proportional reduction in outputs, omission of regions) and how will this affect the decision whether to fund this activity?**

There is no uncovered balance. The full budget for Phase I is covered by the Dutch contribution, so no reduction in outputs or scope is expected.

Grant with a repayment obligation, loans, equity investment or guarantee

- **Does the Dutch contribution take the form of a grant with a repayment obligation, a loan, an equity investment or a guarantee (either in whole or in part)? If yes, briefly set out the consequences for accounting and how correct processing in the financial records will be ensured.**
  NO
- **Are there revolving funds? If yes, please explain what will happen to any residual funds, how closure will take place and which agreements should be made.**
  NO

Audit opinions

- **Is an audit opinion required for the activity (see Help)? Briefly explain.**

Not required per the decision tree, but it will nevertheless be added as a reporting obligation to verify financial reporting (and therewith make it potential follow-up with central funds easier). The audit protocol of DDE's activity (230000033) may be used.

- **Should the audit opinion be accompanied by an additional auditor's report (for example, on the risks set out above, or on monitoring that the organisation carries out on its prepayments to other organisations)?**
  NO