

Enterprise Diagnostic Tool (EDT) for MSMEs into Processing and Distribution
 Rural Agro-Enterprise Partnership for Inclusive Development (RAPID) Growth Project
 Version 2 | May 2024

<p><u>Introduction</u></p> <p>This tool is designed to guide the conduct of a comprehensive assessment of the various aspects of the enterprise of a DIP Proponent, for the Project to formulate a Business Improvement Plan which will be implemented during the life of the project geared towards the improvement of the overall efficiency and performance of the DIP Proponent.</p> <p>This tool also enhances the Comprehensive Competency-Based Assessment Tool of the project and provides the new format of the Business Improvement Plan which will be attached to the Project's Detailed Investment Plans (DIPs).</p>	Administered by:
	Dates Administered:
	Place:

Data Privacy Consent Form

We understand the importance of data privacy and are committed to protecting your confidential information. The following clauses outline RAPID Growth Project's approach to data privacy within the Enterprise Diagnostic Tool:

1. **Data Collection:**
We collect only necessary data required for the functionality of the Enterprise Diagnostic Tool. User information is securely stored and is accessible only to authorized RAPID Growth Project personnel.
2. **Data Usage and Security:**
Collected data is used solely for the purpose of generating assessment for the formulation of the project's Business Improvement Plan. We do not share or sell your data to third parties. Access to the accomplished EDTs is restricted to RAPID Growth Project only and is compliant to Republic Act No. 10173, also known as the Data Privacy Act of 2012.
3. **Data Retention:**
We retain your data only for the duration of the RAPID Growth Project. Respondents may request the deletion of their data by contacting their respective RAPID R/PCU.
4. **Notification of Breach:**
In the unlikely event of a data breach, affected EDT respondents will be promptly notified with details of the incident and the steps taken to mitigate its impact.

Having read the terms outlined above, I/We hereby consent to the collection and processing of my/our name(s), contact details, and all other information derived from the administration of the Enterprise Diagnostic Tool (EDT) and agree to provide truthful and relevant information to accomplish the objectives of the EDT of the RAPID Growth Project. I/We shall notify the DTI in case of any changes in my/our personal information. This consent shall be valid, unless revoked or withdrawn in writing subject to the applicable provisions of the Data Privacy Act of 2012 or Republic Act no. 10173.

 Printed Name and Signature of the Respondent/Authorized Representative of the Respondents

Respondent's Profile	
Name of Respondent(s)	
Designation in the Enterprise	
Number of Years in the Enterprise	
Gender	
Age	
Office Address	
Email Address	
Mobile Phone Number	

Part 1: Background of the Enterprise

Table 1.1 Enterprise Profile

Registered Business Name	
Business Address	
*DTI/SEC Registration No.	<i>(Write the registration number and attach photo of registration certificates)</i>
*Business Permit/Mayor's Registration No.	<i>(Write the registration number and attach photo of registration certificates)</i>
*BIR Registration No.	<i>(Write the registration number and attach photo of registration certificates)</i>
*PhilHealth Registration No.	<i>(Write the registration number and attach photo of registration certificates)</i>
*SSS Registration No.	<i>(Write the registration number and attach photo of registration certificates)</i>
*Pag-Ibig Registration No.	<i>(Write the registration number and attach photo of registration certificates)</i>
Form of Enterprise	<i>(Single Proprietorship, Partnership, Corporation, Specify for others)</i>
Owner(s)/Incorporators of the Enterprise (For Sole Prop., Partnerships, and Corporations)	<i>(List the names)</i>
Current Size/Category of Enterprise	<i>RAPID MSME Categorization: (Micro (3M below), Small (3M-15M), Medium (15M-50M), Large (Above 50M))</i>
Year of Establishment and Years in Operation	
Amount of Original Capitalization (in Php)	
Origin/Source of Capitalization	<i>(Personal Finances, Loan Facility, Investors, Venture Capital, Crowd Funding, specify for others)</i>
Business Activities	<i>(Farm Production, Trading/Merchandising, Processing/Manufacturing, Wholesale Distribution, Specify for others)</i>
Industry Cluster	<i>(Cacao, Coffee, Coconut, and Processed Fruits and Nuts)</i>
List of All Products and Services of the Enterprise (Highlight products under the 4 priority sectors of RAPID)	1. 2. 3.
*Vision Statement of the Enterprise	<i>(Write the vision statement)</i>
*Mission Statement of the Enterprise	<i>(Write the mission statement)</i>
*Core Values Statement(s) of the Enterprise	<i>(Write the core values statements)</i>
*Strategic Objectives of the Enterprise	<i>(Write the mission Enterprise' Strategic Objectives)</i>

**If non-existent, write the reasons and constraints of the enterprise on the subject matter. Identify strategic interventions/actions required in Part 4: Summary of Proposed Investments and Interventions if necessary.*

Table 1.2 Existing Workforce, By Type, Special Sector, and Sex

Particulars	Male	Female	Total
Regular Employees			
No. of IPs			
No. of Youth			
No. of Senior Citizen			
No. of PWDs			
Contractual/Job Orders			
No. of IPs			
No. of Youth			
No. of Senior Citizen			
No. of PWDs			
Total			

Part 2: Enterprise Diagnostics

A. Product Competitiveness

Photos of Main Products (under RAPID's Priority Sectors Only):

(Attach photos of products)

Diagnostic Questions	Assessor's Description and Assessment	Recommended Strategic Actions, Interventions, and Investments to Address Identified Constraints
A.1 Does the enterprise have FDA LTO Registration? If none, what are the Enterprise's constraints in acquiring one?	<i>(Write the registration number and attach photo of registration certificate. Also provide brief description and assessment of the enterprise' compliance)</i>	
A.2 Does the enterprise have FDA CPR(s) for products listed above? If none, what are the Enterprise's constraints in acquiring such registrations?	<i>(Write the registration number and attach photo of registration certificate. Also provide brief description and assessment of the enterprise' compliance)</i>	
A.3 Does the quality of products compliant with the quality standards of its existing forward markets/buyers? Are they consistent in delivering the required quality?	<i>(Provide objective assessment on quality of products in the context of taste, shelf life, specifications, and etc.. Provide what is only applicable)</i>	
A.4 Is the product packaging and labelling compliant to mandatory labelling requirements and is enticing to intended consumers?	<i>(Provide objective assessment)</i>	
A.5 Is the pricing structure of the products competitive compared to its perceived competition?	<i>(Provide objective assessment)</i>	
A.6 Does the enterprise have other product and quality certifications such as GAP, GMP, HACCP, Halal, Kosher, Organic, and etc.?	<i>(Enumerate certifications. Provide photos of certifications if possible)</i>	
A.7 Did the enterprise receive product quality awards in the past?	<i>(Provide info and description of awards. Provide photos if possible)</i>	

Assessment Rating: **(Total W X AR) = XX.XX**

Weight	A.1 (15%)	A.2 (15%)	A.3 (15%)	A.4 (15%)	A.5 (15%)	A.6 (15%)	A.7 (10%)
Assessor's Rating	(AQ1)	(AQ1)	(AQ3)	(AQ3)	(AQ3)	(AQ1)	(AQ1)
W x AR							

B. Sales, Distribution, and Revenue Generation

	(10%)	(25%)	(15%)	(15%)	(15%)	(10%)	(10%)
Assessor's Rating	(AQ2)	(AQ2)	(AQ2)	(AQ2)	(AQ2)	(AQ2)	(AQ3)
W x AR							

C. Production and Supply Chain Management

Production Flow, Layout, and Equipment

(Draw production flow and layout with list of equipment and staff complement)

List of Sources of Raw Materials/Inputs

Major Raw Materials/Inputs Requirement	Ave. Volume Delivered per Production Cycle	Ave. Amount Paid per Production Cycle	Name of Supplier and Location	Payment Terms and Existence of Written Supply Agreement

Diagnostic Questions	Assessor's Description and Assessment	Recommended Strategic Actions, Interventions, and Investments to Address Identified Constraints
C.1 Does the enterprise sufficiently produce and supply the volume and quality requirements of its existing buyers? Are there any bottlenecks or inefficiencies in the production workflow that needs to be addressed?	<i>(Provide brief description and assessment. Provide suggested reconfiguration of production flow should it be found inefficient)</i>	
C.2 What are the measures implemented to ensure product quality? Are there quality control checkpoints and quality metrics to drive continuous improvement of production processes?	<i>(Provide brief description and assessment)</i>	
C.3 Does the enterprise provide incentives, logistical support, and extension services/support to its suppliers (Individual Farmers, Farmers Organizations, and Traders) to ensure sustainability of supply of raw materials?	<i>(Provide brief description and assessment)</i>	
C.4 Is there a functional capacity planning and inventory management system in place to monitor optimal inventory levels, utilization rates, forecast demand, and identifying potential constraints?	<i>(Provide brief description and assessment)</i>	
C.5 Does the enterprise have a risk management strategy/system to mitigate production and supply chain disruptions? Do they have alternative sources of inputs in case of supply chain disruptions and other relevant contingency plans?	<i>(Provide brief description and assessment)</i>	
C.6 Does the enterprise have adequate processing facilities and equipment for its operations? How scalable is the enterprise' production	<i>(Provide brief description and assessment)</i>	

infrastructure (pertaining to capacity of current facilities and equipment) to support future growth?		
C.7 How scalable is the enterprise' supply chain to support future growth? What are the needed interventions to improve the performance of its suppliers?	(Provide brief description and assessment. The assessment should include the gaps of the production capabilities of Smallholder Farmers)	

Assessment Rating: (Total W X AR) = XX.XX							
Weight	C.1 (20%)	C.2 (20%)	C.3 (20%)	C.4 (10%)	C.5 (10%)	C.6 (10%)	C.7 (10%)
Assessor's Rating	(AQ3)	(AQ2)	(AQ2)	(AQ2)	(AQ3)	(AQ2)	(AQ3)
W x AR							

D. Historical Financial Performance

Historical Income Statement

Particulars	Latest Reporting Year (LRY) E.g. 2023	LRY – 1 E.g. 2022	LRY – 2 E.g. 2021
Net Sales			
(Cost of Goods Sold)			
Gross Profit			
(Operating Expenses)			
Income before Interest, Taxes, and Depreciation			
Net Income			

Latest Statement of Cash Flow

Particulars	As of [DATE and YEAR]
<i>Cash Flow from Operations</i>	
Net Income	
Add: Depreciation Expense	
Add: Decrease in Accounts Receivables	
Add: Increase in Accounts Payable	
Add: Increase in Taxes Payable	
Less: Increase in Inventory	
<i>Cash Flow from Investing</i>	
Less: Purchase of equipment and other investments	
Add: Issuance of Equity	
<i>Cash Flow from Financing</i>	
Less: Dividends Paid and Withdrawals	
Add: Bank Loans	
Net Cash Flow	

Latest Balance Sheet

As of December 31, [YEAR]	
Current Assets	
Cash	
Accounts Receivable	
Inventory	
Prepaid Expenses	
Non-Current Assets	
Property, Plant, and Equipment	
Buildings	
Land	
Other Assets	
Intangible Assets (Patents and Trademarks)	
Total Assets:	
Current Liabilities	
Accounts Payable	
Short-term debts/loans	
Accrued Expenses	
Taxes Payable	
Non-Current Liabilities	
Long-term debts/loans	
Bonds Payable	
Long-term lease obligations	
Pension benefit obligations	
Deferred tax liabilities	
Total Liabilities:	
Owner's/Shareholders' Equity	
Common Stock issued	
Retained Earnings	
Total Liabilities and Equity:	

**No need to reconstruct the Income Statement, Statement of Cash Flow, and Balance Sheet should the enterprise provide its audited financial statements.*

Summary of Financial Indicators and Ratios

Gross Profit Margin of Latest Reporting Year	$Gross\ Profit\ Margin = (Gross\ Revenue - Cost\ of\ Goods\ Sold) / Gross\ Revenue$	Net Profit Margin of Latest Reporting Year	$Net\ Profit\ Margin = Net\ Income / Net\ Revenue$
Average Growth Rate of Gross Profit Margin for the past 3 years	$((GPM\ Y2 - GPM\ Y1) / GPM\ Y2 \times 100 = \% \text{ increase/decrease} + (GPM\ Y3 - GPM\ Y2) / GPM\ Y3 \times 100 = \% \text{ increase/decrease}) / 2 = Average\ Growth\ Rate\ of\ GPM$	Average Growth Rate of Net Profit Margin for the past 3 years	$((NPM\ Y2 - NPM\ Y1) / NPM\ Y2 \times 100 = \% \text{ increase/decrease} + (NPM\ Y3 - NPM\ Y2) / NPM\ Y3 \times 100 = \% \text{ increase/decrease}) / 2 = Average\ Growth\ Rate\ of\ NPM$
Quick Ratio/Acid Test	$Quick\ Ratio = (Current\ Assets - Inventory) / Current\ Liabilities$	Debt-to-Equity Ratio	$Debt-to-Equity\ Ratio = Total\ Debt / Shareholders\ or\ Owner's\ Equity$

Interest Coverage Ratio	<i>Interest Coverage Ratio = Earnings before Interest, Taxes, Depreciation, and Amortization (EBITDA)/Interest Expense</i>	Return on Equity	<i>Return on Equity = Net Income/Average Shareholders' Equity</i>
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Diagnostic Questions	Assessor's Description and Assessment	Recommended Strategic Actions, Interventions, and Investments to Address Identified Constraints
D.1 What is the growth rate of the Gross Profit and Net Profit Margins for the past 3 years? Are they improving?	<i>(Provide brief description and analysis on the growth rate of the enterprise)</i>	
D.2 Does the sales generated by the enterprise sufficient for the financial needs of its operations? (From production, OPEX, and admin requirements)	<i>(Provide brief description and analysis on the financial performance of the enterprise in the context of covering costs of operations)</i>	
D.3 Does the enterprise meet the payments of its liabilities and obligations? How sustainable are the debt levels?	<i>((Provide brief description and analysis on the liquidity of the enterprise and its performance/ability in paying its outstanding liabilities and the sustainability of its debt level)</i>	
D.4 Does the enterprise provide the desired returns to its owners /shareholders?	<i>(Provide brief description and analysis on the enterprise's current returns to its owners/shareholders)</i>	
D.5 Does the enterprise aim to grow its retained earnings for future expansion of business/investments?	<i>(Provide brief description and assessment)</i>	

Assessment Rating: (Total W X AR) = XX.XX					
Weight	D.1 (25%)	D.2 (25%)	D.3 (20%)	D.4 (20%)	D.5 (10%)
Assessor's Rating	(AQ3)	(AQ3)	(AQ3)	(AQ3)	(AQ2)
W x AR					

E. Financial Management

Diagnostic Questions	Assessor's Description and Assessment	Recommended Strategic Actions, Interventions, and Investments to Address Identified Constraints
E.1 Does the enterprise have bank account(s) solely for business operations with appropriate signatories?	<i>(Provide description and assessment)</i>	
E.2 Does the enterprise have existing financial records (IS,CF,&BS)? Do they have a paid accountant and/or bookkeeper to maintain its financial records? Does the owner/managers have the competency to interpret and analyze the figures in their financial records?	<i>(Provide description and assessment)</i>	
E.3 Does the enterprise have an established accounting manual, financial reporting, and internal audit procedures?	<i>(Provide description and assessment)</i>	
E.4 Does the enterprise utilize any Enterprise Resource Planning (ERP) or Accounting Applications/Software?	<i>(Provide description and assessment)</i>	
E.5 Does the enterprise have an established cash flow and budget planning system?	<i>(Provide description and assessment)</i>	

E.6 Does the enterprise subscribe to the services of external financial auditors for the last 3 years?	(Provide description and assessment)	
E.7 Is the enterprise able to sufficiently submit the required financial reports to relevant stakeholders and regulatory bodies on time?	(Provide description and assessment)	
E.8 Does the enterprise have an established policy and mechanism in vetting investment opportunities that generate desired returns to the enterprise?	(Provide description and assessment)	

Assessment Rating: (Total W X AR) = XX.XX								
Weight	E.1 (10%)	E.2 (15%)	E.3 (15%)	E.4 (10%)	E.5 (10%)	E.6 (10%)	E.7 (15%)	E.8 (15%)
Assessor's Rating	(AQ2)	(AQ2)	(AQ2)	(AQ2)	(AQ2)	(AQ2)	(AQ1)	(AQ3)
W x AR								

F. Marketing, Promotion, and Brand Equity Management

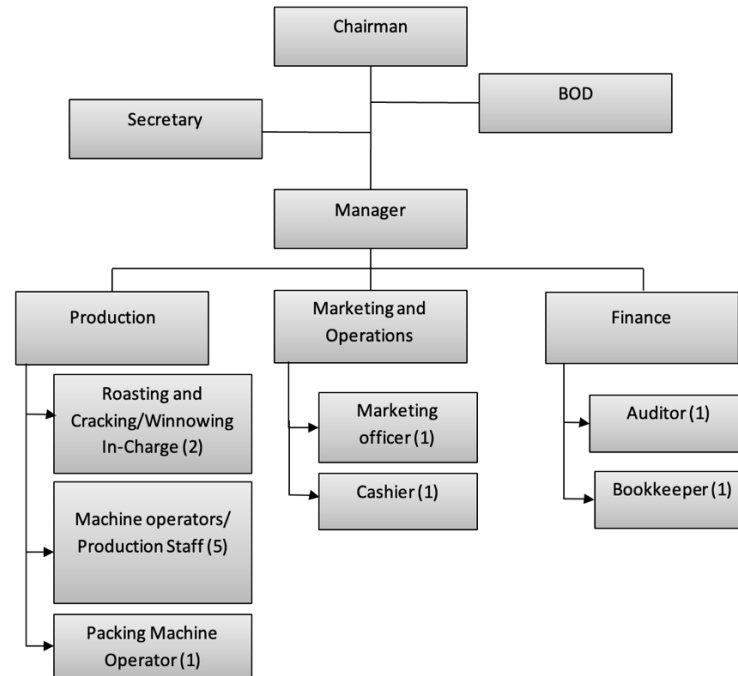
Diagnostic Questions	Assessor's Description and Assessment	Recommended Strategic Actions, Interventions, and Investments to Address Identified Constraints
F.1 Does the enterprise have a functional Marketing and Promotion Plan? Does it have marketing and promotion collaterals that are published in various media (Social Media Platforms, Websites, TV, Print, and Radio)?	(Provide brief description and assessment)	
F.2 Does the enterprise have a functional Marketing and Promotion workforce/staff? Are there any gaps in the competency of the team that may be addressed by training or recruitment?	(Provide brief description and assessment)	
F.3 Does the enterprise have Customer Profile(s) or established understanding of the target market segments and trends for its products?	(Provide brief description and assessment)	
F.4 Does the enterprise have Brand Identity and Brand Assets (logo, color palettes, and etc.) with clear intention in attracting specific target market segments of products?	(Provide brief description and assessment)	
F.5 Does the enterprise have a functional Brand Management Plan? Does it allot budget for the execution of marketing, promotion, and brand mgt. plans?	(Provide brief description and assessment)	
F.6 Does the enterprise have an employed Brand Manager/Ambassador?	(Provide brief description and assessment)	
F.7 Does the enterprise conduct cost-benefit analysis on the marketing and brand management costs incurred?	(Provide brief description and assessment)	

Assessment Rating: (Total W X AR) = XX.XX							
Weight	F.1 (25%)	F.2 (15%)	F.3 (15%)	F.4 (15%)	F.5 (15%)	F.6 (5%)	F.7 (10%)
Assessor's Rating	(AQ2)	(AQ2)	(AQ2)	(AQ2)	(AQ2)	(AQ1)	(AQ2)
W x AR							

G. Management and Governance

Organizational Structure of the Enterprise

(Draw the organizational structure here and provide brief description of roles and responsibilities after the illustration)



Diagnostic Questions	Assessor's Description and Assessment	Recommended Strategic Actions, Interventions, and Investments to Address Identified Constraints
G.1 Is the organizational structure of the enterprise functional and responsive to the overall management of the operations of the enterprise?	<i>(Provide description and assessment. Provide suggested reconfiguration of the structure if found necessary)</i>	
G.2 Does the Enterprise have a Strategic Plan derived from the utilization of strategic planning tools such as PESTEL, SWOT, Fishbone, and etc.?	<i>(Provide description and assessment)</i>	
G.3 Does the Enterprise have an Action Plan based on its Strategic Plans? Does it allocate resources/budget for the execution of the action plans?	<i>(Provide description and assessment)</i>	
G.4 Does the enterprise have a functional operations manual that upholds the quality and efficiency of the operations of the enterprise?	<i>(Provide description and assessment)</i>	

G.5 Does the enterprise have functional managers? Are there competency gaps that needs to be addressed for the overall improvement of the enterprise's middle management?	(Provide description and assessment)	
G.6 Does the enterprise maintain a structured information sharing system between owners, managers, and staffs?	(Provide description and assessment)	

Assessment Rating: (Total W X AR) = XX.XX

Weight	G.1 (25%)	G.2 (10%)	G.3 (15%)	G.4 (20%)	G.5 (20%)	G.6 (10%)
Assessor's Rating	(AQ2)	(AQ2)	(AQ2)	(AQ2)	(AQ2)	(AQ2)
W x AR						

H. Human Resource Management and Development

Diagnostic Questions	Assessor's Description and Assessment	Recommended Strategic Actions, Interventions, and Investments to Address Identified Constraints
H.1 Does the enterprise track Key Performance Indicators (KPIs) of its units and staffs? Do they have a reward system for good performance and demerit system for bad performance?	(Provide description and assessment)	
H.2 Does the enterprise allot and prioritize resources/budget for the continuous development of competencies/capacities of its workforce?	(Provide description and assessment)	
H.3 Does the enterprise have an established HR Policy (including recruitment, compensation and benefits, personnelling, performance M&E, and compliance to statutory laws) and is it aligned with the labor laws of the Philippines? Do they have any difficulties/challenges in providing the statutory benefits (PhilHealth, SSS, and Pag-Ibig) to its employees?	(Provide description and assessment)	
H.4 Does the enterprise implement 5S practices (work stations and document filing) in the workplace?	(Provide description and assessment)	
H.5 Does the enterprise consciously uphold Occupational Safety and Health practices and does it continually strive to improve the workers welfare? Does it track employees' satisfaction and turnover rates?	(Provide description and assessment)	
H.6 Does the enterprise have an established grievance and redress mechanism? Were there recorded incidents that the mechanism was proven functional?	(Provide description and assessment)	

Assessment Rating: (Total W X AR) = XX.XX

Weight	H.1 (20%)	H.2 (25%)	H.3 (25%)	H.4 (10%)	H.5 (10%)	H.6 (10%)
Assessor's Rating	(AQ2)	(AQ2)	(AQ2)	(AQ2)	(AQ2)	(AQ2)
W x AR						

I. Technology and Innovation

Diagnostic Questions	Assessor's Description and Assessment	Recommended Strategic Actions, Interventions, and Investments to Address Identified Constraints
I.1 Does the enterprise utilize innovative or novel technologies in its production processes?	<i>(Provide description and assessment of the novel hardware and/or software being used by the enterprise)</i>	
I.2 Does the enterprise utilize innovative or novel technologies, applications, and/or strategies/modality in its sales, marketing and promotion activities?	<i>(Provide description and assessment of the novel hardware and/or software and/or applications being used by the enterprise)</i>	
I.3 Does the enterprise utilize innovative or novel technologies, applications, and models in its finance, admin, and management processes?	<i>(Provide description and assessment of the novel hardware and/or software being used by the enterprise)</i>	
I.4 Does the enterprise have an established process for continuous learning and improvement such as R&D, benchmarking, and etc.? Does the enterprise allocate budget for such processes?	<i>(Provide description and assessment)</i>	

Assessment Rating: (Total W X AR) = XX.XX

Weight	I.1 (35%)	I.2 (30%)	I.3 (20%)	I.4 (15%)
Assessor's Rating	(AQ2)	(AQ2)	(AQ2)	(AQ2)
W x AR				

J. Resource Generation/Assistance from Enabling Institutions, Affiliations, and FSPs

List of Past and Outstanding Loans and other Financial Instruments Accessed from FSPs

Name of Financial Product	Name of Institution	Principal Amount and Due Date	No. of Years Payable and Interest Rate per Annum	Amount Paid	Outstanding Balance	Purpose	Status

List of Past and Ongoing Assistance Received from Industry Enablers (Gov't., NGOs, and Private Institutions)

Description of Assistance	Name of Program/Project	Timeline	Cost	Status/Remarks

List of Affiliated Organizations, Federations, Chambers of Commerce, and Etc.

- 1.
- 2.
- 3.

Diagnostic Questions	Assessor's Description and Assessment	Recommended Strategic Actions, Interventions, and Investments to Address Identified Constraints
J.1 Does the enterprise have prior experience in accessing financial products from FSPs? If so, was it able to maintain its good credit standing?	<i>(Provide description and assessment)</i>	
J.2 Does the enterprise have the means to raise capital from other sources aside from FSPs?	<i>(Provide description and assessment)</i>	
J.3 Does the enterprise have experience in receiving assistance from government and private industry enablers? Were they able to sustain and achieve the goal of the assistance?	<i>(Provide description and assessment)</i>	
J.4 Does the enterprise have significant network, affiliations, and strategic partners, and alliances to be used to their advantage?	<i>(Provide description and assessment)</i>	

Assessment Rating: (Total W X AR) = XX.XX				
Weight	J.1 (30%)	J.2 (30%)	J.3 (20%)	J.4 (20%)
Assessor's Rating	(AQ3)	(AQ3)	(AQ3)	(AQ3)
W x AR				

K. Risk Management

Diagnostic Questions	Assessor's Description and Assessment	Recommended Strategic Actions, Interventions, and Investments to Address Identified Constraints
K.1 Does the enterprise have a business continuity plan to mitigate inevitable changes in the management, business environment, and turn-over of personnel?	<i>(Provide description and assessment)</i>	
K.2 Does the enterprise have an established risk management plan for its production processes and supply chain management?	<i>(Provide description and assessment)</i>	
K.3 Does the enterprise have an established risk management plan for its sales, marketing, and promotion processes?	<i>(Provide description and assessment)</i>	
K.4 Does the enterprise have an established risk management plan for its finance, admin, and HR processes?	<i>(Provide description and assessment)</i>	

Assessment Rating: (Total W X AR) = XX.XX				
Weight	K.1 (30%)	K.2 (30%)	K.3 (25%)	K.4 (15%)

Assessor's Rating	(AQ2)	(AQ2)	(AQ2)	(AQ2)
W x AR				

L. Gender Equality, Social Inclusion, and Environmental Sustainability

Roles of Women, Men, Youth, IPs, Senior Citizens, and PWDs in the Business Model of the Enterprise:

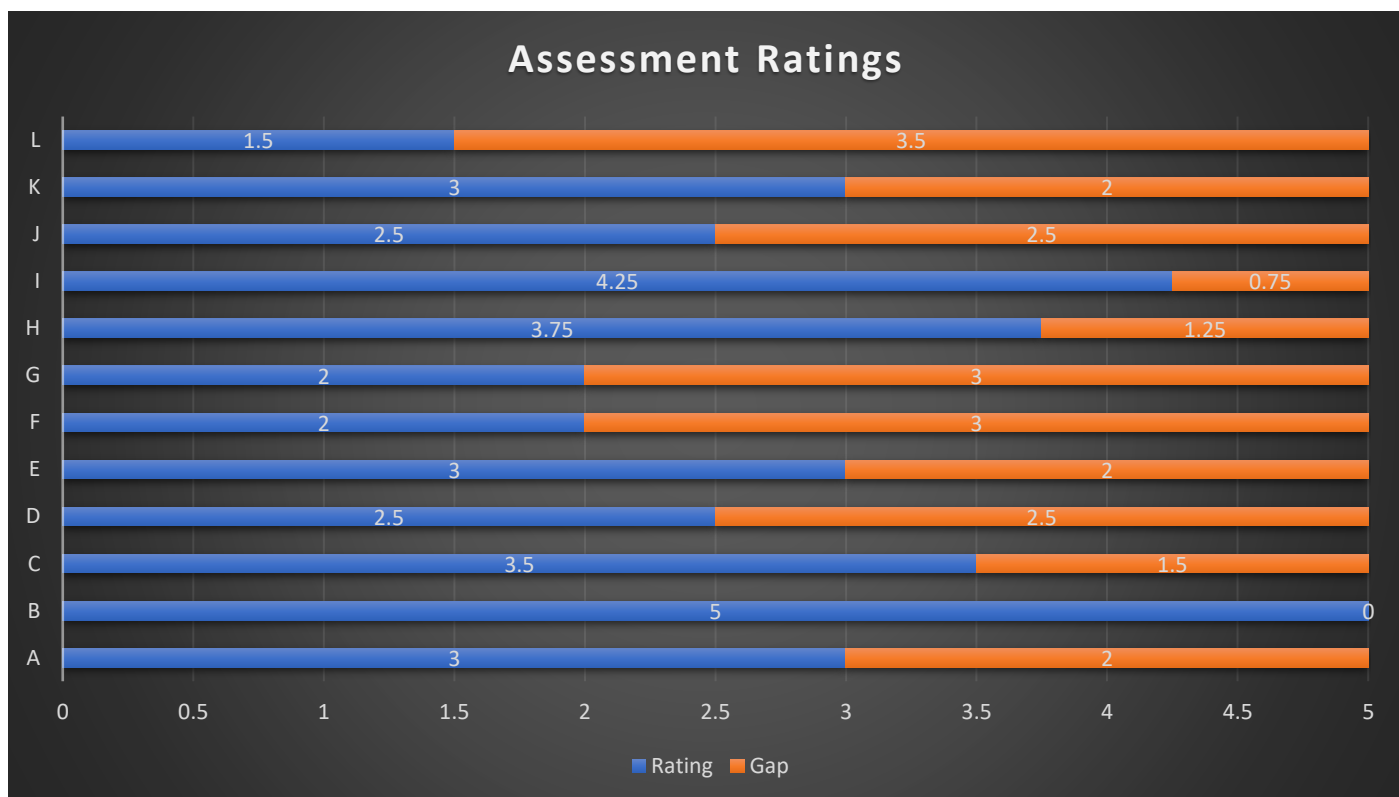
Sector	Description of Activities, Roles, and Responsibilities
Women	
Men	
IPs	
Youth	
Senior Citizens	
PWDs	

Diagnostic Questions	Assessor's Description and Assessment	Recommended Strategic Actions, Interventions, and Investments to Address Identified Constraints
L.1 Does the hiring and promotion policies of the enterprise gender-neutral?	<i>(Yes or No and provide further description and assessment)</i>	
L.2 Does the enterprise uphold anti-sexual harassment policies and safe-space provisions? Are there women-friendly facilities such as segregated C.R., nursing rooms, child-care room, and etc.?	<i>(Yes or No and provide further description and assessment)</i>	
L.3 Does the enterprise comply to maternity/paternity leave benefits as prescribed by law?	<i>(Yes or No and provide further description and assessment)</i>	
L.4 Are women and men involved in the formulation of strategic/action plans of the enterprise? Does women and men equally access and benefit from the opportunities and growth of the enterprise?	<i>(Yes or No and provide further description and assessment)</i>	
L.5 Does the enterprise allocate budget for Gender and Development (GAD)?	<i>(Yes or No and provide further description and assessment)</i>	
L.6 Does the enterprise hire/engage services from the youth sector? Are there policies/actions that promote socio-economic development of the youth?	<i>(Yes or No and provide further description and assessment)</i>	

Part 3: Enterprise Maturity Rating

Table 3.1 Overall Enterprise Maturity Rating and Enterprise Category [SAMPLE COMPUTATION]

Criteria	Assessment Rating	Weight	Total
A. Product Competitiveness	3	12%	0.36
B. Sales, Distribution, and Revenue Generation	5	12%	0.6
C. Production and Supply Chain Management	3.5	10%	0.35
D. Historical Financial Performance	2.5	10%	0.25
E. Financial Management	3	8%	0.24
F. Marketing, Promotion, and Brand Equity Management	2	7%	0.14
G. Management and Governance	2	10%	0.20
H. Human Resource Management and Development	3.75	7%	0.26
I. Technology and Innovation	4.25	7%	0.30
J. Resource Generation from Enabling Institutions, Affiliations, and FSPs	2.5	7%	0.17
K. Risk Management	3	5%	0.15
L. Gender Equality, Social Inclusion, and Environmental Sustainability	1.5	5%	0.075
Overall Enterprise Maturity Rating			3.09
Enterprise Category			Expanding Enterprises



Part 4: Summary of Proposed Investments and Interventions

Table 4.1 Proposed Productive Investments (Equipment, Tools, and Facilities)

Productive Investments	Specifications	Total Cost	RAPID Matching Grant	Counterpart
Total				

Table 4.2 Financing Requirements of the Enterprise

Purpose	Amount	Target Financial Service Provider
Matching Grant Counterpart		
Working Capital		
For Farm Expansion		
For Farm Rehabilitation		
For Farm Operations		
Other Investments/Actions beyond RAPID's Grants		
Total		

Table 4.3 Proposed Business Development Services & Capacity Building Interventions

BDS / Capacity Building Interventions	Methodology of Delivery of Services	Cost
Total		

Part 5: Financial Viability of Proposed RAPID Productive Investments [For RAPID's Matching Grants ONLY]

Sample IRR Computation for Farm Rehabilitation (SHF Level)

ARABICA - REHABILITATION	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 10	Year 15
No. of Bearing Trees	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00
Yield per tree - GCB (Kg)	0.95	0.43	0.75	1.20	1.50	1.50	1.50	1.13
Total GCB Volume in Kg	475.00	213.75	375.00	600.00	750.00	750.00	750.00	562.50
Volume Per Product in Kg:								
Specialty	n/a	42.75	93.75	180.00	262.50	300.00	300.00	225.00
Premium	n/a	106.88	187.50	300.00	375.00	375.00	375.00	281.25
Commercial		64.13	93.75	120.00	112.50	75.00	75.00	56.25
Product Sales in (₱) :								
Specialty	n/a	42,750.00	98,868.75	200,192.61	307,887.89	371,084.08	484,073.33	473,599.52
Premium	n/a	58,781.25	108,755.63	183,509.89	241,911.91	255,120.30	332,800.42	325,599.67
Commercial	350.00	22,443.75	34,604.06	46,711.61	46,183.18	32,469.86	42,356.42	41,439.96
<i>Subtotal</i>		123,975.00	242,228.44	430,414.11	595,982.99	658,674.24	859,230.16	840,639.15
TOTAL GROSS SALES - (₱)	-	123,975.00	242,228.44	430,414.11	595,982.99	658,674.24	859,230.16	840,639.15
Less: Production Costs (excluding GCB processing)		75,897.91	98,966.85	135,380.83	168,694.14	186,940.12	239,810.65	255,751.07
Net Income before GCB Processing	-	48,077.09	143,261.59	295,033.28	427,288.85	471,734.12	619,419.51	584,888.09
Less: GCB Processing Costs	-	3,847.50	7,121.25	12,020.67	15,852.26	16,724.13	21,857.77	21,425.43
Net Income after GCB Processing	-	44,229.59	136,140.34	283,012.61	411,436.59	455,009.99	597,561.74	563,462.66
Less: Investment Costs (RAPID + Equity)	60,553.76							
Less: Investment Cost (Trainings)	2,406.42							
Less: FO's Sales Commission		12,397.50	24,222.84	43,041.41	59,598.30	65,867.42	85,923.02	84,063.92
Final Net Income (Rehab) - (₱)	- 62,960.18	31,832.09	111,917.50	239,971.20	351,838.29	389,142.57	511,638.72	479,398.75
Net Income (Baseline)	-	122,422.90	129,185.91	136,317.25	143,836.99	151,766.28	198,130.51	193,439.70
Incremental Benefit	- 62,960.18	90,590.81	17,268.41	103,653.94	208,001.30	237,376.29	313,508.21	285,959.05
IRR for Rehab	59%							

Sample IRR Computation for Farm Expansion (SHF Level)

ARABICA - EXPANSION	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 10	Year 15
No. of Bearing Trees	n/a	600.00	600.00	600.00	600.00	600.00	600.00	600.00
Yield per tree - GCB (Kg)	n/a	-	0.09	0.45	0.90	1.50	1.50	1.50
Total GCB Volume in Kg	-	-	54.00	270.00	540.00	900.00	900.00	900.00
Volume Per Product in Kg:								
Specialty	n/a	-	13.50	81.00	189.00	360.00	360.00	360.00
Premium	n/a	-	27.00	135.00	270.00	450.00	450.00	450.00
Commercial		-	13.50	54.00	81.00	90.00	90.00	90.00
Product Sales in (₱) :								
Specialty	n/a	-	14,237.10	90,086.67	221,679.28	445,300.90	580,888.00	757,759.24
Premium	n/a	-	15,660.81	82,579.45	174,176.58	306,144.37	399,360.50	520,959.47
Commercial	n/a	-	4,982.99	21,020.22	33,251.89	38,963.83	50,827.70	66,303.93
<i>Subtotal</i>			34,880.90	193,686.35	429,107.75	790,409.09	1,031,076.20	1,345,022.64
TOTAL GROSS SALES - (₱)	-	-	34,880.90	193,686.35	429,107.75	790,409.09	1,031,076.20	1,345,022.64
Less: Production Costs (excluding GCB)	-	68,444.88	79,794.38	108,941.79	155,734.68	201,633.97	260,761.74	337,456.15
Net Income before GCB Processing	- 68,444.88	-	44,913.49	84,744.56	273,373.07	588,775.12	770,314.46	1,007,566.50
Less: GCB Processing Costs		-	1,025.46	5,409.30	11,413.63	20,068.96	26,229.33	34,280.68
Net Income after GCB Processing	- 68,444.88	-	45,938.95	79,335.25	261,959.45	568,706.16	744,085.13	973,285.82
Less: Investment Costs (RAPID + Equity)	83,045.94							
Less: Investment Cost (Trainings)	731.11							
Less: FO's Sales Commission		-	3,488.09	19,368.63	42,910.78	79,040.91	103,107.62	134,502.26
Final Net Income (Expansion) - (₱)	- 83,777.05	- 68,444.88	- 44,913.49	84,744.56	273,373.07	588,775.12	770,314.46	1,007,566.50
Net Income (Baseline)	-	122,422.90	129,185.91	136,317.25	143,836.99	151,766.28	198,130.51	193,439.70
Incremental Benefit	- 83,777.05	- 190,867.78	174,099.40	51,572.70	129,536.08	437,008.85	572,183.95	814,126.80
IRR for Expansion	42%							

Sample IRR Computation for both Farm Rehabilitation and Expansion: (SHF Level)

ARABICA - REHAB & EXPANSIO	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 10	Year 15
No. of Bearing Trees (Rehab)	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00
No. of Bearing Trees (Expansion)	-	600.00	600.00	600.00	600.00	600.00	600.00	600.00
Yield per tree - GCB in Kg (Rehab)	0.95	0.43	0.75	1.20	1.50	1.50	1.50	1.13
Yield per tree - GCB in Kg (Expansion)	-	-	0.09	0.45	0.90	1.50	1.50	1.50
GCB Volume from Rehab (Kg)	-	213.75	375.00	600.00	750.00	750.00	750.00	562.50
GCB Volume from Expansion (Kg)	-	-	54.00	270.00	540.00	900.00	900.00	900.00
Total GCB Volume in Kg	-	213.75	429.00	870.00	1,290.00	1,650.00	1,650.00	1,462.50
Volume Per Product in Kg:								
Specialty	n/a	42.75	107.25	261.00	451.50	660.00	660.00	585.00
Premium	n/a	106.88	214.50	435.00	645.00	825.00	825.00	731.25
Commercial		64.13	107.25	174.00	193.50	165.00	165.00	146.25
Product Sales in (₱) :	n/a							
Specialty	n/a	42,750.00	113,105.85	290,279.28	529,567.17	816,384.98	1,064,961.33	1,231,358.76
Premium	n/a	58,781.25	124,416.44	266,089.34	416,088.49	561,264.67	732,160.91	846,559.15
Commercial	350.00	22,443.75	39,587.05	67,731.83	79,435.08	71,433.69	93,184.12	107,743.89
TOTAL SALES (₱)	-	123,975.00	277,109.33	624,100.46	1,025,090.74	1,449,083.33	1,890,306.36	2,185,661.80
Less: Production Costs for Rehab of 1 Ha.	-	75,897.91	98,966.85	135,380.83	168,694.14	186,940.12	239,810.65	255,751.07
Less: Production Costs for Expansion of 1 Ha.	-	68,444.88	79,794.38	108,941.79	155,734.68	201,633.97	260,761.74	337,456.15
Net Income before GCB Processing	-	- 20,367.79	98,348.10	379,777.83	700,661.92	1,060,509.25	1,389,733.97	1,592,454.58
Less: GCB Processing Costs	-	3,847.50	8,146.71	17,429.97	27,265.88	36,793.09	48,087.10	55,706.11
Net Income after GCB Processing	-	- 24,215.29	90,201.39	362,347.86	673,396.03	1,023,716.15	1,341,646.87	1,536,748.48
Less: TPC for Rehab	61,528.58	-	-	-	-	-	-	-
Less: TPC for Expansion	83,777.05	-	-	-	-	-	-	-
Less: FO's Sales Commissions		12,397.50	27,710.93	62,410.05	102,509.07	144,908.33	189,030.64	218,566.18
Net Income (Rehab & Expansion) - (₱)	- 145,305.63	- 20,367.79	98,348.10	379,777.83	700,661.92	1,060,509.25	1,389,733.97	1,592,454.58
Net Income (Baseline)		122,422.90	129,185.91	136,317.25	143,836.99	151,766.28	198,130.51	193,439.70
Incremental Benefit	- 145,305.63	- 142,790.69	30,837.81	243,460.58	556,824.93	908,742.97	1,191,603.46	1,399,014.89
IRR for Rehab & Expansion	76%							

Sample IRR Computation for Equipment/Facilities to Increase Production Capacity:

Assumptions:						
Cost of Equipment	5,000,000.00					
Useful life	5 years					
Production Capacity of Equipment	500 Boxes per day					
Number of days in production per year	250					
Number of boxes produced per year	125,000.00					
Number of boxes to be sold per year (75% of production)	93,750.00					
Value of input to the machine per unit / Cost of Input	650.00					
Cost of Operation of Equipment per day	10000					
Annual Depreciation	1,000,000.00					
Annual Maintenance	50,000.00					
Value of output of the machine per unit/ Cost of Output	700					
Increase of Sales per year	10%					
Increase of COGS and OPEX per year due to inflation	10%					
IRR For Incremental Benefit of Productive Investment worth Php 5,000,000						
Particulars	Investment Phase	Year 1	Year 2	Year 3	Year 4	Year 5
Incremental Cost of Output		65,625,000.00	72,187,500.00	79,406,250.00	87,346,875.00	96,081,562.50
Incremental Cost of Input		60,937,500.00	67,031,250.00	73,734,375.00	81,107,812.50	89,218,593.75
Incremental OPEX		2,500,000.00	2,750,000.00	3,025,000.00	3,327,500.00	3,660,250.00
Annual Maintenance		50,000.00	55,000.00	60,500.00	66,550.00	73,205.00
Annual Depreciation		1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
Incremental Net Benefit	-5,000,000.00	1,137,500.00	1,351,250.00	1,586,375.00	1,845,012.50	2,129,513.75
IRR of Incremental Benefit of the Investment	16%					

Sample IRR Computation for Equipment to increase efficiency:

SHI DATA:											
Production capacity of BC per day (kg)	10,000										
No. of working days per month	15										
Total Days per Year	180										
Number of Months per Year	12										
Number of kilos per box	5										
Jack Pallet Capacity per Load/Trip	120										
Forklift Capacity per load/trip	400										
Volume Increase (Forklift)	15,000.00										
Minute per Load/Trip	45										
Minutes per Hour	60										
Daily Minimum Wage	438										
Yearly Increase of Wage	2.86%										
Yearly Increase of BC Volume	10%										

Capacity of Jack Pallet Manual Vs Capacity of Electric Forklift											
Equipment	Jack Pallet (Current Year)	Forklift (Year 1)	Forklift (Year 2)	Forklift (Year 3)	Forklift (Year 4)	Forklift (Year 5)	Forklift (Year 6)	Forklift (Year 7)	Forklift (Year 8)	Forklift (Year 9)	Forklift (Year 10)
Volume of BC for processing per day (kg)	10,000.00	10,000.00	11,000.00	12,100.00	13,310.00	14,641.00	16,105.10	17,715.61	19,487.17	21,435.89	23,579.48
Divided by number of kilos per box	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Number of boxes	2,000.00	2,000.00	2,200.00	2,420.00	2,662.00	2,928.20	3,221.02	3,543.12	3,897.43	4,287.18	4,715.90
Capacity (no. of boxes per load)	120.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00
Number of Trips per day	16.67	5.00	5.50	6.05	6.66	7.32	8.05	8.86	9.74	10.72	11.79
Number of operation hours per day	12.5	3.75	4.13	4.54	4.99	5.49	6.04	6.64	7.31	8.04	8.84

IF JACK PALLET											
Total Load (kg) to Carry per Day	10,000.00	10,000.00	11,000.00	12,100.00	13,310.00	14,641.00	16,105.10	17,715.61	19,487.17	21,435.89	23,579.48
Max Load (kg) per Jack Pallet	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00
No. of Boxes per Load	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00
No. of Trips Required	16.67	16.67	18.33	20.17	22.18	24.40	26.84	29.53	32.48	35.73	39.30
Total Man-Hours Required per Day (Operator)	12.50	12.50	13.75	15.13	16.64	18.30	20.13	22.14	24.36	26.79	29.47

IF FORKLIFT											
Total Load (kg) to Carry per Day	10,000.00	10,000.00	11,000.00	12,100.00	13,310.00	14,641.00	16,105.10	17,715.61	19,487.17	21,435.89	23,579.48
Max Load (kg) per Fork Lift	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
No. of Boxes per Load	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00
No. of Trips Required	5.00	5.00	5.50	6.05	6.66	7.32	8.05	8.86	9.74	10.72	11.79
Total Man-Hours Required per Day (Operator)	3.75	3.75	4.13	4.54	4.99	5.49	6.04	6.64	7.31	8.04	8.84

Projected Savings on Man-Hours per Day											
		8.75	9.63	10.59	11.65	12.81	14.09	15.50	17.05	18.76	20.63

COMPUTATION OF IRR FOR FORKLIFT FOR SOUTHERN HARVEST INC.											
IRR for Daily Savings											
Particulars	Investment Phase	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Labor Hours Saved Daily (Operator)		8.75	9.63	10.59	11.65	12.81	14.09	15.50	17.05	18.76	20.63
Daily Wage (Php)		438	450.53	463.41	476.67	490.30	504.32	518.74	533.58	548.84	564.54
Daily Savings on Labor (Operator)		3,832.50	4,336.32	4,806.37	5,551.36	6,281.15	7,106.87	8,041.14	9,098.22	10,294.28	11,647.56
Yearly Savings on Labor (Forklift Operator)	-1,500,000.00	689,850.00	780,537.68	883,147.16	999,245.69	1,130,606.53	1,279,236.06	1,447,404.44	1,637,680.22	1,852,969.67	2,096,561.06
IRR	57%										

Projected Income Statement of the Enterprise after RAPID's Interventions and Investments (Enterprise Level)

IRR of FO (Buy & Sell Model)						
	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
TOTAL REVENUES		₱ 16,920,193.50	₱ 63,103,968.38	₱ 122,702,053.79	₱ 205,527,482.74	₱ 284,513,874.82
ARABICA GCB (P)	-	7,983,990.00	18,855,061.58	45,796,061.19	78,431,361.35	116,190,136.23
Specialty		2,753,100.00	7,695,943.50	21,300,493.58	40,518,046.45	65,459,231.68
Premium		3,785,512.50	8,465,537.85	19,525,452.44	31,835,607.93	45,003,221.78
Commercial		1,445,377.50	2,693,580.23	4,970,115.17	6,077,706.97	5,727,682.77
ROBUSTA GCB (P)	-	8,936,203.50	44,248,906.80	76,905,992.60	127,096,121.39	168,323,738.60
Fine		470,326.50	5,381,623.80	12,359,891.67	26,601,513.78	47,341,051.48
Premium		1,959,693.75	11,959,164.00	24,523,594.58	51,725,165.68	78,901,752.47
Commercial		6,506,183.25	26,908,119.00	40,022,506.35	48,769,441.93	42,080,934.65
Less: COGS	-	15,247,564.91	61,225,499.02	106,912,548.36	164,472,304.04	203,063,728.54
GROSS PROFIT	₱ -	₱ 1,672,628.59	₱ 1,878,469.36	₱ 15,789,505.43	₱ 41,055,178.70	₱ 81,450,146.28
Less: OpEx		-	538,680.00	1,380,581.55	2,173,711.14	3,596,756.34
Less: Total Project Cost	3,525,000.00					
NET PROFIT (Buy & Sell)	-₱ 3,525,000.00	₱ 1,133,948.59	₱ 497,887.81	₱ 13,615,794.29	₱ 37,458,422.36	₱ 76,469,081.28
Net PROFIT (Baseline)	46,740.00	51,414.00	56,555.40	62,210.94	68,432.03	75,275.24
Incremental Benefit	- 3,571,740.00	1,082,534.59	441,332.41	13,553,583.35	37,389,990.32	76,393,806.04
IRR of FO (Buy & Sell)	140%					

Part 6: Socio-Economic and Environmental Benefits of the Proposed Strategic Investments and Interventions

I. Employment Generation

Provide brief narrative on the perceived number of employment to be sustained and generated by the proposed improvement of the enterprise/organization. Provide Sex Disaggregated Data of the envisaged jobs to be generated.

Table 7.1 SDD of Projected Employment Generation

Particulars	Existing Workforce		Envisaged Additional Jobs to be Generated		Total
	Male	Female	Male	Female	
Regular Employees					
No. of IPs					
No. of Youth					
No. of Senior Citizen					
No. of PWDs					
Contractual/Job Orders					
No. of IPs					
No. of Youth					
No. of Senior Citizen					
No. of PWDs					

II. Increase of Incomes of Smallholder Farmers (applicable to FOs)

Provide brief narrative on the projected increase of incomes of smallholder farmers that would benefit from the investments and interventions of the project.

Table 7.2 Projected Increase of Incomes of Smallholder Farmers

Ave. Income before RAPID	Projected Income after RAPID	Incremental Increase in Amount	Incremental Increase in %
XXXXX	XXXXX	XXXXX	XX

III. Development of Women, Youth, IPs, PWDs

Provide brief narrative on how would the RAPID investments and interventions contribute to the socio-economic development of Women, Youth, IPs, and PWDs.

IV. Environmental Protection and Climate Resiliency

Provide brief narrative on how would the RAPID investments and interventions contribute to environmental protection and conservation and climate resiliency of the enterprise.

List of Tables and Figures

Provide list of tables and Figures here

Photos and etc.

Prepared by (List of names of administering team with signature):

S/N	Name	Designation	Signature
1			
2			
3			

Reviewed and Concurred by (Names and Signature of Proprietor/Owners of the Enterprise):

S/N	Name	Designation	Signature
1			
2			
3			