



GUIDELINES ON AUTOMATION OF FARMER PRODUCER ORGANIZATIONS (FPOs) & SACCO's

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NAVCDP

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Guidelines on Automation of Farmer Producer Organizations (FPOs) & SACCO's 2023
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State Department for Crop Development
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LIST OF ACRONYMS

CAFO	County Agricultural Finance Officer
NDAL	National Digital Agricultural Lead
CDAL	County Digital Agricultural Lead
CADO	County Agri Business Development Officer
NADO	National Agri Business Development Officer
CASO	County Agricultural Statistics Officer
ACS	Automated Credit System
CDDC	Community Driven Development Committees
CIG	Common Interest Group
CPCU	County Project Coordinating Unit
KCSAP	Kenya Climate Smart Agriculture Project
NARIGP	National Agricultural Rural and Inclusive Growth Project
KALRO	Kenya Agriculture and Livestock Research Organization
FIMG	Financial Inclusion Matching Grant
ToT	Trainer of Trainers
FPOs	Farmer Producer Organization
NAVCDP	National Agricultural Value Chain Development Project
MOALD	Ministry of Agriculture and Livestock Development
NPCU	National Project Coordinating Unit
PDO	Project Development Objective
SACCO	Savings and Credit Cooperatives
TIMPS	Technologies, Innovations and Management Practices
WB	World Bank

I INTRODUCTION

I.1 Background Information

The National Agricultural Value Chain Development Project (NAVCDP) is a World Bank and Government of Kenya Project funded and implemented by the Ministry of Agriculture and Livestock Development (MoALD) through the State Department for Crop Development (SDCD). NAVCDP is envisaged as the natural progression from National Agricultural Rural and Inclusive Growth Project (NARIGP) and Kenya Climate Smart Agriculture Project (KCSAP) that will deepen investments to scale-up and out-scale existing interventions around productivity enhancement, community led farmer extension, water management investments at county level and data driven value chain services. Additionally, the project will introduce intensified infrastructure investments into select value chains, support farmer led irrigation development especially at the individual farmer level, enhancing access to credit and financial services for farmers & Farmer Producer Organization (FPO) and developing proof of concept around Urban Food Systems and peri-urban agriculture in select clusters. The project will focus on the following priority value chains dairy, Chicken, Industrial crops (coffee, cotton, Cashew nuts, pyrethrum), Field crops (Irish potatoes, tomato), Fruits (Mango, avocado and banana) and apiculture.

The project interventions are concentrated in 33 Counties in arid areas, semi-arid areas and medium to high rainfall areas, and operates in all wards except the municipalities spread over the selected counties. The project (NAVCDP) will use the Community Driven Development and value chain approaches to achieve the Project Development Objective (PDO).

The project is targeting 3.8 million small scale farmers transitioning or have potential to transition from subsistence farmers to commercial farmers or are selling only a small percentage of their produce commercially. These beneficiaries include the Common Interest Groups (CIGs), Vulnerable Marginalized Groups (VMGs), Community Development Driven Committees (CDDCs), Public Private Partnerships (PPPs) and Farmer Producer Organizations (FPOs), as well as beneficiaries that benefit from landscape-level investments implemented by Counties.

NAVCDP implementation is undertaken through a three-tiered institutional arrangement (National, County and Community levels). At the National level, the National Treasury represents the Government and the MOALD is the main implementing agency. The second-tier project executing agencies is made up of participating County Governments while the third tier is at the community level, where the beneficiaries (smallholder farmers) implement the project through Community Driven Development Committees (CDDCs) established in each of the 33 participating counties.

1.2 Rationale for Automation

Automation has been known to streamline processes for SACCOs/FPOs as it allows for manageable workload through elimination of paperwork and managing the inherent functions electronically.

The justification for the automation of the SACCOs/FPOs will enable ease of operations and access of farmer financial data overtime. It will enable employees to efficiently manage processes and workflow by balancing and matching transactions. As opposed to paperwork that is prone to errors and is time consuming, automation should allow for the SACCOs/FPOs personnel to manage tasks adequately.

Automation eases on the accounting processes, making them efficient, the personnel and working teams can attribute time to focus on the exceptions while complying to the strict standards and regulations.

COVID 19 prompted a digital 'race at the bottom', in this case, with SACCOs and FPOs as it allows to remotely serve clients with loan applications, member communications and customer intelligence hence reducing the need for physical interactions.

It will enhance member communication with enhanced information dissemination on products, procedures, promotional information and update messaging.

1.3 Purpose of the Guidelines

The purpose of these guidelines is specified as below:

- **Operational Efficiency:** The guidelines aim to enhance operational efficiency within FPOs and SACCOs by automating various processes and reducing manual work. Automation streamlines tasks improves accuracy, and enables organizations to handle

increased volumes of transactions and members more effectively. The purpose is to optimize resource utilization, save time, and increase productivity.

- **Customer Success and Satisfaction:** The guidelines focus on improving member services and satisfaction through automation. Members gain convenient access to their accounts, transactions, and services by implementing self-service portals and mobile applications. Automation enables 24/7 availability, faster processing of requests, and easy tracking of activities. The purpose is to empower members, enhance their experience, and build stronger relationships between the organization and its members.
- **Strategic Decision-making and Growth:** The guidelines emphasize using automation to support strategic decision-making and facilitate organizational growth. Automation provides real-time data, analytics, and reporting capabilities, enabling FPOs and SACCO's to make data-driven decisions, identify trends, and seize opportunities. The purpose is to leverage technology to drive innovation, identify market trends, improve financial management, and position the organization for sustainable growth and success.

1.4 Objectives of automation guidelines

Key Objective of the guidelines

To ensure all stakeholders adopt a standardized format for consistency and accountability during the automation process, while outlining the requirements, responsibilities and expectations of key stakeholders with clear reporting guidelines communicated across all validated institutions for automation.



2 SCOPE OF WORK

The scope of work for this automation process includes the following: (Details attached as **Error!** Reference source not found.)

2.1 Training and onboarding

- Support selected County and National Project Coordination Units and point persons with the required technical assistance for SACCO and FPO digitization management.
- Develop standardized protocols for digitization of SACCOs and FPOs and train the NPCU and CPCU teams.
- Formally engage and conduct farmer and CIG level training and follow-up exercises for identified SACCOs and FPOs on digital finance services. These may include existing or newly formed SACCOs and FPOs.
- Train SACCOs on the use of digital solutions for delivering credit and savings services, capital management, and use of alternative data in credit and ICT risk management.
- Train SACCO bookkeepers with the required technical assistance for data driven SACCO management.
- Develop ToTs to support quick deployment of digital solutions at SACCO and FPO level.
- Provide specifications of the appropriate hardware and where applicable, assist in migration of data from existing systems.

2.2 Implementation

- Provide GIS/GPS Android devices for data collection and the required accessories, licenses, and equipment for operationalization and implementation of the automated credit system (ACS).
- Collect and/or collate from existing databases farmer information, including GIS/GPS information; Set up necessary IT security measures for the systems.
- Supply, install, and commission a real time centralized SACCO and FPO management system including a relational database management system with a web interface to MIS dashboard modules.
- Provide necessary technical support to SACCO and FPO staff in their respective business operations with a provision of warranty for a successful live-system for 2 years from the time of full-suite deployment.

3 PROJECT STAKEHOLDER ROLES FOR AUTOMATION

This section identifies the role each stakeholder will play to ensure effective implementation of automation process

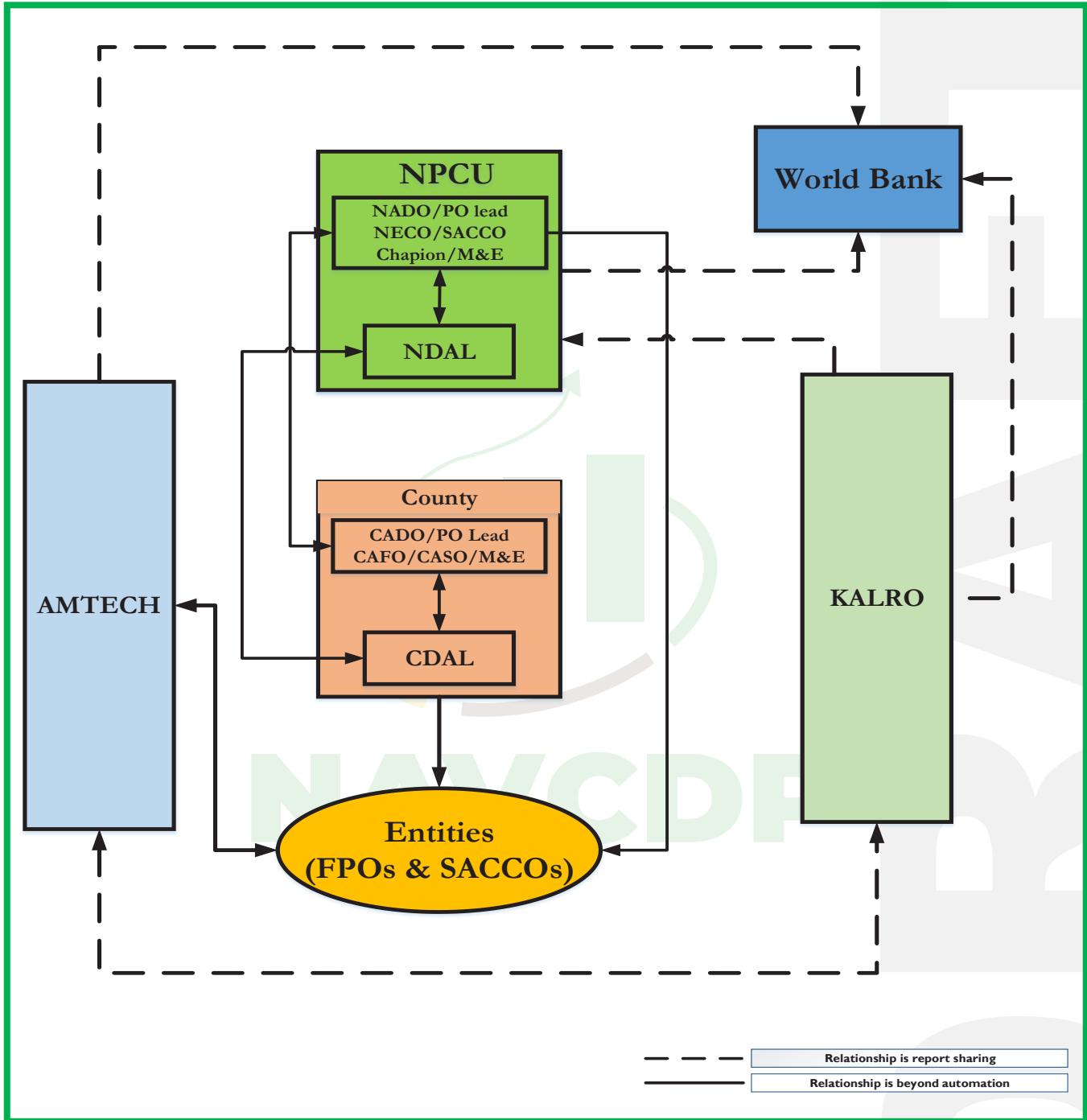
Table 1 : Key stakeholders and their roles during automation

S/No	Stakeholder	Role
1.	NPCU	<ul style="list-style-type: none"> a) Provide coordination of all key stakeholder and service providers b) Offer guidance in regard to aligning with and c) Provide the automation license to eligible SACCOs/FPOs. Ensure license fees for Project SACCOs are waived or catered for as per agreement. d) Ensure as per agreement a continuity plan is in place for licensing of the software going forward.
2.	CPCU	<ul style="list-style-type: none"> a) The digital lead officer shall be responsible for the coordination of automation of SACCOs/FPOs b) Digital Lead to be trained by Agtechs on system requirements and upskilled to be a ToT c) Digital lead to provide coordination support to Agtechs during the automation period d) Digital lead to work with relevant teams on implementation of reporting schedule e) Offer mobilization and sensitization support to all selected SACCOs/FPOs training and workshops. The vendor will offer additional training for bookkeepers/accountants if need be
3.	SACCOs	<ul style="list-style-type: none"> a) Recruit members and FPOs, mobilize shares and savings b) Digitalization of member's information and transactions for effective operations c) Develop appropriate loan policy indicating terms and conditions for accessing each of the grants, types of products available, application process and guaranteeing mechanism, interest charged, repayment duration, and consequences of non-repayment among others d) Open a grant dedicated account as per the project requirements e) Provide appropriate reports to the various stakeholders (CIG/VMG leadership, CPCU and NPCU) f) Compliance with the regulatory requirements g) Based on the set thresholds of CIG/VMGs savings and share capital, raise FIMG requests as per the set h) Provide for and support a HR system including a book-keeper i) Periodic reviews of performance on products (types of loans) provided to ensure they are always addressing consumer needs.
4.	Farmer Producer	<ul style="list-style-type: none"> a) Mobilize and recruit CIGs/VMGs and their members. b) Digitalization of members' information and transactions for effective

S/No	Stakeholder	Role
	Organizations (FPOs)	<p>operations</p> <p>c) Aggregate, value add and competitively market the produce</p> <p>d) Maintain proper record of members</p> <p>e) Timely payment of members' produce</p> <p>f) Provision of farm inputs and services to CIGs/VMGs where applicable</p> <p>g) Compliance with all relevant regulatory requirements</p> <p>h) Provide a HR system to support the automation role</p> <p>i) Periodic reviews of performance on products (types of loans) provided to ensure they are always addressing consumer needs.</p>
5.	Members/Farmers	<p>a) Register as a SACCO and FPO member</p> <p>b) Contribute minimum share capital and regular savings</p> <p>c) If registered in an FPO, sell their farm produce through FPOs</p> <p>d) Application for agricultural credit from the SACCO or FPO</p> <p>e) Loan repayment as per the agreement/end of season (borrow wisely, repay promptly)</p> <p>f) Adopt TIMPs as per extension officer advice</p> <p>g) Attend and participate in regular group meetings as per the constitution</p>
6.	KALRO	<p>a) Advice and mentor on TIMPs</p> <p>b) Support FPOs and SACCOs in loan repayment, by the members through, monitoring and flagging issues for intervention</p> <p>c) Act as a data custodian for all SACCO and FPO information under automation complying with the data privacy act</p> <p>d) Reviewing of the platform to ensure it meets technical standards i.e regulatory policy requirements, system audits, technical scope (product) requirements and ensure yearly adherence to guidelines as per agreements signed.</p>
7.	AMTECH	<p>a) Automate the approved list of FPOs and SACCOs</p> <p>b) Periodic training of SACCO and FPO teams on how to use the software</p> <p>c) Provision of technical support to SACCOs and FPOs as per agreed times on SLA</p> <p>d) Provide monthly reports to the counties</p> <p>e) Offer additional analytics including credit scores and loan performances as requested</p> <p>f) Yearly or as required system audits and provision of audit reports to KALRO and NPCU</p> <p>g) The vendor will offer additional training for bookkeepers/accountants if need be</p> <p>h) Ensure third party integrations have adhered to ICT Policy guidelines</p>

3.1 Automation Organogram

The organogram represents the institutions relationship involved in the automations process and flow of information.



4 THRESHOLDS FOR FPOS AND SACCOES TO PARTICIPATE IN AUTOMATION

A SACCO or FPO will be eligible for automation upon meeting the criteria set out by the project as follows:

Table 2 : Automation Selection Criteria for SACCOs and FPOs

SACCOs	FPOs
Be a legally registered SACCO within the NAVCDP investment areas. In case of an existing SACCO, it must have been screened and selected to participate under the FIMG	Be registered PO/Off-Taker within the NAVCDP investment areas;
Must have been categorized under Grade A&B	Must have been categorized under Grade A&B
Have a physical office and operational manual systems in place.	Have a physical office and operational manual systems in place.
Their membership must constitute CIGs/VMGs within the NAVCDP/ELRP Investment areas;	Their membership must constitute CIGs/VMGs within the NAVCDP Investment areas;
Have a Human Resource structure (Bookkeeper is mandatory – Refer to the terms of reference)	Have a Human Resource structure (Bookkeeper/ Clerk is mandatory – Refer to the terms of reference).
Have a Governance structure (Management Committee/Board, Supervisory Committee, Sub-Committees – Executive, Credit, Education).	Have a Governance structure (Management Committee/Board, Supervisory Committee, Sub-Committees – Executive, Education, Marketing and Procurement).
Have computer (with internet access) and printer, with prescribed specs as per schedule in the annex	Have a computer and printer, with prescribed specs as per schedule in the annex
Have electricity in place or reliable source of power	Have electricity in place or a reliable source of power.
Have critical policies (ICT policy and data protection and breach policy) in place or show willingness and commitment to put critical them in place.(Template attached)	Have critical Policies (ICT policy etc.) in place or show willingness and commitment to put them in place.
Sign a Tripartite agreement with CDDC and County Government.(Template attached)	Be dealing with the selected value chain and aggregates produce within reach of CIGs/VMGs members and linking them to the market.

SACCOs	FPOs
Sign a tripartite agreement with the FPO(s) and CIG/VMG.	Sign an MOU with the County Government.
Sign concept & declaration form (<i>Template attached</i>)	Sign a tripartite agreement with the SACCO and CIGs/VMGs.

SACCOs and FPOs that are not compliant in a few areas of the selection criteria (above), will be allowed to enlist for the second phase of automation, to allow them time to comply and meet the criteria.

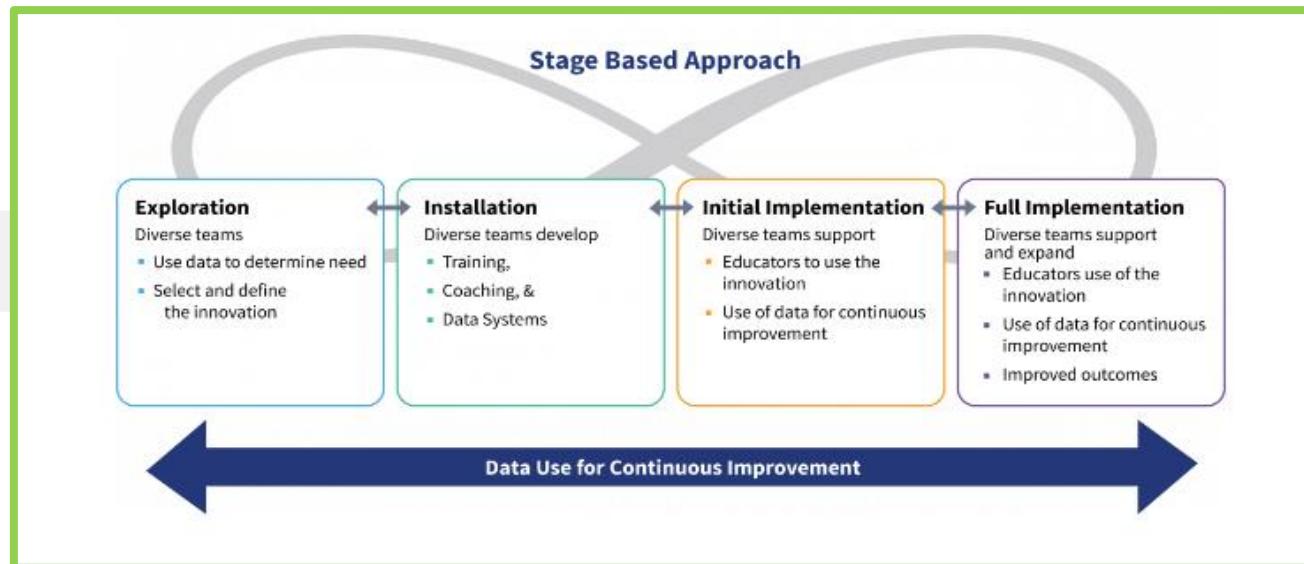
4.1 Infrastructure and Human Resource requirements for selected FPOs & SACCOs

Pre-automation of an FPO/SACCO, a few prerequisites would need to be in place to ensure success. These would come in the form of technical infrastructure and human resource as listed below and their parameters indicated in

- Computers (required specs attached as **Annex 5-1**)
- Printer
- Software to be able to run the program (Provided by the Project-Easy Pro System)
- Physical Office
- Electricity/Solar/Generator
- Book-keeper (Expected ToRs to be met attached as **Annex 5-3**)
- ICT personnel - Individual who understands on a high level how to maintain and manage the system and can escalate issues to the support team when needed. The person will be backstopped by the county team.

5.0 Automation Process. Step by Step.

The following are key steps for eligible farmer's institution to undergo during the automation process.



Activity	Input	Output
Training	County team Training /sensitization Entry meeting with Institution management	Sign off document
	Bookkeepers' training/ sensitization	Sign off document/driving license certificate
Installation of the system	Esysacco/ Easypay installation. License registration.	Sign off document Contract document
Implementation	Data input Organization set up. General ledger set up. Bank set up. Data import/input. Data validation. Data sharing	Data dashboard
Reporting	FPO/Sacco/society data	Reports from the system.

Notes:

1. Training of the bookkeepers / county team – This involves actual training of how to access the system (login into the system), use the system (input data into the system), generate reports from the system and share the report to other stakeholders digitally.
2. Installation of the system: - This involves actual system installation to their computers, laptop and tablets for their daily operations and usage.
3. Implementation- This is the actual login into the system and performing the day-to-day activities by capturing, updating or even deleting the data i.e., farmer's registrations-this involves capturing the member's details that include name of the farmer, telephone number, date of birth, active or dormant etc. The following are some of the sub activities during this activity
 - a) Organization set up. This involves capturing all the data that are required prior to capturing the farmer details i.e., county, sub-county, ward, products like loans types etc.
 - b) General ledger set up. This is the addition of the general ledger accounts that will enable the user track individual assets, liabilities, income and expenses.
 - c) Bank set up. - This is an addition of a bank account that will be linked with the actual bank account during the end of month reconciliation.
 - d) Data import/input. This is importation of the existing data in excel or from another system or data capture from physical forms at the Society/Sacco.
 - e) Data validation. - This is the validation of the data that has been imported into the Easypay or EasySACCO for use.
4. Reporting- This is the generation of useful data from the data captured in the system into a report that can be used to make decisions or for analysis.

4.3 Automation Organogram

The organogram represent th

5 ANNEXURES

Annex 5-1 Computer and Accessories Specifications

	Specifications	Accessories
Laptop Specs	Processor (CPU): Intel Core i5 (10 th generation or newer) Operating System: Microsoft Windows 10 64Bit RAM: 8GB Storage: 500 GB internal storage drive	Printer: HP LaserJet Printer 1100 or newer Internet: Safaricom Internet for Business package
Desktop Option	Processor (CPU): Intel Core i5 (10 th generation or newer) Operating System: Microsoft Windows 10 Storage: 500 GB internal storage drive RAM: 8 GB OS: Windows 10. 64Bit Monitor/Display: 14" TF	Printer: HP LaserJet Printer 1100 or newer Internet: Safaricom Internet for Business package

Annex 5-2 Pre-installation assessment checklists at the Sacco/Society Office.

Parameter	Availability Yes/No	Remark
Computer/Laptop		
Bookkeeper/Accountant.		
Power/KPLC		
Office		
Internet		
Ability by the bookkeeper to enter data and make data useful.		

Parameter	Availability Yes/No	Remark
Have they signed the consent and ICT policy		
Have they signed the SLA with Amtech Technologies Limited		

Annex 5-3 ToRs of a Book keeper

Bookkeepers Terms of Reference (To be officially recruited with a formal engagement with the SACCO.)

- In charge of the book - keeping section.
- Ensuring safe custody of all member records e.g. Members Personal Accounts (MPAs), nominee forms, membership and loan application forms among others
- Posting transactions in the general ledgers
- Posting the members personal accounts
- Receiving, recording and appraising loan application forms for approval by the Credit sub-committee
- Preparation of monthly and quarterly Trial Balances
- Preparation of monthly/quarterly reports on loans, savings, defaulters, membership growth and any other reports as required by the Management committee.
- Ensuring the books of accounts are properly and timely written.
- Maintaining daily cash transactions
- Processing creditors payments
- Preparing loan disbursements and payment schedules for approval by the Management committee
- Drawing/Writing Cheques for approval and signature of management committee
- Ensuring labeling of assets and maintenance of asset register
- Maintaining staff payroll.
- Preparing bank reconciliations
- Carrying out any other duties as may be assigned by the Manager from time to time.
- Responsible to the Manager/Treasurer

Annex 5-4 : AMTECH MoU



REPUBLIC OF KENYA



Memorandum of Understanding(MOU)

by and between:

The County Government of

and

Amtech Technologies Limited

On Implementation of
**DIGITIZATION OF FARMER PRODUCER
ORGANIZATIONS AND SACCO'S IN KENYA**

Dated

..... Day of 2023

I. Background

Now CGAP and the WBG Ag GP in Kenya are collaborating to increase rural women's use of scale-driving technologies and Financial and non-Financial services in order to enable increases in agricultural production and income and more resilient livelihoods, thereby promoting food Security at household and national Levels and building a scale model for

replication across Africa. This collaboration in Kenya is working to enhance access to Credit for rural producers, with an emphasis on women, by strengthening the governance, management, and capacity of approximately 1,000 new and existing ward level SACCOs in 45 counties through the provision of training, digitization, and provision of catalytic grants.

CGAP thus seeks a vendor (Amtech) to support the digitization of an early group of these SACCOs. Building on the extensive work achieved to date, and cognizant of future phases of digitization and the over all target 1,000 SACCOs and FPOs, the objectives of this phase of work with at least 375 SACCOs and 225 FPOs are to:

- Provide operational and technical support to SACCOs and Farmer Producer Organisations (FPOs) to digitize their transactions, enabling them to efficiently manage and monitor their operations, and improve access to credit for SACCO members, particularly female farmers;
- Engage and support SACCOs, FPOs, county governments, and other stakeholders in this process to access, interpret, and strategically deploy data and insights that emerge from the SACCOs and FPOs as a result of their digitalization;
- Enable SACCOs and FPOs to develop credit performance analytics at member, CIG, and Institutional levels which can support linkage to formal financial institutions for enhanced credit lines; and,
- Enable development of individual farmer credit profiles for 150,000 women farmers, derived from member performance within SACCO combined with farm level data of KALRO, and other similar databases.

2. Purpose and Scope

This Memorandum of Understanding (hereinafter called the “**MOU**”) is made between the **County Government of** (hereinafter called the “**County Government**”) and **Amtech Technologies Ltd** (hereinafter referred to as Service provider) and collectively referred to as “**the Parties**”.

WHEREAS,

- A. The **objective of CGAP & WB** is to “increase agricultural productivity and profitability of targeted rural communities specifically rural women in 45 counties, and in the event of an Eligible Crisis or Emergency, to provide immediate and effective response”
- B. The **application of robust technology solutions through DIGITIZATION OF FARMER PRODUCER ORGANIZATIONS AND SACCO'S IN KENYA** will help

to accelerate the impacts, given the significant level of CGAP & World Bank investment in agriculture with the Kenyan government, specifically the County Government of

C. The County Government of **Teams** shall ensure proper sensitization to the County leadership and guide the implementation of DIGITIZATION OF FARMER PRODUCER ORGANIZATIONS AND SACCOS IN KENYA

D. Amtech Technologies Ltd has been identified by the **County Government of** as an eligible service provider & DAT Cohort to scale up access to disruptive technologies that can make farming more productive, lucrative, climate-resilient, and rewarding for smallholder farmers in

NOW THEREFORE,

In consideration of the commitments and agreements contained herein, the Parties hereto agree as follows:

3. OBLIGATIONS OF THE COUNTY GOVERNMENT

The County Government is expected to: -

- a)** The County shall use the best endeavors to ensure that the Sacco/FPO representatives are adequately trained and skilled to operate the Hardware and Software perform adequate checks for accuracy of input and output and detect and correct procedural faults. Furthermore, the Sacco/FPO shall be responsible for correct data entry and data output in all systems supplied. It is therefore the responsibility of the Sacco/FPO to test the systems for correct data output. The Saccos/FPOs shall ensure that security copies of Software and data used by the Software are maintained and stored in a secure place and manner in accordance with the procedures recommended by The Service Provider.
- b)** The county shall allow authorized representatives of The Service Provider reasonable access to Saccos/FPOs premises, hardware, Software and data and shall provide free of all charges and expense to The Service Provider such facilities and information as the authorized representatives of The Service Provider may reasonably require in order to detect, diagnose, correct, implement and test the software including but not limited to computer time, computer run outs, printouts, stationery, data preparation, office accommodation, local telephone calls, photocopying and discussions with authorized representatives of the Sacco/FPOs.

- c) Provide full support to the service provider and cover costs for farmer mobilization, training, and operational expenses at the county level where applicable.
- d) Leverage resources available under the World Bank project, and utilize other county resources towards investments at farmer level
- e) Guide the implementation of Automations as per the agreed and approved work plan
- f) Monitor and report on the implementation of Automations by the cohorts.
- g) The County shall nominate two points of contact for the Saccos/FPOs for the purpose of requesting Software support, such point of contact being one or more of its authorized representatives as notified to The Service Provider in writing from time to time. The Service Provider shall reserve the right not to respond to a request for Software support from unauthorized point of contact.

4. OBLIGATIONS OF THE SERVICE PROVIDER -DAT COHORT

The cohort (Amtech Technologies Limited) is expected to: -

- a) The Service Provider shall provide software support to the Site(s) on Normal working days. The Service Provider shall formally respond to the Customer (SACCO/FPO) within twenty four (24) hours during working days following receipt of a Customer (SACCO/FPO) Incident Report by letter, fax, e-mail, telephone or physical appearance and will be confirmed as adequate solution to the customer. If the service provider fails to respond within the stipulated period of four hours, then Five percent of the losses (net value) incurred will be met by the service provider. Such data for calculating the loss value shall have to be furnished by the customer.
- b) Provide technical assistance to the county through their human resources and expertise in digital technologies.
- c) Leverage this support through the grants received from the World Bank Group and other partners where applicable
- d) Carry out activities outlined in **the approved work plan** in accordance with agreements set out in this MOU and use funds within eligible expenditure areas including: -
 - o Procurement of relevant material and equipment to ensure the use of the digital technologies wherever needed;
 - o Licensing costs wherever applicable; and
 - o Monitoring implementation of the work on the ground and providing feedback and guidance
- e) Maintain policies and procedures adequate to enable the County Government and the World Bank to monitor the progress of its activities and the achievement of Project objectives;

- f) Prepare and furnish the County Government and the World Bank such information as reasonably requested relating to the implementation of activities;
- g) Exercise its rights and perform its obligations in implementation of the agreed activities in the community in such a manner as to protect the interests of the County Government and the World Bank, and to accomplish the purposes of the Project.
- h) Ensure that all reporting including financial and technical monthly reports are compiled and submitted to the County Project Coordination Unit (CPCU) as per the Project Implementation Manual (PIM)

- i) The Service Provider shall maintain a comprehensive computerized incident logging system within its offices. Each individual incident report will include the following information: -
 - i -Brief user description of incident
 - ii -Name/date/time of reported incident.
 - iii -Unique incident report number
 - iv -Category of incident
 - v -Current incident status
 - vi -Summary of incident resolution
 - vii -Name/date/time of user notification and sign off
 - viii The incident reports that remain 'open' will be retained until resolved. The Service Provider shall maintain individual incident reports for the preceding twelve months during the term of this Agreement.

5. VALIDITY

- 5.1 The term of this MOU is for a period of 2 years from the effective date of this agreement and may be extended upon written mutual agreement
- 5.2 This MOU may be terminated by either party upon a 60days written notice without any penalties and liabilities.

6. DISPUTE RESOLUTION

- 6.1 This MOU shall be governed and construed in accordance with the laws of the Republic of Kenya.

AUTHORIZATION

The signing of this MOU is not a formal undertaking. It implies that the signatories will strive to reach, to the best of their ability, the objectives stated in the MOU. On behalf of the organization I represent, I wish to sign this MOU and contribute to its further development.

For and on behalf of:

THE COUNTY GOVERNMENT OF

NameSign

Date.....

(County Government Stamp)

For and on behalf of:

AMTECH TECHNOLOGIES LTD

NameSign

Date.....

(Director, on behalf of the Amtech Technologies LTD)

Annex 5-5 Entity Data Consent Declaration Form



Name & address

CONSENT & DECLARATION FORM FOR SOCIETY/SACCO

We, EasySACCO/EasyPROD systems developed and supported by AmTECH Technologies LTD of P.O. Box 79701 00200, Nairobi, are committed to safeguarding your personal information to the highest standards in accordance with regulatory 'Know Your Customer" (KYC) requirements and the Data Protection Act No. 24 of 2019 ("DPA").

- **Purpose of the collection of data**

The main purpose of collecting these data is to enable farmers improve to access to credit.

- **Description of the types of data to be collected and processed.**

Personal data information relating to an identified or identifiable person such as

- i. a name and surname
- ii. a home address
- iii. an email address
- iv. an identification card number
- v. location data (for example the location data function on a mobile phone)
- vi. an Internet Protocol (IP) address

"Sensitive personal data" revealing the natural person's race, health status, ethnic social origin, conscience, belief, genetic data, biometric data, property details, marital status, Civil

registration of births and deaths details, Tax registration details, Telephone number, Bank details, family details including names of the person's children, parents, spouse or spouses, sex or the sexual orientation of the data subject.

- **Benefits of participating (directly or indirectly to society or others)**
 - i. Provide operational and technical support to SACCOs and Farmer Producer Organizations (FPOs) to digitize their transactions, enabling them to efficiently manage and monitor their operations, and improve access to credit for SACCO members, particularly female farmers;
 - ii. Engage and support SACCOs, FPOs, county governments, and other stakeholders in this process to access, interpret, and strategically deploy data and insights that emerge from the SACCOs and FPOs as a result of their digitalization;
 - iii. Enable SACCOs and FPOs to develop credit performance analytics at member, CIG, and Institutional levels which can support linkage to formal financial institutions for enhanced credit lines; and,
 - iv. Enable development of individual farmer credit profiles for 150,000 women farmers, derived from member performance within SACCO combined with farm level data of KALRO, and other similar databases.
- **Explicit permissions and limitations concerning the use of personal data (particularly for activities involving archiving, transfer, re-use or sharing of PII, or follow-up)**

We shall endeavor to archive, transfers, reuse the data on the specific function already described above
- **Who will have access to personal data, what security measures will be taken**

The personal data will be accessed by the users of the system which include book keeper, board members and county monitoring and evaluation staff. Each user as a specific role pre-defined in the system without having overlaps over the other. They will have usernames and tracking of each login reported to the administrators.
- **Any reasonably foreseeable risk of identification noting probability of potential harm (e.g., Physical, psychological, economic, or social)**

All the risks inherent for any automation and technology implementation shall apply. We have reasonably mitigated inline with best practice as shall be documented in our automation strategy.

- **Distinguish personal data that might have different disclosure risks**

The system will in addition to personal data will have photos of Society/SACCO members.

- **How personal data will be used in datasets**

Collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure, or destruction to ensure integrity and a complete record of an individual members or farmers records with the Society/SACCO at any one given time and ensuring right to information, data portability, right to erasure-to be forgotten.

We recognise your right to seek recitation, objection, erasure, and portability of your personal data. As part of our on-going engagement with you, we would like to communicate where necessary, via electronic media, email, SMS, or post. To this end, we seek your consent to use your data in the following ways as described above:

By signing this Consent Form, you are agreeing/accepting on behalf of the Society/SACCO to allow the defined data be processed by EasySACCO/EasyPROD systems.

By NOT Consenting to this Form the Society/SACCO shall not have access to EasySACCO/EasyPROD systems services amongst other benefits and support.

The withdrawal of consent shall not affect the lawfulness of processing based on prior consent before its withdrawal.

- i. I/We hereby declare that I/We have read and understood the above statements and agree that this declaration shall be held to be promissory and the basis of the contract between me/ us and EasySACCO/EasyPROD systems developed and supported by Amtech Technologies Ltd.
- ii. Further, that all the statements and particulars entered in this declaration are correct and have been accepted by me/us or with my/our full authority.
- iii. Collect, use, disclose and/or process and/or store your personal data for purposes that are relevant to your policy and as permitted by law and in line with the Data Protection Act No. 24 of 2019 (“DPA”).
- iv. Collect and share your personal data in accordance with the privacy statement on our company website (www.amtechafrika.com)

- v. Transfer your personal data to KALRO and affiliated partners or the purposes of farming advisory and as permitted by law.
- vi. Transfer your personal data to contracted third parties to contact you via electronic media, email/phone-call/SMS/ post regarding farming advisory And SACCO financial products and/or services.

I Consent for and on Behalf of Society/SACCO:

Name of Chairperson _____

Chairperson Signature: _____

Date: _____



Annex 5-6 : Contract agreement between SACCOs and AMTECH



REPUBLIC OF KENYA



Name & address

CONSENT & DECLARATION FORM FOR SOCIETY/SACCO

We, EasySACCO/EasyPROD systems developed and supported by AmTECH Technologies LTD of P.O. Box 79701 00200, Nairobi, are committed to safeguarding your personal information to the highest standards in accordance with regulatory 'Know Your Customer' (KYC) requirements and the Data Protection Act No. 24 of 2019 ("DPA").

- **Purpose of the collection of data**

The main purpose of collecting these data is to enable farmers improve to access to credit.

- **Description of the types of data to be collected and processed.**

Personal data information relating to an identified or identifiable person such as

- i. a name and surname
- ii. a home address
- iii. an email address
- iv. an identification card number
- v. location data (for example the location data function on a mobile phone)
- vi. an Internet Protocol (IP) address

"Sensitive personal data" revealing the natural person's race, health status, ethnic social origin, conscience, belief, genetic data, biometric data, property details, marital status, Civil registration of births and deaths details, Tax registration details, Telephone number, Bank details, family details including names of the person's children, parents, spouse or spouses, sex or the sexual orientation of the data subject.

- **Benefits of participating (directly or indirectly to society or others)**
 - i. Provide operational and technical support to SACCOs and Farmer Producer Organizations (FPOs) to digitize their transactions, enabling them to efficiently manage and monitor their operations, and improve access to credit for SACCO members, particularly female farmers;
 - ii. Engage and support SACCOs, FPOs, county governments, and other stakeholders in this process to access, interpret, and strategically deploy data and insights that emerge from the SACCOs and FPOs as a result of their digitalization;
 - iii. Enable SACCOs and FPOs to develop credit performance analytics at member, CIG, and Institutional levels which can support linkage to formal financial institutions for enhanced credit lines; and,
 - iv. Enable development of individual farmer credit profiles for 150,000 women farmers, derived from member performance within SACCO combined with farm level data of KALRO, and other similar databases.
- **Explicit permissions and limitations concerning the use of personal data (particularly for activities involving archiving, transfer, re-use or sharing of PII, or follow-up)**

We shall endeavor to archive, transfers, reuse the data on the specific function already described above
- **Who will have access to personal data, what security measures will be taken**

The personal data will be accessed by the users of the system which include book keeper, board members and county monitoring and evaluation staff. Each user as a specific role pre-defined in the system without having overlaps over the other. They will have usernames and tracking of each login reported to the administrators.
- **Any reasonably foreseeable risk of identification noting probability of potential harm (e.g., Physical, psychological, economic, or social)**

All the risks inherent for any automation and technology implementation shall apply. We have reasonably mitigated inline with best practice as shall be documented in our automation strategy.

- **Distinguish personal data that might have different disclosure risks**
The system will in addition to personal data will have photos of Society/SACCO members.
- **How personal data will be used in datasets**

Collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure, or destruction to ensure integrity and a complete record of an individual members or farmers records with the Society/SACCO at any one given time and ensuring right to information, data portability, right to erasure-to be forgotten.

We recognise your right to seek rectification, objection, erasure, and portability of your personal data. As part of our on-going engagement with you, we would like to communicate where necessary, via electronic media, email, SMS, or post. To this end, we seek your consent to use your data in the following ways as described above:

By signing this Consent Form, you are agreeing/accepting on behalf of the Society/SACCO to allow the defined data be processed by EasySACCO/EasyPROD systems.

By NOT Consenting to this Form the Society/SACCO shall not have access to EasySACCO/EasyPROD systems services amongst other benefits and support.

The withdrawal of consent shall not affect the lawfulness of processing based on prior consent before its withdrawal.

- i. I/We hereby declare that I/We have read and understood the above statements and agree that this declaration shall be held to be promissory and the basis of the contract between me/ us and EasySACCO/EasyPROD systems developed and supported by Amtech Technologies Ltd.
- ii. Further, that all the statements and particulars entered in this declaration are correct and have been accepted by me/us or with my/our full authority.
- iii. Collect, use, disclose and/or process and/or store your personal data for purposes that are relevant to your policy and as permitted by law and in line with the Data Protection Act No. 24 of 2019 (“DPA”).

- iv. Collect and share your personal data in accordance with the privacy statement on our company website (www.amtechafrika.com)
- v. Transfer your personal data to KALRO and affiliated partners or the purposes of farming advisory and as permitted by law.
- vi. Transfer your personal data to contracted third parties to contact you via electronic media, email/phone-call/SMS/ post regarding farming advisory And SACCO financial products and/or services.

I Consent for and on Behalf of Society/SACCO:

Name of Chairperson _____

Chairperson Signature: _____

Date: _____



STANDARD SERVICE LEVEL AGREEMENT- BETWEEN AMTECH AND THE SACCO/FPO

This Agreement, [hereinafter called “the contract”] is entered into on Between P. O Box **whose registered office is situated at county** (hereinafter called “the client”) of the one part AND **AmTech Technologies Limited of P.O. Box 79701-00200 Nairobi** whose registered office is situated at **Amtech Plaza, Ground floor, Forest line road, off Ngong road** (hereinafter called “Service Provider”) of the other part.

WHEREAS the client wishes to have the Service Provider perform the services [hereinafter referred to as “the services”, and

WHEREAS the Service Provider is willing to perform the said services,

NOW THEREFORE THE PARTIES hereby agree as follows:

1. Services

- (i) The Service Provider shall perform the Services specified in Appendix A, “Terms of Reference and scope of Services,” which is made an integral part of this Contract.
- (ii) The Service Provider shall provide the project manager to oversee the services.
(Name:.....Phone:.....)
- (iii) The Service Provider shall submit to the client the reports in the form and within the time periods specified in Appendix B, “Service Provider’s Reporting Obligations.”

2. Term

The Service Provider shall perform the Services during the period commencing on the date the Contract is signed for a period of 739 days and renewable as stated by the Service Provider in application.

4. Project A. Coordinator.**Administration**

The client designates the Manager or his designee as the client's Coordinator

(Name:.....Phone:.....). The coordinator will be responsible for the coordination of activities under this Contract, for acceptance and approval of the reports and of other deliverables by the client and for receiving and approving invoices for payment.

.....is the coordinator of the project. All queries will be channeled to info@amtechafrika.com/helpdesk@amtechafrika.com/0752074 002/0734871556

B. Reports.

The reports listed in Appendix B, "Service Provider's Obligations," shall be submitted in the course of the assignment and will constitute the basis for the payments to be made under paragraph 3.

5. Performance**Standards**

The Service Provider is expected to perform the services with

the highest standards of professional and ethical competence and integrity. The Service Provider shall promptly replace any employees assigned under this Contract that the client considers unsatisfactory.

6. Confidentiality

The Service Provider shall not, during the term of this contract disclose any proprietary or confidential information relating to the services, this contract or the client's business or operations without the prior written consent of the client.

7. Ownership of**Material**

Any studies or other material, graphic, software

or otherwise prepared by the Service Provider shall belong to and remain the property of the client. The Service Provider may retain a copy of such documents and software.

8. Insurance

The Service Provider is hereby notified that the client shall not undertake any insurance cover for him and his

staff during the period of this consultancy. The Service Provider is advised to make his own private arrangements for insurance cover both for himself and his staff.

9. Assignment

The Service Provider shall not assign this contract or sub-Contract any portion of it without the client's prior written Consent.

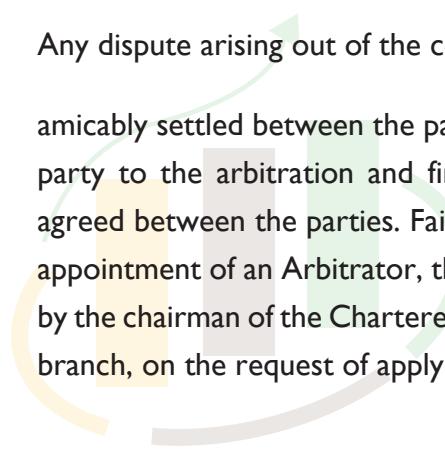
10. Law Governing

Contract and Language

The contract shall be governed by the laws of Kenya and the language of the contract shall be English Language.

11. Dispute Resolution

Any dispute arising out of the contract which cannot be amicably settled between the parties shall be referred by either party to the arbitration and final decision of a person to be agreed between the parties. Failing agreement to concur in the appointment of an Arbitrator, the Arbitrator shall be appointed by the chairman of the Chartered Institute of Arbitrators, Kenya branch, on the request of applying party.



NAVCDP

FOR THE CLIENT**FOR THE SERVICE PROVIDER**

Full Name: _____

Full name: _____

Title: Chairman

Title: C.E.O

Signature: _____

Signature: _____

Date: _____

Date: _____

Official Stamp

Official Stamp

LIST OF APPENDICES

Appendix A: Terms of Reference and Scope of service

Appendix B: The Service Provider's reporting Obligations

Appendix A: Terms of Reference and Scope of Services**FPO****NAVCDP****KEY OPERATIONAL FUNCTIONALITY**

Operations

- a) intake.
- b) sales.
- c) quality.
- d) General ledger module.
- e) Cashbook.

- f) Account payable and purchases Module.
- g) Assets register
- h) Inquiry.
- i) Reports.
- j) Transporters.

FOR SACCOs

- a) Set up module.
- b) Registration module.
- c) Transactions module.
- d) General ledger module.
- e) Withdrawal / refund module.
- f) Payment module.
- g) SASRA reports
- h) Operational report
- i) dashboard

Maintenance Setup:

- a) Company Maintenance and Settings.
- b) Supplier Master File Management.
- c) Parameters Management.
- d) Security and Audit Trail Management
- e) Organization Policies Module

API and Integration

- a) SMS.
- b) MPESA integration

Appendix B: Service Provider's reporting Obligations

The Service Provider shall report to the.....
Provider will also be required to do the following;

- a) Submit weekly report on work done
- b) Submit report on challenges and successes on a weekly basis

TRAINING.

- ✓ Training will take at least 2 Days

NB: Saccos/Pos will gather for their SMS and integration fees where possible.

GUIDELINES ON AUTOMATION OF (FPOs) & SACCO's

VERSION 1

