Agri CP Tool

Client Protection (CP) Standards for the Agricultural Sector

Guidance

When and how to use the Agri CP Tool

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Draft version, under development

cerise-sptf.org

Agri CP Tool for Agriculture Organization

The Agri Client Protection (Agri CP) Tool is a management and assessment tool co-developed by Cerise+SPTF and IDH Farmfit Fund to adapt client protection to agricultural service delivery. The tool assesses how an agri-organization (agribusiness, farmer organization and agriculture service provider) protects smallholder farmers across all commercial/contractual relationships/membership—input supply, market access, financial and non-financial services, and data practices. The tool uses flexible scoping to reflect the services provided and the way they are delivered. Services may be delivered directly by the organization or through partners. Agents are not scoped separately: for assessment purposes, they are considered part of the organization's own delivery model, similar to quasi-employees or direct representatives. Their practices and conduct should therefore be considered when assessing all relevant indicators. Built on eight Client Protection Standards (tailored from financial inclusion to smallholder agriculture), its structure is translated through Standards, Essential Practices and Indicators. The tool prioritizes priority must-haves and must-haves (including an immediate-risk-of-harm subset) alongside good practices to guide a time-bound improvement plan. The tool is intended for investors to assess and guide investees and for agri-organizations for self-assessment.

Cerise+SPTF is a joint initiative between two of the global leaders in social and environmental performance management. Cerise, a French nonprofit created in 1998, pioneered the implementation of social performance management, including launching the Social Performance Indicators (SPI) initiative in 2001. Cerise works with actors in inclusive finance, social business and impact investing to co-create social standards and social investment tools. Founded in 2005, the Social Performance Task Force (SPTF) developed and regularly updates the Universal Standards for Social and Environmental Performance Management (the Universal Standards). First issued in 2012, the Universal Standards guide impact-driven financial service providers in making finance safer and more beneficial for low-income customers. A membership organization, SPTF has more than 8,000 participating organizations and individuals from every region in the world.

The IDH Farmfit Fund is a public-private impact fund, managed by IDH Investment Management, focused on smallholder farmers. The vision of the Fund is to make smallholder farmer finance become a new asset class. The Fund aims to work towards this vision by providing financing to various agriculture value chain actors who in turn provide financing and other services to smallholder farmers (SHFs). An integral part of this vision is for smallholder farmers to gain access to appropriate products and services, delivered in a safe, responsible, and fair manner, that avoids harm and meet farmers' daily needs, enabling them to raise their incomes and improve their overall quality of life. Therefore, besides mitigating E&S risks, the Fund has embedded Client Protection Standards into its impact management approach, to not only avoid doing harm to the smallholder farmers, but to also use these principles as a framework to engage with individual portfolio companies towards improved sourcing practices and service delivery to farmers.

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The Agri CP (Client Protection) Tool is a **risk-based assessment tool** co-developed by **Cerise+SPTF** and **IDH Farmfit Fund** to help investors, agribusinesses, farmers organizations and other value chain actors identify, prioritize, and manage material client protection risks affecting smallholder farmers.

The primary objective of the tool is to support harm prevention in commercial and service delivery relationships with smallholder farmers. It helps users understand where business practices, delivery models, or contractual arrangements may expose farmers to undue risk, and where mitigation or improvement is required.

The tool is not a certification framework, not a performance rating, and not an impact measurement tool. Results should be used to inform professional judgement, investment decisions, engagement priorities, and action plans, not to produce a pass or fail outcome.

The Agri CP tool is designed for use by:

- Impact investors and lenders conducting due diligence or portfolio monitoring
- Organizations working in agriculture and food systems: agribusinesses, farmers organizations and agriculture service providers working directly with smallholder farmers
- Advisors, auditors, and technical assistance providers supporting improvements in responsible service delivery

The tool is intended to serve as a common reference for the wider agriculture and smallholder finance sector. It is primarily designed for business models that propose agricultural services (and potentially financial services), embedded finance, sourcing relationships, or multi-party delivery arrangements.

The Agri Client Protection Tool is designed to help users answer one central question:
Where are smallholder farmers most at risk of harm in this business model, and are those risks understood and actively managed?

For “pure” financial service providers whose core activity is the provision of loans and other financial services, the inclusive finance Client Protection tools may be more appropriate and efficient.

The full tool resembles an audit framework at this stage. A shorter version, e.g. for investors’ due diligence, is under development.

Executive Summary – how to use this document

This guidance presents the method recommended by Cerise+SPTF for applying the Agri CP Tool.

The Agri CP Tool is designed to support proportionate and context sensitive use.

- Users may, but are not expected to, apply all indicators in all cases
- Partial use of the tool, scoped to the context and services provided, is legitimate and often appropriate
- Results should be interpreted qualitatively, using professional judgement
- Low scores indicate areas for mitigation or engagement, not automatic exclusion

While the tool covers a broad set of services, its principles and indicators can also be used to assess other services that are not explicitly listed, including emerging arrangements such as carbon credit payments or similar, where these may create risks for smallholder farmers.

The distinction between priority must-have, must-have and good practice indicators is intended to help users prioritize actions based on the severity and likelihood of harm to smallholder farmers, rather than organizational maturity alone.

When applying the tool, it is important to consider the service delivery model. Organizations are fully accountable for the client protection practices of their agents and direct affiliates, and all relevant indicators should be assessed for services delivered through these channels. Where services are delivered through independent partners, the organization remains responsible for appropriate vetting prior to contracting and for ongoing oversight of client protection practices.

In more complex service delivery models, it may be appropriate to apply the assessment separately to different organizations involved in delivering services to smallholder farmers.

Risk-based assessment process

A practical 5-step flow to scope, verify, assess and prioritize improvements

Note: this process is iterative- use results to refine scope, evidence needs, and next assessment cycles.

The Agri CP Tool is implemented through a **structured, risk-based assessment process** designed to be practical and evidence-driven. First, **scope** the assessment by clarifying the organization's role, the services delivered to smallholder farmers, the delivery channels (direct/agents), and the use of partners—then select the indicators that are applicable and consistent with your risk appetite. Second, **collect**

and review evidence (policies, procedures, contracts, records) relevant to the selected indicators. Third, **conduct interviews and, where feasible, a field visit** to triangulate findings and capture lived experience with staff, partners, and smallholder farmers. Fourth, **assess indicators** using professional judgement, prioritizing priority must-haves, must-haves and any high-risk issues. Finally, **synthesize results** to identify key risks, gaps, and a short list of priorities for action. The process is **iterative**: results should inform follow-up actions and the scope of future assessments.

1. Introduction

- ### The history of the Agri CP Tool initiative

The Agri CP Tool initiative started with the recognition that, in the agricultural and food sector, there was no standardized and practical approach to assess and improve the protection of smallholder farmers. While client protection standards and tools are well established in the inclusive finance sector, similar operational guidance was still missing for agri-organizations working directly with smallholder farmers.

Cerise+SPTF therefore initiated the development of the Agri CP Tool to translate the principles of client protection and social performance management into the language and realities of agricultural value chains. The objective was to offer agri-organizations, investors, and technical partners a concrete framework to identify risks of harm to smallholder farmers and improve practices across products, services, and delivery channels.

- ### Why the tool exists and what client protection means in agriculture

Client protection in agriculture means ensuring that smallholder farmers are treated fairly, transparently, and respectfully in their day-to-day interactions with agri-organizations and service providers. This includes access to inputs, equipment, training, finance, insurance, digital tools, production purchase, and market relationships.

The tool is grounded in the recognition that these relationships often involve significant power asymmetries. Farmers may depend on a single buyer, lender, input supplier, agent, or delivery channel, with limited alternatives and limited bargaining power. They may also have little ability to challenge decisions on prices, quality grading, deductions, repayment terms, access to future services, or use of their data.

In this context, client protection is not only good practice. It is a risk management approach. It helps organizations identify where dependency, lack of choice, unclear information, or weak accountability may create harm for farmers and undermine long-term business sustainability.

- ### How smallholder farmers may be exposed to harm

Smallholder farmers may be exposed to harm through practices that appear operational but have direct consequences for their income, resilience, and wellbeing. Examples include inputs delivered too late for the agricultural cycle, loan amounts or repayment schedules that do not match seasonal cash flows, unclear deductions from crop payments, opaque quality grading, delayed payments, misunderstood insurance exclusions, or lack of safe channels to raise complaints.

Poor client protection can also appear through pressure from agents or buyers, unilateral changes to terms during the season, misuse of farmer data, inappropriate collateral requirements, or training that is not adapted to farmers' literacy, language, gender roles, or farming practices. These situations may lead to reduced yields, income loss, repayment stress, loss of productive assets, dissatisfaction, sideselling, lower loyalty, reputational risk, and weaker long-term relationships between farmers and organizations.

The Agri CP Tool makes these risks visible and helps organizations identify where changes are needed to prevent harm before they occur.

- **How the tool was built**

Our approach was, wherever possible, to build on existing key practices and performance indicators. The Agri CP Tool first builds on the approach of the Universal Standards for Social and Environmental Performance and especially the Client Protection Standards and SPI tools (find out more here), key reference standards and tools developed by Cerise+SPTF for the inclusive finance sector in client protection. This framework was carefully adapted to the responsible agricultural and food (RAF) sector, recognizing the latter's variations and specificities, and key differences with the financial sector (e.g., the very different nature of actors along RAF value chains).

The tool was developed in its first version in late 2022 and shared with key partners for feedback. The first version was developed based on Cerise-led risk discovery workshops with IDH IM and IDH value chain and investment experts. It was then field-tested from 2023 to 2025.

This current version of the Agri CP tool has been refined through extensive pilot testing of the previous version with companies in Africa and South Asia. It is expected that with use by agri-organizations, financial investors, and others it will be further refined and improved.

2. When to use the Agri CP Tool?

2.1. A tool for whom?

▪ Who can be assessed?

The Agri CP Tool has been designed to assess agri-organizations that **produce, process and/or trade agricultural and food products**, and that **directly work with smallholder farmers, offer financial and non-financial services,** or source agricultural products from them: agribusinesses / agricultural value-chain actors (AVCAs) / farmers' organizations / agriculture service providers and agricultural cooperatives / agricultural SMEs[1].

	Who can be assessed	**Who cannot be assessed**
For agri-organizations involved in	Agricultural and food products: • Production • Processing • Trading • Transportation	Inputs / equipment only* Financial services only**
And	Directly working with smallholder farmers	Not directly working with smallholder farmers

** Upstream agri-organizations, which provide inputs / material / technologies to smallholder farmers (but do not purchase agricultural products from them) may be integrated in the Agri CP Tool at a later stage or check on a case-by-case basis if it applies.*

*** Agri-organizations that focus on providing financial services to smallholder farmers only can be assessed using SPI Online tools, dedicated to financial service providers.*

Acknowledging the great variety of agri-organizations, the tool offers scoping filters that allow users to fine-tune the specific indicators assessed based on the organization's profile and business model.

▪ Who can use the tool?

Agri-organizations willing to assess and strengthen client protection for smallholder farmers. The Agri CP Tool can be used as a self-assessment to understand current practices, identify strengths and gaps, and build a prioritized improvement plan.

Investors committed to client protection in agricultural and food systems. The Agri CP Tool can be used for **due diligence**, screening, monitoring, and reporting on how investees protect smallholder farmers—and to target Technical Assistance/covenants where needed.

[1] These categories are not mutually exclusive. The terms "agri-organization" or "organization" will be used for convenience in the rest of the document to refer to all such organizations.

Industry associations seeking to promote client protection among their members. They can use the tool to raise awareness, benchmark, and support members in assessing and improving their safeguards for smallholder farmers.

Technical assistance providers working on client protection in agriculture. The Agri CP Tool helps them diagnose performance, define a sequenced roadmap (focusing on must-have safeguards first), and support/verify implementation.

Other stakeholders engaged in promoting fair and safe service delivery to smallholder farmers—regulators, public agencies, and standard-setters—can use the tool as a reference to inform supporting regulations, policies, or programs.

2.2. A tool for what?

- **Objectives of the tool**

The overall objective of the Agri Client Protection (Agri CP) Tool is to guide protection of smallholder farmers in their commercial relationships with agri-organizations. The Tool is designed to support progressive improvement: at first use, reaching a “minimum acceptable practice” is often an appropriate and realistic starting point, especially in low-capacity contexts. Assessors should therefore prioritize achieving baseline safeguards everywhere it matters most before aiming for “gold standard” practices. For example, a minimum acceptable grievance mechanism could be a clearly communicated complaint focal point and complaint boxes with a simple log and response process, while a stronger practice would be a multi-channel system including a toll-free hotline, defined service-level timelines, and systematic trend analysis.

The specific objective is to assess whether an agri-organization’ management practices (operations, policies, and procedures) protect smallholder farmers and are aligned with internationally recognized client-protection and responsible conduct standards for agricultural service delivery.

The Agri CP Tool turns these principles into the language of business functions, management practices and operations—via 8 Standards, and related Essential Practices and indicators. The practices assessed through the Agri CP Tool are prioritized into Priority Must-have, Must-have, and Good Practice indicators.

Priority Must-have indicators are the indicators that should be reviewed and addressed first during the assessment and action planning process. They cover practices that are particularly important for preventing significant and foreseeable harm to smallholder farmers. Weaknesses in these areas may create immediate, severe, or difficult-to-reverse consequences for farmers, such as over-indebtedness, loss of income, unfair treatment, loss of productive assets, lack of transparency, or inability to raise complaints safely. Any gap identified in a Priority Must-have indicator should receive priority attention and be considered first when defining corrective actions.

Must-have indicators represent core responsible practices that organizations working with smallholder farmers are expected to have in place. They are necessary to manage client protection risks effectively and consistently across products, services, delivery channels, and commercial relationships. While they may not always address the most urgent risks of harm, they form the foundation of adequate client protection.

Good Practice indicators represent more advanced or mature practices that strengthen client protection over time. They reflect stronger systems, better monitoring, more proactive risk management, and continuous improvement. Good Practices help organizations improve farmer experience, strengthen trust and loyalty, and support more sustainable business relationships.

This classification is risk-based: it helps users identify which indicators require priority attention, which practices are expected as part of adequate client protection, and which practices support further improvement over time. It also maintains methodological consistency with the Client Protection framework in the inclusive finance sector, while adapting the approach to the specific realities of agricultural value chains.

Importantly, the tool is intended to be applied with a **strong proportionality lens**. Not all indicators carry the same **real-world risk of harm** in every context: materiality depends on the local environment and operating model. **Must-haves should be treated as safeguards rather than benchmarks**, and implementation pathways should be tailored to the organization's context and capacity—considering factors such as **company size**, **geography**, and **economic constraints** (e.g., low-margin value chains may have limited ability to absorb costly changes).

This practical framework helps agri-organizations understand what "good" looks like in client protection, apply it across input supply, purchasing, financial and non-financial services and data practices, and embed it in systems, roles, budgets and KPIs—thereby accelerating the mainstreaming of fair, safe and responsible service delivery to smallholder farmers.

As organizations iterate and improve, we expect broader diffusion and mainstreaming of these practices across the sector, including use by investors and industry associations.

▪ Use of the tool

The Agri CP Tool is first and foremost **a management tool** and conversation starter: it helps agri-organizations systematically analyze and prioritize gaps in client protection, agree on quick wins and an action plan (focusing on must-have safeguards and any Immediate Risk of Harm), and drive iterative improvements with management, field teams, agents, partners and investors. It is not a certification, but a practical framework to assess, plan, implement and monitor better protection for smallholder farmers.

Step 1
Assess your CP performance

Step 2
Identify gaps & Priority Must-haves

Step 3
Build an action plan

It is not expected that agri-organizations achieve full or high alignment with the Agri CP Standards from the outset—most organizations are still some distance from the maturity of client-protection systems envisioned by the tool. The Agri CP Tool should therefore be seen as aspirational and directional: **a shared language and vision for protecting smallholder farmers, helping teams prioritize must-have safeguards** (including any Immediate Risk of Harm) and then progressively build good practice over time.

How to introduce the tool to an agri-organization

To prevent the tool from becoming a deterrent to adopting better practices, the Agri CP Tool should be introduced carefully and constructively—as a support for learning and prioritization, not as a pass/fail audit.

Set expectations upfront: objectives, the fact that full level of implementation is not expected initially, focus on priority must-haves first, profile-based pathways, and verification methods.

It is also important to acknowledge the **risk of unintended consequences**. A purely level of implementation-driven approach can inadvertently encourage the **exclusion of the most vulnerable farmers**, who may be harder and more costly to serve—especially when meeting certain requirements implies additional operational costs. The tool should therefore be used to **prioritize safeguards and improvements**, while maintaining an inclusive service approach and sequencing changes realistically.

When introducing the tool to an agri-organization—or to consultants/support organizations—the following approach is recommended:

1	2	3
Introduce the tool and share it as a self-assessment tool, freely available for use.	Clarify that the highest score is not expected, but that the focus should be on priority must-haves, and that it is more a tool to assess the situation and define a roadmap for improvement.	Provide guidance and, where needed, financial and capacity building support to implement improvements progressively.

2.3. Content of the tool

To facilitate its use, the Agri CP tool has been developed as a Microsoft Excel spreadsheet, with a number of sections.

- **Structure of the Excel tool**

The tool is composed of seven sections:

INTRODUCTION: This section provides a **framework for assessing client protection in a service delivery model**: the "client" is the smallholder (SHF), and the organization remains responsible for practices, whether it delivers services directly, through agents, and partners. It presents the **five types of services covered** (financial services & credit, crop procurement, input supply, extension & support services, partners). If the core business of the organization is financial, refer to the CP tool dedicated to Financial Services Providers.

ID-CARD: This section must be completed with **key information about the organization's profile** (name, country, legal status, etc.). In particular, it allows for the aggregation of key information regarding the type of business relationship between the organization and its smallholder farmer clients.

SCOPING: This section is composed of **additional questions** on the **organization's service delivery model** that are used to filter in or out indicators of the CP Assessment and Most Urgent Gaps forms, in order to adjust the tool to the specifics of the organization.

CP ASSESSMENT: This section comprises a **list of indicators** that can be answered as **Yes/No/Partially/Non-applicable**. To make the tool useful for analysis, decision-making and progress, we highly recommend providing **detailed information** on the concrete practices implemented by the organization.

DASHBOARDS: These sections allow you to **view key results** once the previous sections have been completed. Three different views are available: a general and summarized dashboard; results by standard; and results by indicator (including a view that displays only the Must-Haves indicators).

MOST URGENT GAPS: This section **generates a short-list of the Priority Must-haves indicators that have been assessed as Not compliant or Partially compliant.** This list represents the most urgent practices that would need to be addressed by the organization.

OUTCOMES: *This section is an appendix and is not mandatory*. It provides a **set of outcome and impact indicators**, aligned with the CSAF, along with precise definitions. The number of indicators is limited, but the organization may expand this list to better assess its specific objectives and targets.

▪ Focus on the CP Assessment section

The "CP Assessment" section comprises a form to be completed that represents the core of the Agri CP Tool. It examines concrete, responsible business practices for protecting smallholder producers and responsible conduct implemented by an agri-organization.

Structure of the Agri CP Tool

Similar to the approach of the Universal Standards for Social and Environmental Performance and Client Protection Standards in the financial inclusion sector, these essential practices are developed into indicators, with the following structure:

- **Standards** = broad statements about what the organization should achieve in terms of key issues around client protection practices;
- **Essential Practices** = descriptions of the policies and operational client protection practices that are necessary to achieve the standards;
- **Indicators** = concrete client protection practices that should be implemented.

Standards
1. The organization's products, services, and channels benefit smallholder farmers.

Essential Practices
1.A The organization uses insights from smallholder farmers' data to design products, services, and delivery channels.

« Good Practice » & « Must-have » indicators
1.A.1 The organization collects smallholder farmers' feedback at least once every agricultural campaign, and before introducing new products or services (e.g. through needs assessment, satisfaction surveys, focus group discussions, sample phone or in-person interviews, other).

The Agri CP Tool assesses agri-organization' practices across eight key standards.

Standards	Description
1: Appropriate products, services & channels for smallholder farmers	**This standard requires organizations to design and deliver their offerings with and for smallholder farmers**, so that they create value while preventing any harm. In concrete terms, regular farmer insights and segmentation (seasonality, access and cash flow constraints) help ensure products and channels are usable and timely; without this, farmers may be offered unsuitable packages or services that arrive at the wrong moment, increasing costs and stress. Testing/piloting before deployment and monitoring usage and benefits are essential to avoid negative outcomes such as yield losses linked to delayed or poor-quality inputs, or missed service access during critical farming periods. It also requires identifying and controlling the risks of harm by product/service/channel, prohibiting aggressive sales and forced bundling that can push farmers into commitments they cannot sustain. Finally, ensuring reliable and secure channels, and guaranteeing fair quality/weight practices with clear recourse in case of problems prevent income losses and unresolved disputes that undermine trust and livelihoods. ***Rationale****: Standard 1 ensures that every product, service, or channel is useful, safe, and fair for smallholder farmers.*
2: Prevention of overindebtedness	**This standard requires that all financing—whether in cash or in kind—be tailored to the actual repayment capacity of producers**, taking into account agricultural cycles, stressed yields/prices, and other debts. The goal is to prevent situations where repayment obligations consume the income needed for food, health, schooling, or reinvestment, and where farmers are forced to sell assets or accept unfavourable terms to cope. In concrete terms, this involves an adequacy analysis (crop budgets, seasonal cash flows, debt verification via registers or alternative means), payment schedules aligned with the harvest, clear limits on deductions made from production purchase payments (so that deductions do not silently erode net income), and fair collection practices (without pressure or seizure of essential assets). In agricultural value chains, many loans are **in-kind** (inputs or services provided upfront) and are often repaid **in kind at delivery**, through automatic deductions from crop payments; the Tool is specifically designed to assess this modality and ensure

	deductions remain transparent, proportionate, and consistent with affordability. It also provides for early warning mechanisms and support solutions in the event of a shock (renegotiation, rescheduling), reducing the risk of debt spirals, informal borrowing, or systematic renewals that mask unpaid debts and keep farmers trapped in repeated cycles. ***Rationale:*** *Standard 2 aims for useful, sustainable, and responsible credit that protects the income and assets of smallholder farmers.*
3: Clear & Timely Information	**This standard requires that producers receive all essential information in advance and in a comprehensible manner so that they can make an informed decision**: terms and prices, deductions and penalties, quality/weight scales, payment/delivery deadlines, and refund terms. When information is incomplete or delivered too late, farmers may unknowingly accept conditions that reduce their net income (e.g., unexpected deductions), miss critical deadlines, or commit to inputs or services they cannot repay—often discovering the true cost only at harvest or payment time. It requires a Key Facts Statement (summary sheet) to be provided before any commitment is made, materials adapted to low literacy levels (local languages, visual/audio), and proof of delivery (signed contract/sheet, receipt for each transaction). The organization must ensure rapid updates in the event of changes in conditions, verify proper understanding, display information at service points, and systematically archive documents so that disputes can be resolved fairly and consistently. ***Rationale:*** *Standard 3 aims for practical transparency, without "surprises," which allows smallholder farmers to make informed decisions.*
4: Responsible Pricing	**This standard requires that prices, fees, and deductions (on inputs, services, and production purchases) be fair, transparent, and verifiable.** When pricing is unclear or not controlled, farmers can be harmed through hidden costs, unpredictable deductions, or unfair grading/weights that reduce net income—often at the moment they are most cash-constrained—undermining trust and pushing households to cope through distress sales or additional borrowing. It requires a documented pricing methodology (market/regulatory references, periodic reviews); no hidden fees and no retroactive changes (clear advance notice); publication/display of price lists and communication of an anticipated net price before each transaction. For production purchases: explicit grades/quality, calibrated scales with calibration records, complaints/correction procedures, and compensation in case of error, so that payment reflects what was actually delivered. For inputs and loans in kind: fair valuation of goods/services provided, deduction limits (or written consent) and total effective cost detailed and consistent with the key information sheet, preventing "silent" overcharging through bundled services. Partners apply the same rules, without incentives that encourage abusive practices; payments to producers are made on time. The system is monitored (disputes, market deviations, internal audits/controls) and linked to the complaints mechanism. ***Rationale****: Standard 4 aims for fair, predictable, and controlled prices and deductions that protect the income of smallholder farmers.*
5: Fair & Respectful Treatment of Stakeholders	**This standard imposes zero tolerance for any form of coercion, intimidation, harassment, or abuse, and guarantees dignified, non-discriminatory relationships (gender, age, disability, origin, status)** at every point of contact—farm visits, collection centers, agents, digital channels. When respectful treatment is not enforced, farmers can be harmed through pressure to sign, deliver, or repay; fear of retaliation; humiliation at service points; or exclusion of vulnerable groups, which undermines trust and can deter access to services and markets. It

	prohibits the retention of identity documents or essential assets, pressure to sign or deliver, and any retaliation related to a complaint. The organization implements a clear code of conduct (applicable to employees, agents, and partners), regular training, and effective disciplinary mechanisms; It secures service locations (lighting, crowd management, appropriate hours) and deploys specific GBV safeguards when the context requires it. Agents/subcontractors are contractually required to comply with these requirements and are subject to active supervision (inspections, mystery visits, complaint follow-up). Finally, incidents are recorded, processed, and analyzed to quickly correct practices and prevent their recurrence. ***Rationale**: Standard 5 ensures safe, respectful, and equitable interactions, which are essential for building lasting relationships of trust with smallholder farmers.*
6: Data Privacy and Rights	**This standard requires the organization to collect and process data in a lawful, fair, and transparent manner, gathering only what is necessary for clearly explained purposes** (minimization, defined retention period, secure deletion). When data is collected or shared without clear consent and safeguards, farmers can be harmed through loss of privacy, unwanted profiling, exclusion from services, fraud or identity misuse, and misuse of sensitive information (e.g., location, biometrics, financial details) that may expose them to security or reputational risks. Producers are informed simply of what is collected, why, for how long, with whom it is shared, and their rights (access, rectification, withdrawal of consent where applicable, complaint) via a privacy notice shared prior to any collection. Security is ensured by access controls (role-based rights), passwords/MFA, encryption and backups, device management (remote locking, wiping), physical storage under lock and key, and logging of access; third-party service providers/agents are covered by sharing/processing agreements limiting uses and prohibiting any unauthorized resale or transfer. Sensitive data (biometrics, precise location, financial information) is subject to enhanced safeguards. A designated manager oversees level of implementation, team training, and an incident response plan (detection, recording, notification, and remediation). ***Rationale**: Standard 6 guarantees secure, useful, and controlled data, and smallholder farmers who are informed and able to exercise their rights.*
7: Effective Complaints Management	**This standard requires a secure, accessible, and trustworthy complaints mechanism to address grievances related to operations, employees, agents, products, and services**, originating from smallholder farmers, local communities, and any other affected parties. When complaints are not received or handled safely, harm can persist unnoticed—farmers may avoid speaking up for fear of retaliation, problems may repeat (e.g., unfair deductions, abusive behaviour, faulty inputs), and unresolved grievances can escalate into loss of income, conflict, or reputational and legal risks for the organization. In practical terms, the organization provides several channels that are free of charge, in local languages, and adapted to low literacy levels, with confidentiality, anonymity options, and a no-retaliation policy. Decisions are notified to complainants and, in the event of harm, effective remediation is offered (correction of practice, replacement/compensation, disciplinary measures). The system also covers agents/subcontractors (contractual clauses, supervision, reporting), is visible at service points (clear signage), and is monitored by indicators, with trend analysis by the management committee and continuous improvement. ***Rationale**: Standard 7 ensures that any justified criticism is translated into a response and redress, while feeding into organizational learning.*

8: Governance & HR Commitment	**This standard requires an explicit and verifiable commitment from management and the board of directors to protect smallholder farmers**, translated into governance, resources, and systems. Without clear ownership, incentives, and oversight, client protection can become inconsistent—especially when services are delivered through agents and partners—allowing harmful practices (e.g., abusive deductions, aggressive sales, poor complaint handling) to persist unchecked and creating significant operational, reputational, and legal risks. In concrete terms: a policy approved at the highest level; a designated manager (with a mandate, budget, and annual plan); the integration of Agri CP requirements into strategy, risk management, committees (credit/purchasing/quality), management reviews, and internal audits. HR supports implementation through a code of conduct, contractual clauses applicable to staff/agents/partners, training (onboarding + refresh), and aligned incentives (targets that do not encourage aggressive sales or abusive deductions), accompanied by a disciplinary mechanism and an ethics alert system. Partners/agents are subject to due diligence, contracts incorporating Client Protection requirements, and documented supervision (controls, audits, corrective plans). A dashboard tracks KPIs (training, incidents, complaints, resolution times, audit closures), feeds into corrective decisions and a cycle of continuous improvement (annual review, procedure updates). ***Rationale**: Standard 8 ensures that the protection of smallholder farmers is driven by governance, supported by HR, and effectively managed throughout the organization and its execution chain.*

Each Standard encompasses two to three key essential practices that the agri-organization should aim to achieve.

Standard	**1**	**The organization's products, services, and channels benefit smallholder farmers.**
Essential Practice	1.A	The organization uses insights from smallholder farmers' data to design products, services, and delivery channels.
Essential Practice	1.B	The organization's products, services, and channels protect smallholder farmers from harm.
Standard	**2**	**The organization does not over-indebt smallholder farmers.**
Essential Practice	2.A	The organization makes loan decisions based on a smallholder farmer's repayment capacity.
Essential Practice	2.B	The organization monitors the market and responds to heightened over-indebtedness risk.
Standard	**3**	**The organization gives smallholder farmers clear and timely information to support farmers' decision making.**
Essential Practice	3.A	The organization is transparent about product and service terms, conditions, and pricing.
Essential Practice	3.B	The organization communicates with smallholder farmers at appropriate times and through appropriate channels.
Standard	**4**	**The organization sets prices responsibly.**
Essential Practice	4.A	The organization offers fair prices.

Essential Practice	4.B	The organization charges reasonable fees.
Standard	**5**	**The organization enforces fair and respectful treatment of smallholder farmers.**
Essential Practice	5.A	The organization's code of conduct requires fair and respectful treatment of smallholder farmers.
Essential Practice	5.B	The organization does not use aggressive sales techniques and offers alternatives to smallholder farmers.
Essential Practice	5.C	The organization protects smallholder farmers' rights to respectful treatment during the loan collection process or the production purchase process.
Standard	**6**	**The organization secures smallholder farmer data and informs them about their data rights.**
Essential Practice	6.A	The organization maintains the security and confidentiality of SHF data.
Essential Practice	6.B	The organization informs smallholder farmers about data privacy and data rights.
Standard	**7**	**The organization receives and resolves complaints related to its own operations, employees, agents, products & services from its stakeholders.**
Essential Practice	7.A	The organization has an easily accessible system in place for transparent and effective mediation, grievance and dispute resolution, for its stakeholders.
Essential Practice	7.B	The organization resolves complaints efficiently.
Essential Practice	7.C	The organization uses information from complaints to manage operations and improve product and service quality.
Standard	**8**	**The governance and management are committed to smallholder farmer protection, and HR systems support its implementation.**
Essential Practice	8.A	The Supervisory Board makes strategic decisions based on responsible business conduct.
Essential Practice	8.B	Management makes strategic and operational decisions based on responsible business conduct.
Essential Practice	8.C	The organization trains all employees and agents on responsible business conduct and smallholder farmers' protection.
Essential Practice	8.D	The organization ensures the alignment of partners practices with smallholder farmer protection.

Each essential practice is further divided into indicators.

- **Explanations of the scoping and scoring sections**

Scoping

The Agri CP Tool allows for filtering in and out indicators based on the service delivery model of the organization. By default, all indicators in the CP Assessment section/form remain visible; but users can choose to apply filters to narrow the set of indicators after they complete the Scoping form. Indicators are filtered based on the service delivery model of the organization (financial services, crop procurement, input supply, extension and support services, partners).

Service Delivery Model		Answers	Additional indicators activated by scope
	In the Service Delivery Model, is there an entity in direct interaction with smallholder farmers (SHF)?	Yes	40
	OK. This tool applies. Please proceed with the below questions.		
Financial Services and credit	Does the Service Delivery Model include FINANCIAL SERVICES?	Yes	25
	Disbursing loans (cash or in-kind) to SHF & collecting repayments, providing insurance, whether directly or through embedded financial arrangements.The use of mobile money as a payment channel alone does not qualify as providing financial services.		
Crop procurement	Does the Service Delivery Model include CROP PROCUREMENT?	Yes	10
	Purchasing agricultural production from & making payments to SHF, including contract farming, offtake agreements...		
Input supply	Does the Service Delivery Model include the provision of INPUTS, equipment, or other productive assets to SHF?	Yes	6
	Providing or selling agricultural inputs, equipment, or productive assets to SHF, including seeds, fertilizers, agrochemicals, animal feed, tools, machinery, or irrigation equipment.		
Extension and support services	Does the Service Delivery Model includ'extension AND SUPPORT SERVICES, such as those described below?	Yes	3
	e.g: Extension services, trainings, sharing info, soil testing, hire, market linkages, storage...		
Partners	Does the Service Delivery Model involve PARTNERS?	Yes	8
	External persons or legal entities contracted by the organization to deliver, facilitate, or support financial services, transactions, or other services for smallholder farmers.		
			Total number of applicable indicators
	You are now ready to move to the CP Assessment tab - please remember to apply filters	Back to top	**92**

Filters will be applied for each scoping question to which an answer is provided. Non-relevant indicators will then be hidden on the CP assessment sheet.

To avoid filling in non-relevant indicators, the best use of the scoping function of the tool is therefore to **first apply the filters** and then fill in the CP Assessment section.

Scoring

For indicators of the CP Assessment sheet, the scoring is computed as follows:

---	Not counted (no answer)*
Yes	1
Partially	0.5
No	0
N/A	Not counted

**This means that to get an accurate overview of the CP organization's performance, ALL relevant indicators should be answered.*

Global scores are computed as follows:

Essential practices	Average of indicators
Global score	Average of Standards

No weighting is applied to different indicators, practices, or standards. The emphasis is on identifying gaps, starting a conversation, and moving to action—not on near-impossible "precision."

Any assessment of agri-organization Agri CP level of implementation, including the scoring, reflects companies' perceptions of their operations, processes and practices; but they are asked to validate their responses in a concrete way (e.g., by providing documentary proof of a claimed practice or a performance measure) while completing the tool. Even if any assessment/scoring is indicative, they are nevertheless a valuable management tool to assess Client Protection performance and set goals for improvement.

It is advised to avoid overestimating the score, to get an accurate and operational audit. A realistic score provides a stronger basis for prioritization and improvement than an inflated one. **It is normal for many indicators to be scored as "Partially" during a first assessment, especially in contexts where systems are still developing. Gaps are not a failure—they are useful signals that help identify where safeguards need strengthening.** The objective is not to achieve a perfect score, but to obtain a clear picture of current practices and define a practical roadmap for improvement.

3. How to conduct an assessment with the Agri CP Tool

3.1. Testing approach

The current version of the Agri CP tool has been piloted and tested with several agri-organizations. The test assessments proved useful to these organizations and investors. And this usefulness of the tool is based on analysis of concrete, real practices observed and gives an accurate vision and roadmap for the users. Importantly, the purpose of the assessment is not to achieve high or perfect scores from the outset. Early assessments often reveal partial implementation across many indicators—this is expected and constructive. Identifying gaps is a normal and necessary step toward strengthening safeguards and improving systems over time.

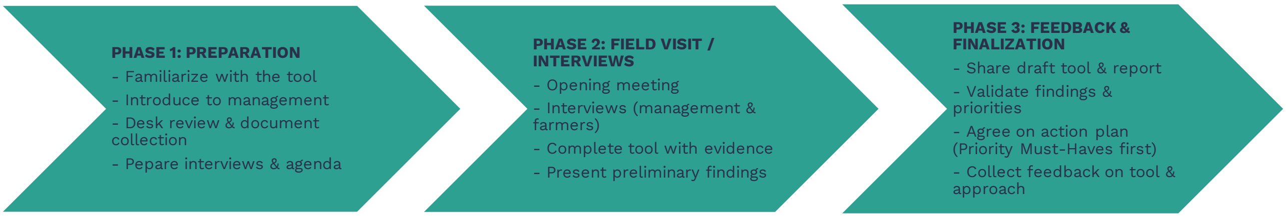
Cerise+SPTF regularly updates its tools, so users are encouraged to use the tool and send feedback on their experience. It is thanks to feedback from the field that Cerise+SPTF can progressively fine-tune and improve its tools.

At this stage, the Agri CP tool does not come with detailed definitions, tips, and references related to many indicators, Cerise+SPTF is building this detailed guidance. Smaller organizations might find it useful to seek support[2] rather than purely self-assess.

The process of conducting the assessment can, of course, be adapted to specific circumstances.

[2] For instance, a local expert could be hired, including one who is already trained and experienced in the SPI Online tool and with knowledge of the agricultural sector (Cerise+SPTF network of SEPM Pros).

Agri CP Tool – Assessment Process Overview



The Agri CP assessment follows a structured, three-phase process designed to ensure rigor, proportionality, and constructive engagement. While the process outlines key preparation, fieldwork, and feedback steps, not all elements are mandatory in every context. The assessor should determine which steps are essential and which are optional depending on the size, complexity, risk profile, and maturity of the organization.

- **Phase 1 – Preparation** focuses on understanding the tool, aligning expectations with management, conducting a desk review, and preparing interviews based on identified risk areas.
- **Phase 2 – Field Visit & Interviews** allows triangulation of documentation through interviews with management and, where feasible, farmers and stakeholders. The tool is completed with documented evidence, and preliminary findings are shared to initiate dialogue.
- **Phase 3 – Feedback & Finalization** ensures validation of findings, prioritization of Must-have safeguards, agreement on an action plan, and collection of feedback to continuously improve both practices and the tool itself.

The process is iterative and improvement-oriented—not a pass/fail audit —and should be adapted pragmatically to each context.

3.2. Phase 1 – Preparation

▪ Get familiar with the Agri CP Tool and related material

- Familiarize yourself with the Agri CP Tool. Get ready to explain the tool and process to the organization's top management or other participating stakeholders. Share the Agri CP tool blog to provide more information about the narrative of the tool to the organization.
- You can use and adapt this Cerise+SPTF Agri CP Tool presentation template.

▪ Introduce the Agri CP Tool to the organization

- Schedule a preliminary (virtual or on-site) meeting with the organization' top management.

- Introduce the Agri CP Tool, its objectives, and value added for the organization (how it can strengthen client protection and responsible service delivery).
- Present briefly the methodology (desk review, structuring of interview, reporting, etc.).
- Present an agenda and schedule.
- You can use this Cerise+SPTF Agenda template.
- Request key documentation.
- Share the Agri CP Tool with the organization, so that the management can see in detail the types of questions, Priority Must-Haves and Must-have details that will be addressed during the assessment.
- Explain that feedback on the tool itself will be also welcome.

Key documents for desk review

• Most recent business plan/strategic plan	• Operations manual
• Farmer communication materials (brochures, etc.)	• Certifications
• Organizational chart	• HR manual, including Code of Ethics or Code of Conduct
• Product/services descriptions	• Financial statements from the last 2-3 years
• Annual reports	• Recent institutional assessments or rating reports
• Contracting policy with farmers/ suppliers	• Grievance handling policy
• Training/onboarding material for farmer-facing staff/agents	• Any survey results, if available (e.g. 60db, household/satisfaction surveys, etc.)

- **Conduct a desk review**

  - Prepare for the assessment by researching the organization' economic and business context.
  - Find out what is already in place for smallholder farmer protection. Gather key docs covering: offerings & transactions, transparency & pricing, fair treatment & staff/agent conduct, data & complaints, and governance & partners. Note any relevant ESG/certifications.
  - You can use this Cerise+SPTF Key Documents template.
  - Read the key documentation received from the organization.

- **Use the tool to prepare for interviews with the organization**

  - Start completing in the tool based on the information gathered from the desk review.
  - Identify from the tool the information that needs to be confirmed or completed during the field visit and prepare your interviews accordingly.
  - Schedule the interviews to be conducted during the visits. You can use this Cerise+SPTF Agenda template.

3.3. Phase 2 – Field visit / Interviews

- **Launch the assessment with an opening meeting**

  - Depending on who attended the preliminary meeting, you may want to introduce to a larger audience the objective of the assessment and the specific purpose of your field visit.
  - You can use this Cerise+SPTF opening meeting template.
  - Inform the organization that the tool and results will be shared with Cerise+SPTF on a confidential basis, as developer of the tool, unless the organization disagrees. Actively seek the organization's informed consent for such data sharing, clearly explaining why this is important—namely to improve the tool, strengthen guidance, and enhance future assessments—while reassuring them that confidentiality will be respected and no information will be disclosed without authorization.

- **Conduct interviews**

  - Conduct interviews with the organization board and top executives, including the CEO, COO, CFO, etc. Assure them that their time will be spent efficiently. From the organigram of the organization, identify in advance (from the CP Assessment section) which essential practices and indicators are relevant to which business function (for example, strategy, finance, operations, human resources, etc.). Plan the assessment and review questions accordingly, so that each staff member is interviewed on the topics most relevant to their responsibilities. This targeted preparation ensures that discussions are focused, it avoids mobilizing management staff not relevant to a particular standard being in an interview.
  - Farmer interviews — including discussions with farmer representatives such as cooperative board members or producer group leaders — should be prioritized and are considered a core component of the assessment. They are expected to be conducted unless there are valid and documented constraints preventing this. Direct engagement with farmers is essential to verify how policies translate into practice and to understand lived

experiences. Other stakeholder interviews (local community members, women and youth groups, government officials, etc.) remain valuable and can further enrich triangulation of claims and evidence on Agri Client Protection level of implementation made by the organization. Together, these perspectives strengthen the credibility of the assessment and deepen understanding of the real-world outcomes and impact of client protection practices.

- Where risk exposure is high, assessors should not rely solely on internal documentation: farmer interviews and field verification should be explicitly considered as part of the evidence base to validate how policies translate into practice.
- Evidence expectations should therefore be proportionate to the level of risk identified—stronger triangulation and on-site verification may be required in higher-risk contexts.
- You can use this Cerise+SPTF interview guide. Given time and logistical constraints, it is important to prioritize questions based on the highest-risk areas and most relevant standards identified during the desk review. It is neither realistic nor necessary to cover the entire guide in every assessment.

Complete in the tool

- Gather additional documentation or data needed from the organization.
- Complete the tool based on the interviews and additional data collected. Complete the comments as much as possible with concrete evidence that justifies the scoring (page of documents, name of interviews, observations in the branches, etc.)

Present preliminary findings

- At the end of the field work, organize a meeting with the top management and/or relevant stakeholders to present preliminary findings.
- You can use this Cerise+SPTF exit meeting template.
- Assess whether the presentation of the preliminary findings makes the organization eager to improve its client protection practices or/and throws up concerns.
- Responding to these, especially the concerns, mentioning that client protection practices are increasingly being adopted by business and is beneficial to long-term success and performance. Remind them that you will be making recommendations, proposing an action plan and will discuss these with them. Assure them that the next steps will be a pathway focused on Priority Must-Haves first and then Must-haves practices to increasingly improve responsible and client protection business conduct, in line with priorities and resources.

3.4. Phase 3 – Feedback to the agri-organization and tool evaluation

- **Share the completed tool and results with the organization**

  - After the field work, share the completed Agri CP Tool and the draft report and preliminary action plan with the organization.
  - You can use this Cerise+SPTF Agri CP report template.
  - Allow the organization to review the completed tool, reports, and actions recommended in the report.
  - Finalize the report based on comments and suggestions from the organization.
  - Agree next steps the organization can take to improve its responsible business conduct, establish priorities based on Priority Must-Haves and Must-haves indicators, and set a schedule for action.

- **Collect and compile feedback on the approach and share the results with Cerise+SPTF**

  - Ask the organization to share its feedback on the work done, and the tool itself (relevance, clarity, easiness, usefulness…). Feedback can be provided orally or in written form, as detailed as possible.
  - Compile the different feedback received and provide recommendations on how to improve the tool.
  - At a minimum, share the recommendations on refining the tool, from both you and the organization.

4. How to assess on a reliable and objective way

4.1. Best practices for quality results

Objective analysis is essential to ensure a good-quality assessment and properly support an organization in assessing and improving its client protection practices. There is often a tendency to overestimate scores when carrying out a social and environmental assessment. Yet, it is important to keep in mind that the Agri CP Tool is, first and foremost, a management tool. It is not a rating tool. The tool certainly makes it possible to provide an assessment “score” to an organization’s level of implementation of responsible client protection practices. Given the type of data being collected, it is the details, nuances, triangulation, and comments that matter. The Agri CP Tool is, therefore, primarily an instrument that an organization can use for strategic decision making—and overestimates can mislead the organization in setting priorities or allocating resources.

Furthermore, overestimating the results can also have negative effects on the organization’s relations with other stakeholders. An organization may believe it is ready for a certification or investor financing when important safeguards remain weak. Assessors should also remain attentive to potential unintended effects of action plans. For example, insisting rigidly on certain practices without considering operational constraints may inadvertently lead to the exclusion of smaller or more vulnerable farmers who are costlier to serve. Prioritization should therefore be discussed openly with the organization, balancing what is necessary from a risk perspective with what is feasible in the short term. In practice, sharing validated findings and proposed action priorities in a single, integrated discussion often facilitates constructive dialogue and ownership, rather than separating validation and action planning into distinct phases. The more objective and balanced the analysis, the easier it becomes to identify meaningful gaps and design realistic, context-sensitive improvement pathways.

Guidance for a High-Quality Assessment When Using the Agri CP Tool

- **Start by applying the scoping filters and then try to fill in all indicators and especially Must-haves’**. When some indicators are not relevant to the case or when data are not available, please indicate.

- **Add comments to provide information on the answers and the scoring.** Complete the column entitled “Level of implementation” to validate the answer (Yes/No/Partially/Not applicable). Comments should provide evidence: citing documents, practices, or processes in place or explaining why the indicator doesn’t apply. All indicators evaluated as "partially" can also have a comment to explain which portion of the indicator is implemented and which portion is not. Comments are important because they help an organization and its stakeholders better understand the strengths/gaps, discuss results, build an action plan, and improve its practices over time. Comments can be detailed, particularly for any indicator that raises discussion or debate during the assessment.

- **Do not answer based on future projects.** Projects that will be developed in the near future but do not exist should be scored as a “NO.” In the comments section, the evaluator can document what the organization has said in terms of the planned date for the implementation of any practice(s). This helps the organization understand that the evaluator knows it is planned, and to also accepts that this does not count as implemented. If there is documentation, e.g., a strategy document to develop a grievance mechanism, but the mechanism is not yet in place, then it can be scored "PARTIALLY" with an explanation.

- **Triangulate evidence for robust analysis.** Use different sources of information— documents (Paper), interviews (People), your own observation (Practice)—to triangulate evidence. It is not uncommon to read one thing in a policy manual and observe something different in the field. Examining different sources will allow you to provide a coherent analysis that is based on empirical evidence. We recommend using the 3P approach (Practice, Paper, People) to check level of implementation of each indicator.

- **Overestimating the results can also have negative effects** in the organization's relations with other actors: it may for example think that it is ready for a Client Protection certification, a Social Rating, or a request for financing from an investor, when it is not ready at all. It is therefore important to be aware of your own analytical biases during an evaluation and to prioritize an objective study of the organization's practices.

The more objective your analysis will be, the easier it will be for you to identify insufficient elements and **build avenues for improvement**, in order to prepare for a rating, certification, or due diligence from an investor.

The method consists of first triangulate information during the audit: Paper, People, Practice, and then asking 4 basic questions to check level of implementation for each indicator:

PRACTICE	PAPER	PEOPLE	PEOPLE
Step 1 Is there a compatible practice in the organization?	**Step 2** Is the internal practice formalized?	**Step 3** Does the staff understand the practice?	**Step 4** Does the staff follow the practice?

If an organization wishes to self-assess itself with the Agri CP Tool, we recommend the organization follows this guideline realized by Cerise+SPTF. If an organization needs to conduct an audit with a very objective and thorough analysis, we recommend this audit to be led by a Qualified Auditor. These experts have achieved in-depth training accompanied by Cerise+SPTF on the contents, features, assessment methodology, and how to read and analyze Agri CP Tool results. The qualification enables auditors to master the tool and the process of audit effectively.

5. How to read results and build an action plan

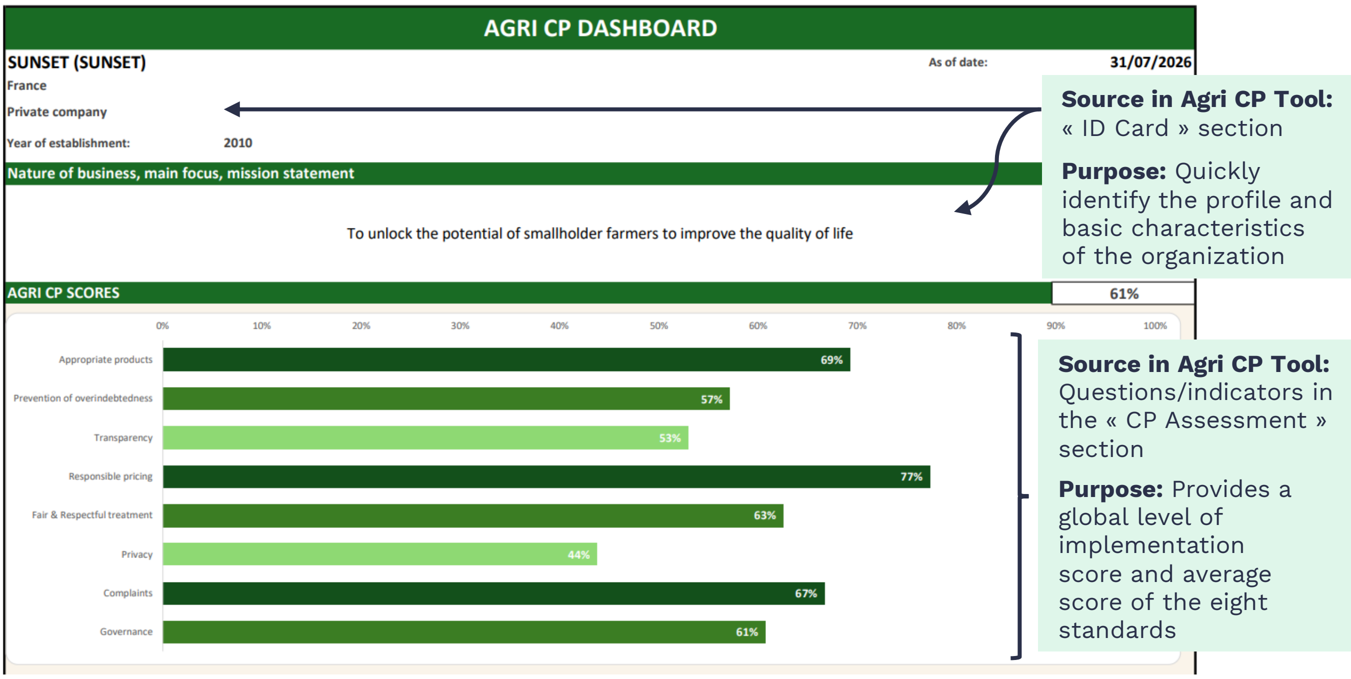
5.1. Read results

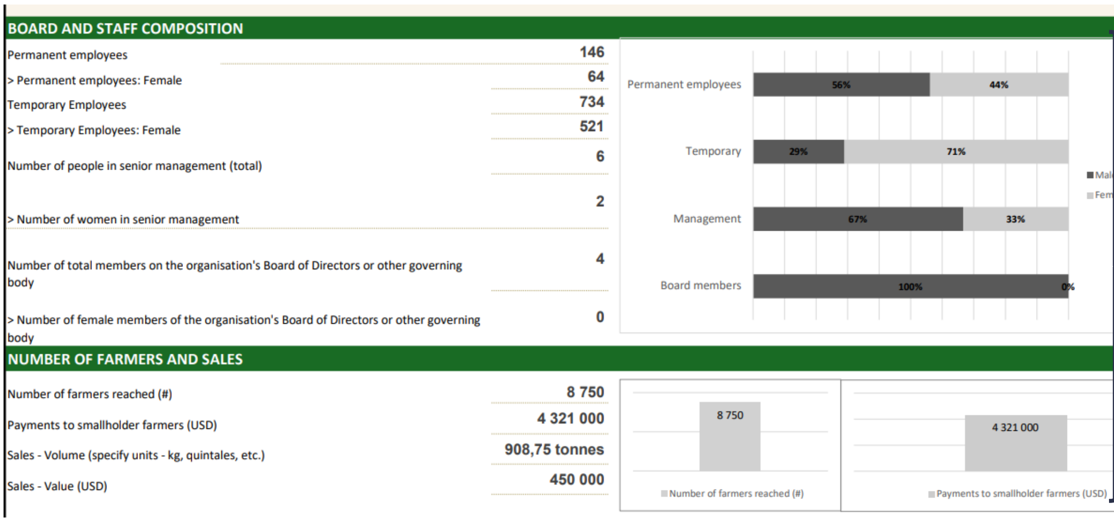
The Agri CP Tool is not just an assessment tool: this is a **management tool**, here to help the organization identify gaps and improve client protection practices.

In the current version of the tool, there are three tabs displaying key results:

- The Agri CP Tool Scores by Standard and the details level of implementation results
- The scores with Must-haves contribution and the level of implementation with critical indicators
- And the scores of Must-haves only and the detailed level of implementation results with Must-haves only

The Agri CP Tool Dashboard provides an overview of the organization's profile and scores by Standard along with key outputs and outcomes indicators to put the scores into context.

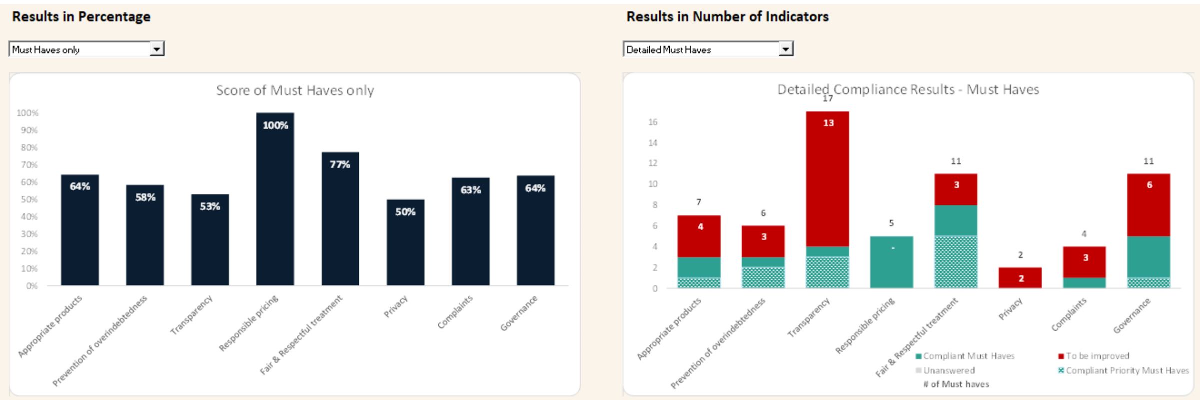




Source in Agri CP Tool: « ID-Card » and « Outcomes » sections

Purpose: Key output and outcome indicators of the organization

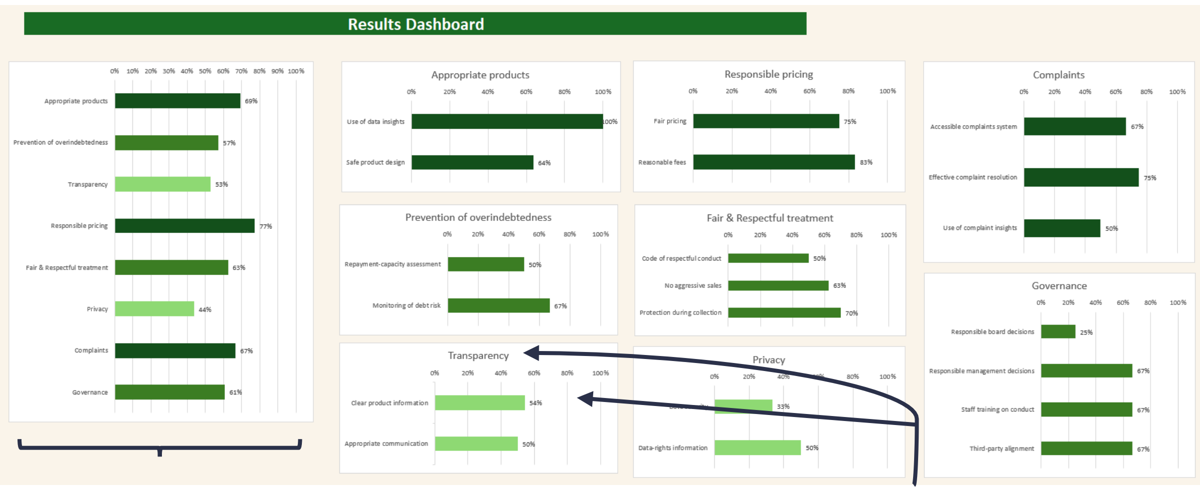
The Agri CP Tool dashboard also provides a specific view of organization results in terms of Priority Must-Haves and Must-Haves, summarizing the priority improvement results to be taken into account.



Source in Agri CP Tool: Questions/indicators in the « Practices » section

Purpose: Provides a level of implementation score specific to priority indicators in terms of Client Protection.

The Agri CP Scores by Standards and Essential Practices provides a more detailed view of the client protection performance of the organization and helps identify key gaps to be addressed.



Source in Agri CP Tool: Questions/indicators in the “CP Assessment” section

Purpose: Average score for each of the eight standards

Source in Agri CP Tool: Questions/indicators in the “CP Assessment” section

Purpose: Score of each essential practices by standards

Using these summary results, as well as more detailed examination (as needed) of the client protection practices and outcomes sheets, it is possible to identify the organization's strengths and gaps, as well as key areas for improvement, specially the must-haves to be firstly addressed, in its responsible business conduct practices.

5.2. Build an action plan

Assessing responsible client protection practices is only an initial step in managing and improving performance. Rather than *prove* that an organization is compliant, an Agri CP assessment aims to *improve* its capacity to protect smallholder farmers by identifying key gaps and developing an action plan with clear priorities.

- **Why build an action plan?**

An action plan helps the organization translate assessment findings into concrete improvements. It provides:

- A clear plan to improve weak practices revealed by the Agri CP assessment, focusing first on Priority Must-Haves and practices that present the highest risk of harm;
- A structured response to the assessment findings;
- A basis for prioritizing which gaps should be addressed first;
- A practical tool to assign responsibilities, monitor progress, and strengthen client protection practices over time.

- **How to build and act on an action plan**

1. Identify Gaps

Based on the Agri CP Tool results, identify the Essential Practices and Must-have indicators with the weakest scores, paying particular attention to Entry indicators and any issue that may expose smallholder farmers to immediate or severe harm. Review the comments and evidence provided in the assessment to understand the root causes of the gaps. Where useful, discuss the findings with relevant management, operational staff, field staff, agents, and, where possible, smallholder farmers. As an initial response, Essential Practices with scores below 50% should be addressed.

2. Prioritize the Gaps

Prioritize identified gaps using the following criteria:

- **Adress immediate risks of harm first**: Fix missing safeguards or practices that may directly expose farmers to severe harm, such as income loss, repayment stress, abusive practices, exclusion from services, or loss of productive assets.
- **Consider expected outcomes:** For each priority gap, assess how the proposed action will reduce potential harm for smallholder farmers and improve the organization's practices.

- **Identify quick wins**: Prioritize improvements that require limited effort and low operational cost but can have a significant positive impact on farmers, the organization, or other stakeholders.
- **Assess feasibility and cost:** Consider the resources required, including staff time, financial cost, operational complexity, training needs, and possible need for external support.
- **Check for unintended effects:** Reflect on whether the proposed action could create new risks, such as excluding more vulnerable farmers, increasing costs for farmers, reducing access to services, or creating additional administrative burdens.
- **Align with the organization' strategic and operational plans**: Prioritize actions that can be integrated into existing systems, procedures, products, and business priorities.
- **Consider the local context**: Take into account crop cycles, seasonality, market structure, farmer dependency, literacy levels, infrastructure constraints, and the organization's role in the value chain.

3. Design an action plan

The Cerise+SPTF Action Plan Template includes the main elements needed to structure and monitor implementation. When completing the template, the action plan should include the following elements:

- **Description of actions**
  - Detailed description of each action to be taken
  - Step-by-step tasks needed to implement the action
- **Expected Client Protection outcome**
  - Explanation of how the action is expected to reduce potential harm to smallholder farmers
  - Description of the expected benefits for farmers, such as improved transparency, reduced repayment stress, safer access to services, fairer treatment, or better ability to raise complaints
  - Description of expected benefits for the organization, such as stronger farmer loyalty, reduced complaints, lower operational risk, improved repayment, or better reputation
- **Risk of unintended consequences**
  - Identification of possible negative effects of the proposed action
  - Particular attention should be paid to risks of farmer exclusion, increased costs for farmers, reduced access to products or services, or transfer of operational burdens to farmers
  - Mitigation measures should be defined where such risks are identified
- **Timeline for each step**
  - Expected start and completion date
  - Interim milestones where the action requires several steps
- **Realistic timeframe**, especially where changes require new procedures, staff training, system adjustments, or behavior change
- **Staff ownership**
  - Person or team responsible for each action
  - Role of senior management, field teams, agents, or partners where relevant
- **Internal follow-up mechanism**
- **Defined outputs**
- **Concrete deliverables expected** from the action, such as revised policy, new procedure, staff training, updated contract template, complaint tracking

system, farmer communication material, or monitoring report Level of effort (LOE)
- **Estimated level of effort** in terms of staff time, financial cost, system changes, training, and external assistance where needed

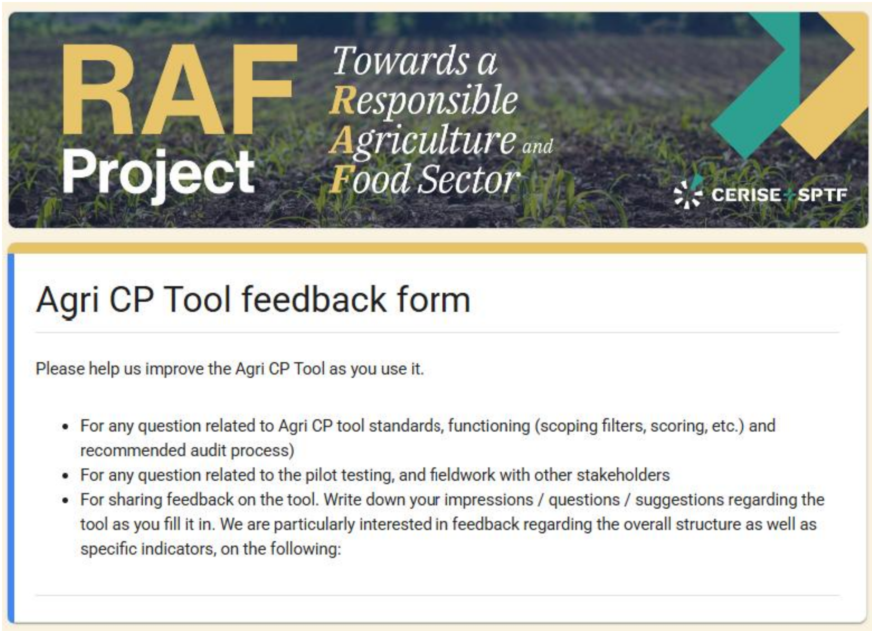
4. Implement the action plan

Once the action plan is designed, the organization should ensure that it is implemented, monitored, and adjusted where needed. Recommended steps include:
- Assign one person with overall responsibility for coordinating and monitoring implementation of the action plan. This person should have sufficient authority, access to relevant teams, and support from senior management.
- For larger or more complex organizations, set up a client protection steering committee, or use an existing management structure, to ensure follow-up, coordination across departments, communication, and integration of the action plan into the organization's activities.
- Ensure commitment from the board and senior management.
- Integrate the action plan into the organization's business plan, operational plan or risk management framework.
- Set realistic targets and timeframes, recognizing that some issues may require changes in procedures, staff skills, incentives, systems or behavior.
- Review whether implemented actions have created unintended effects, such as exclusion of vulnerable farmers or increased costs for farmers and adjust the action plan accordingly.
- Use the Cerise+SPTF Action Plan Template to structure and monitor implementation.

6. Feedback & Contact

Help us improve the Agri CP tool as you use it by filling out this feedback form.

- For any question related to Agri CP tool standards, functioning (scoping filters, scoring, etc.) and recommended audit process)
- For any question related to the pilot testing, and fieldwork with other stakeholders
- For sharing feedback on the tool. Write down your impressions / questions / suggestions regarding the tool as you fill it in. We are particularly interested in feedback regarding the overall structure as well as specific indicators



Agri CP Tool feedback form

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Contact Cerise+SPTF team for any clarification needed:

- Maxence Soulet, Environmental and Agriculture project Officer: m.soulet@cerise-spm.org
- Cécile Lapenu, Cerise Executive Director: c.lapenu@cerise-spm.org