



Agricultural Non State Actors Forum

TANZANIA CASHEW



DIRECTORY



ACT
Agricultural Council of Tanzania



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PREFACE

The purpose of this directory- jointly produced by the Agricultural Non State Actors Forum (ANSAF) and Agricultural Council of Tanzania (ACT) in collaboration with and the Cashew Board of Tanzania is to profile cashew sector in Tanzania, with the aim of attracting more investments. It aims to provide an account of the capabilities of the cashew sector in Tanzania, which can transform into economic well being lives of millions of smallholder farmers.

ANSAF and ACT have been advocating for improved business environment for the cashew sector for years. Available evidences show that more investments are needed to turn around the cashew sector- increase its profitability, create more jobs and become a major foreign currency earner. The CBT together with other key actors are now jointly working to ensure that the sector receives increased investments. For an effective investment, farmers, traders and processors have to work together to increase yield (production and productivity), assured supply of raw materials for processing.

The benefits of investing in the development of the cashew sub-sector includes: increased yields, fairer prices for farmers selling to local processors, reduced unemployment, improved rural food security and improved income for farmers. Currently, Mtwara region produces the highest amount of cashew nuts. According to the Ministry of Agriculture other regions with great potential for cashew nuts are Coast, Lindi, Ruvuma, Mbeya, Tanga, Dar es Salam, Iringa and Morogoro. Investments are needed in those regions.

Investing in Tanzania Cashew makes good economic sense because the demand for cashew has been on a steady increase due to health benefits. The time has come for Tanzania to become a major exporter of processed cashew to U.S. and Europe, the world's largest markets for cashew products, while also not neglecting the traditional Indian market. This call for increased processing capacity that would generate additional income- over \$110 million (TShs.176 billion) per annum, which Tanzania loses by exporting unprocessed cashew nuts annually. Thousands of new jobs would be created in rural areas benefiting women and youths.

Janet Bitegeko
Executive Director
ACT

Audax Rukonge
Executive Director
ANSAF

1.0 TANZANIA ECONOMIC BACKGROUND



1.1 Economic Prospects

Tanzania's investment climate is positive and underpinned by a stable political and macroeconomic environment. The business environment is conducive for foreign direct investment, local and foreign joint venture investment as well as private public partnership initiatives. The economic prospects are high- where from 2002 to 2012, Tanzania's Gross Domestic Product (GDP) annual growth rate averaged 7%¹. The highly resource rich and strategically located and politically stable Tanzania is projected to be the top African economy².)

Tanzania is the largest of the East African countries (land mass) with a population size of about 45 million people (2012 Census) and a geographical area of 945,087 square kilometers and a 1,424 square kilometer long coastline. Land area is 886.037 square kilometers of which 44 million hectares are arable land but only 24 percent of which is being utilized³. This means over 30 million hectares are available for farming, and that is why the country has been marked as a potential food basket for sub Saharan Africa.

Positioned as a natural trade hub, Tanzania has increasingly become assertive in facilitating trade in East African Community (EAC) and Southern African Development Community (SADC) countries. The country is currently implementing the Economic Development Zones (EDZs) programmes which encompass Economic Processing Zones (EPZs) and Special Economic Zones (SEZs) to invigorate manufacturing of value added goods for regional markets and export to other countries.

The Ministry of Industry and Trade has identified investment opportunities in agro-processing industries including in the Cashew nut Processing, which can be facilitated by the country's one stop investment centre – Tanzania Investment Centre.

The importance of the cashew sub sector among government circles is underpinned by its support in establishment of Cashew nut Board of Tanzania (CBT) which is financed through subventions as a regulator of the development of the sector. In September 2013 CBT resolved to develop strategies that will allow it to play more effective national and international role in regulating the industry while projecting that by 2018 cashew nut production will have risen to 300,000 tonnes yearly.

¹ National Bureau of Statistics (NBS)

² How Tanzania could become Africa's next economic giant, Daily News, Page 8 August, 3rd 2013

³ URT,2013 A summary of investment opportunities available in the Tanzania's agricultural by Ministry of Agriculture and Food security



1.2 Tanzania Cashew Sector

In the 1970s Tanzania was a major world producer of cashew nuts, seeds from cashew tree (*Anacardium occidentale*) that grows in tropical areas. In the 1980s the industry almost collapsed only to rise up in the 1990s. The world demand for cashew has been growing strongly in terms of volume and value and the prospects are high. Cashew nuts still remain one of the most important export crops of the country. Tanzania is Africa's third largest cashew nut producer in Africa. Tanzania's major export market for raw cashew nut is primarily India closely followed by Vietnam.

There is a huge potential to quadruple the cashew industry gains (income, employment and foreign exchange), if certain measures are taken including additional investments and improvements made to the business environment. Once again Tanzania can become a major world producer of cashew nuts.

Currently, Cashew nut farming provides income for close to 1,000,000 farmers⁴, mostly in the southern coastal region Mtwara, Lindi, and Ruvuma, which accounts for 80 percent to 90 percent of the country's marketed cashew crop. Along the value chain it benefits over 3 million Tanzanians, assuming each farmer's household comprises 3 persons. The hired labour in cashew subsector from farm level could be benefitting over half a million households⁵ in turn pushing the number of beneficiaries to almost five million. On the average Cashew contributes 4% to the total earnings of the country's foreign exchange⁶.

Cashew nut is the main cash crop produced along southern coastal region by smallholders with the number of trees owned varying from 150 to around 3,000 per farmer. One tree can yield 10-30 kg raw nuts, which give about 2-6 kg kernels. The kernels are used as ingredients in various kinds of dishes and for confectionary purposes and in the preparation of many sweets.

Mtwara, Coast, Lindi, Ruvuma, Mbeya, Tanga, Dar es Salam, Iringa and Morogoro are recognized by the government as growing cashew. New areas such as Singida, Mbarali, Suluti in Songea, Dodoma, Kigoma and Musoma have started planting the crop.

For the cashew industry to maintain and expand its production level huge investments are needed to improve export crop quality and expanding the industry in several directions- expand cashew farmlands, beef up existing processing⁶ plants and put up new ones. Investments are needed in financing input costs and replanting with improved varieties. All this will make cashew sector competitive at home and abroad.

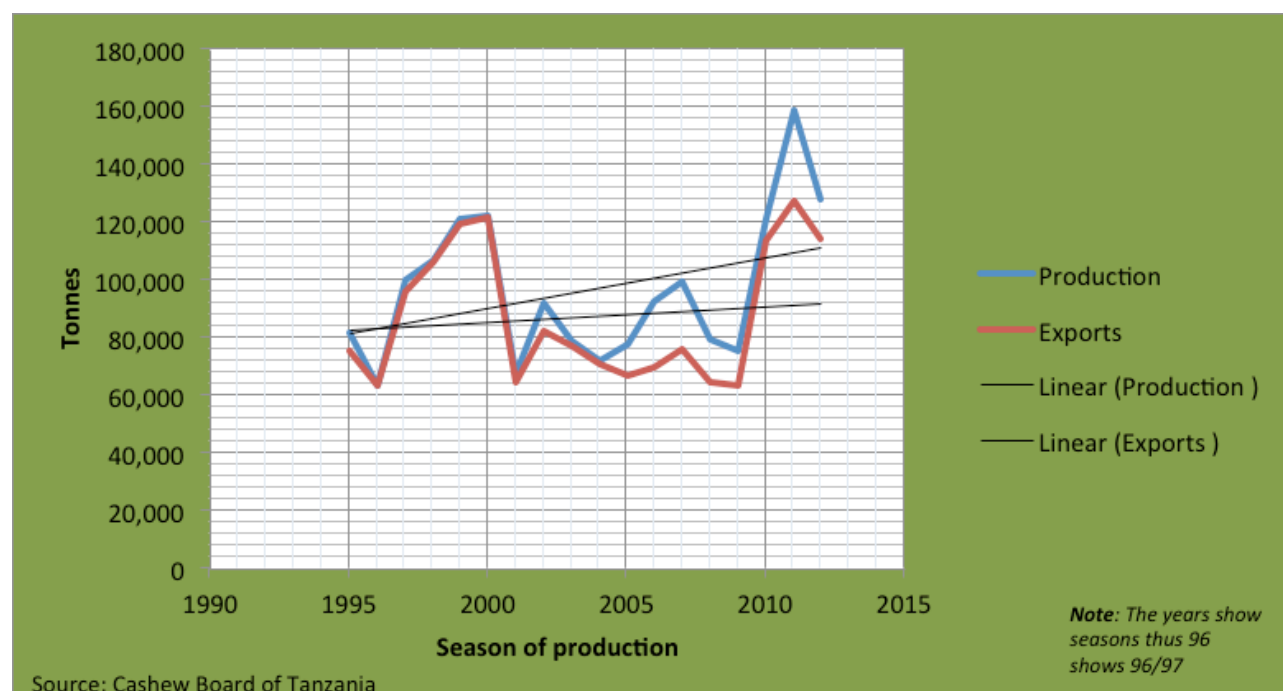
⁴ URT, 2013 Agricultural Statistics 2010 Report

⁵ URT, 2013 A summary of investment opportunities available in the Tanzania's agricultural by Ministry of Agriculture and Food Security

⁶ CBT stakeholders report 2013



Production and Export trends over the past 18 years



1.3 Cashew Sub-Sector Opportunities For Investments

The Ministry of Agriculture, Food Security and cooperatives describes the opportunities available in the sector in three broad formats⁷.

- Large scale cashew plantations/production
- Cashew marketing
- Cashew processing industries

Large scale cashew production: There is need to increase the land under cashew production as well as increase the yield in the current farmlands.

- Establishment of new cashew nut farmlands in high potential regions
- Establishment of quality cashew nut seedlings farms
- Contract farming: Given the current land parcels arrangement in cashew growing areas, the individual farmers can be organized under contract farming as one of the options to increase production and productivity.

Cashew marketing: There are few cashew buying centers and fewer still, support farmers through contract farming.

- Purchase of raw cashew from small-scale farmers for processing and export
- Establish and strengthen Cashew nut Farmers Association/ Marketing Cooperatives
- Improve Efficiency of cashew nut marketing system

⁷ URT,2013 A summary of investment opportunities available in the Tanzania's agricultural by Ministry of Agriculture and Food Security



Cashew processing industries: Only 15 per cent of the crop is processed locally, whereas 85 per cent being processed outside the country. Of the 174,000 tons of cashew nuts exported from Tanzania in the 2011/2012 season, most were purchased raw, exported and processed abroad, mainly in India⁸. This in itself defines the need to increase local processing capacity.

- Establishment of new primary cashew nut processing factories
- Increase and improve cashew nut processing capacity
- Establishment of processing plants to make cashew apple juice, jams, chutneys, pickles and other preserves
- Manufacture and distribution of small-scale mobile cashew processing machines.

Other opportunities: Packaging and labeling, storage and drying facilities at the farm level, boreholes for watering at the farm level, agricultural research centers and extension services to provide advisory services on diseases, pests/worms and investments in seeds/seedlings and improving access to credit facilities

Investment Incentives Package in agriculture sector, including in Cashew nuts subsector:

1. Zero-rated duty on capital goods, all farm inputs including fertilizer, pesticides and herbicides.
2. Favorable investment allowances and deductions on agricultural machinery and implements.
4. Deferment of VAT payment on project capital goods.
5. Imports duty drawback on raw materials for inputs for exports.
6. Zero-rated VAT on agricultural exports and for domestically produced agricultural inputs.
7. Indefinite carry-over of business losses against future profit for income tax.
8. Reasonable corporate and withholding tax rates on dividends.

For more information please visit the Tanzania Investment Center, Website at: www.tic.go.tz

The cashew subsector in Tanzania has a significant potential for future growth backed by comparative advantages in the production which just needs to be enhanced and market efficiency improved. The Country's is a member of (East African Community- EAC and Southern African Development Community- SADC) and as a signatory to international trade protocols is improving market opportunities within the region and globally.

⁸ CBT stakeholders report 2013

2.0 INSTITUTIONAL PROFILES



2.1 The Cashewnut Board of Tanzania (CBT)

www.cashewnut-tz.org

Contacts: Head Office -Mtwara

P. O. BOX 533,

Mtwara, Tanzania.

Telephone: +255 (023) 2333303

Fax: +255 (023) 2333536

E-mail: dg@cashewnut-tz.org, info@cashewnut-tz.org

Branches: Dar es Salaam, Tanga and Tunduru.

CBT is a corporate body established by the Act No. 21 of 1984 (As amended in 1993) to replace Tanzania Cashewnut Marketing Board. It is entrusted with the responsibility of regulating the development of the cashew industry in Tanzania and came into force in 1993

Mandate: to develop promote and regulate Cashew Industry in Tanzania.

Vision: To be a competent institution for providing policy, regulatory and technical advice for a modern, efficient, and economically viable and sustainable cashew nut industry.

Mission: To promote, control and regulate all matters in the cashew industry in an efficient, effective and fair manner. The Board will achieve this through delivery of services in the highest standard of excellence to all stakeholders.

Role and Functions: To advise the government on policies and strategies for the development of the Cashew industry; to promote the development of cashew nut production, processing and marketing; to assist directly or through financial support the research and development of Cashew Industry; to regulate and control the quality of Cashew nuts; to collect, refine and maintain, use disseminate information or data concerning the Cashew nuts Industry; and to ensure proper management of Cashew nuts among other roles.

CBT is looking for investors to open 4 new cashew processing factories.

2.2 Cashew Nut Industry Development Trust Fund (CIDTF)

www.cashewnut-tz.org/mfuko

Contact Person: Seleman Lenga

Katibu mtendaji wa mfuko

P. o. Box 1252 Mtwara,

Phone 0713501081

Email info@cashewnut-tz.org

cashewfund@gmail.com



Cashew nut Industry Development Trust Fund started its operations on 2nd May, 2011. The fund is a financial facility establishment by stakeholders to support the development of the cashew nut industry.

Cashew nut industry Development Trust Fund is committed to the highest standards of corporate governance. Its governance structure is flexible enough to adopt changes in the internal and external environment and process, rules and regulations are regularly

Core activities:

Ensuring proper and efficient management of monies and other assets in the custody of the Trust Fund and; supporting sustainable development of the cashew nut industry in Tanzania. In so doing, the fund facilitates importation of agrochemicals and other inputs; finances or support cashew nut related agricultural and extension services; finances or support cashew nut processing and value addition services. The fund also promotes, develops and fosters sustainable agricultural growth and marketing of cashew nut as a cash crop; makes funds available for the purposes of research and development of the cashew nut industry; facilitates dissemination of research among other things.

2.3 Agricultural Non-State Actors Forum (ANSAF)

<http://www.ansaf.or.tz>

Senga Road, Plot 566, Mikocheni A,

House No. MKC/MKCA/1239.

P. O. Box 33562, Dar es salaam

Tanzania.

Tel: +255 22 2771566 / 2775970

FAX; +255 22 2773217

The Agricultural Non State Actors Forum (ANSAF) was formed in 2006 by members from the private and civil society organizations, farmers' umbrella groups working in the agricultural sector in Tanzania. During its initial stage it was known as Private Sector and Civil Society Agricultural Working Group (PSCSAWG). ANSAF is a fully registered NGO under the Non Governmental Organization Act of 2002. ANSAF is a member-led forum involving organizations from the commercial sector, non-governmental organizations (NGO) sector (both Tanzanian and international) and farmers' groups in Tanzania. It is a forum for non-state actors to discuss and work towards solutions to improve the agriculture sector in the interests of men and women currently living in poverty

Core Activities along Cashew nut Value Chain: ANSAF is one of the national umbrella groups working in agriculture it promotes learning among agricultural sector actors and also promotes proven and innovative practices within the sector for wider uptake and consideration by farmers, policy makers and other stakeholders. ANSAF has commissioned research seeking solutions in the cashew sub sector, which has promoted evidence based advocacy for the sector.



2.4 Agricultural Council of Tanzania (ACT)

www.act.or.tz
P.O. Box 14130, Dar-es-Salaam
Tel: (+255) 22 2124851
Fax: (+255) 22 2128032
Email: info@act.or.tz

Agricultural Council of Tanzania (ACT) is the agricultural private sector apex organization in Tanzania. ACT is a membership organization representing a wide spectrum of actors in the Tanzanian agricultural sector. Members include groups and associations of farmers (crops, livestock and fish producers), suppliers, processors, transporters, researchers and other stakeholders dealing in agri-business.

Core activities along Cashew nut value chain: ACT are supporting cashew nut farmers to form a strong association to deal with processors and middlemen, through the cartel middlemen and processors hold cashew nut farmers hostage by manipulating market forces to lower prices against those announced by Cashew nut Board of Tanzania (CBT) that regulates the industry.

2.5 Tanzania Investment Centre (TIC)

www.tic.co.tz
P. O. Box 938,
Dar es Salaam
Tanzania
Tel: +255(22) 2116328 –32
Fax: +255(22) 2118253
Email: information@tic.co.tz

Tanzania Investment Centre (TIC) is the primary agency of Government to coordinate, encourage, promote and facilitate investment in Tanzania and to advise the Government on investment related matters. TIC is one stop facilitative centre for all investors.

Vision: to become a world Class Investment Promotion Agency portraying Tanzania as Africa's premier investment destination.

Mission: to Promote and Facilitate Investment for national economic growth by enhancing an environment conducive for business and entrepreneurship growth.

Functions: Assist in establishment of enterprise e.g. incorporation and registration of enterprises; Obtain necessary licenses, work permits, visas, approvals, facilities or services; Sort out any administrative barriers confronting both local and foreign investments; promote both foreign and local investment activities; secure investment sites and assist investors to

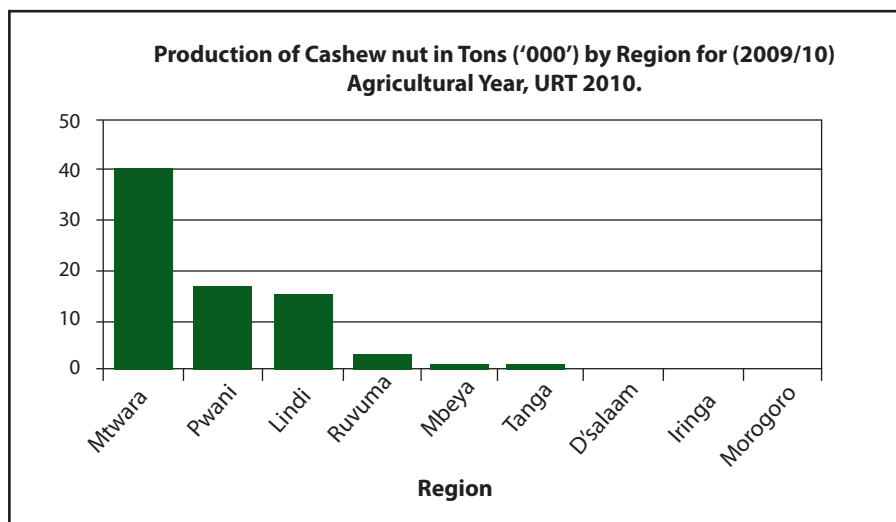


establish EPZ projects; Grant Certificates of Incentives, investment guarantees and register technology agreement for all investments, which are over and above US\$ 300,000 and US\$100,000 for foreign and local investments respectively; Provide and disseminate up to date information on existing investment opportunities, benefits or incentives available to investors: and Assist all investors whether or not registered by TIC.

3.0 TANZANIA CASHEW REGIONS



The best known cashew regions are Mtwara, Lindi, Ruvuma, Tanga, Coast and Dar es Salaam. Iringa, Morogoro and Mbeya also produce small but substantial quantities.





3.1 MTWARA REGION

www.mtwara.go.tz
 REGIONAL COMMISSIONER'S OFFICE
 P.O.BOX 544, MTWARA
 Tel: +255-23-2333194
 Fax: +255-23-2333194
 Email address: rc@mtwara.go.tz

Mtwara region is the southernmost region of Tanzania Mainland with population of 1,270,854 (2012 Census). It borders Lindi region to the north, Ruvuma region to the west, the Indian Ocean to the east and separated by the Ruvuma river from Mozambique in the south. The total area that occupies the region is 16,720 Km².

The region is administratively divided into 7 districts; Mtwara, Newala, Masasi, Tandahimba, Mtwara Municipal, Nanyumbu and Masasi Town.

The seven administrative districts are as follows;

S/N	District Name	Surface Area (Km ²)
1	Mtwara	3,597
2	Newala	2,126
3	Masasi	8,940
4	Tandahimba	1,894
5	Mtwara Municipal	163
6	Nanyumbu	5,203.54
7	Masasi Town	

Source: 2012 Tanzania Population and Housing Census.

Economic Infrastructure: Mtwara is linked with other regions by roads, airports and marine transport through the Indian Ocean.

Electric power energy-Mtwara region is served by Tanzania's Electric Supply Company Ltd (Tanesco). The region is set to become a power hub with the recent natural gas discoveries..

The predominately economic activity in Mtwara region is agricultural where about 92 percent of the population is engaged in the sector. Other economic activities include fishing, beekeeping and small scale industries.

Approximately 85 percent of the region's total area is arable land. However, less than 20 percent of this is under cultivation.



Cashew nut

Cashew nut is the major cash crop in the region, followed by groundnuts, simsim and cassava. In 2009/10, production of cashew nut by regions in Tanzania indicated that Mtwara region produced the highest amount of cashew nuts (38,990 tons) as compared to other regions that produce cashew nut in the country⁹. The crop is a source of income for producers of the crop, who are mostly smallholders

Investment Opportunities

The region is connected to Harbour and has The Mtwara Corridor Project¹⁰ (which links Tanzania and other SADC countries). Gas, oil and other natural resources being exploited in the region points to a bright future, that call for improved cashew production due expected new growth markets¹¹.

- Construction of Cashew nuts processing factories
- Cashew buying centre to remove the problems associated with middlemen, and offer support to small holder farmers

3.2 Lindi and Mtwara Agribusiness Support (LIMAS)

www.limas.or.tz

P.O BOX 113 Mtwara

Email: info@limas.or.tz

Lindi and Mtwara Agribusiness Support project (LIMAS) assists farmers, traders, foods processors and forest managers to generate and exploit profitable business opportunities in Newala and Liwale Districts. LIMAS is funded jointly by the Governments of Tanzania and Finland and implemented in accordance with the development policies of the two Governments, MKUKUTA in Tanzania and Finnish Development Policy, which both target at poverty eradication.

Objectives- To increase the value of sales of farm products by creating functional market linkages and long-term partnerships between farmers and buyers; increase the volumes of marketable crops and animal products; increase the value of sales of processed products; improve average yields in farming and productivity in forestry an improve income generation from timber and other forest products.

Core activities along the Cashew nut value chain; LIMAS supports socially, environmentally and economically sustainable agribusiness development, targeting at the following; the organization increases the value of sales of farm products by creating functional market linkages and long-term partnerships between farmers and buyers, LIMAS increases the volumes of market for cashew nuts and also increases the value of sales of processed cashew nuts.

⁹ URT, 2013 Agricultural Statistics 2010 Report

¹⁰ <http://www.sardc.net/Editorial/sadctoday/view.asp?vol=41&pubno=v7n6&page=SPATIAL%20DEVELOPMENT> Four countries, one people, one development corridor - Mtwara

¹¹ <http://allafrica.com/stories/201209110390.html> Mtwara Set to Become Economic Powerhouse Daily News, 11 SEPTEMBER 2012



3.3 Nanyumbu Development Foundation (NADEFO)

KAYA YA NANYUMBU

P.O. Box: 188, MASASI, MTWARA

Telephone: 0786316619

Email: nanyumbufoundation@yahoo.com, namagonolilas@yahoo.com

Organization Description: Civil society

The organization deals with agriculture, mining and fisheries.

Core activities: To encourage and support small scale farmers, motivate them to do shelling themselves so as to earn more

Investments Needed: Production Farmers be enabled in hulling /processing of cashew nuts on their own.

3.4 United Peasants of Tanzania (UPT)

Located at Mtwara

Contact Person: Makaburi B. Phiri

Phone: 0784-595552

Email: united.peasant@yahoo.co.uk

Organization Description: Deals with Agriculture, livestock and fisheries in production and marketing.

Core activities: Production, processing and marketing cashew nuts

Investments Needed: to enhance production

3.5 Korosho Africa Ltd

Tunduru Factory

Head office

P O Box 14301 Dar Es Salaam

Telex 255 222117212

Owned by Export Trading Group

Main activity- Processing the Raw Cashew Nut for export to America, Dubai, Europe etc
Korosho Africa has capacity to process cashew nuts up to 14,000 tonnes per annum. It has two processing plants one in Newala District and another in Mtwara Municipality. It has a packing centre for cashew nut in Mtwara. The Tunduru Factory operating capacity up to 2013 was 7,000 tonnes.



3.6 Perfect Cashew

Located at Masasi, Mtwara Region

Contact Person: Kate Kamba

Phone: 0787-110010

Email: katekamba@yahoo.com

Organization Description: Processing and selling company. It buys raw material, process and then sell them.

Core activities: Marketing cashew nut

Investments Needed: Processing

3.7 Masasi Mtwara Cooperative Union (MAMCU Ltd)

Ushirika Building, TANU Road,

P.O. Box 660, Mtwara

Contact Person: Kelvin Rajabu.

Phone: +255 2333282.

Email: kelvinrajabu@yahoo.co.uk

Organization Description: Masasi-Mtwara Co-operative Union Limited was registered according to the Co-operative Act no.15 of 1991 under section 30 on 18th of August, 1995 by the Registrar of Cooperative Society. Masasi-Mtwara Co-operative Union Limited has a total of 86 members of which all are Primary Societies whose also its members are peasants of Cashew nuts, Cassava, Sesame, Pigeon peas and Green Grams of Mtwara, Nanyumbu and Masasi districts.

Core activities

- To collect and sale raw cashew nuts on behalf of its members.
- To promote and initiate good farming produces and to that end institute instructional and educational action in the furtherance of cooperative and agricultural education in all their aspects

Investments needed along value chain

Cashew nut Processing Industries, export of raw cashew nuts for FOB and CIF and construction of warehouses Mtwara and Nanyumbu Districts.

3.8 Tandahimba Farmers Association (TFA)

Tandahimba, Mtwara

Contact Person: Faraji Njapuka

Phone: 0784-520544

united.peazant@yahoo.co.uk



Organization Description: To encourage and support cashew nut farmers in farming by providing inputs, monitoring pesticide application and other chemicals involved up to harvesting the cashew nuts.

Core activities: To encourage and support cashew nut farmers in farming by providing inputs, monitoring pesticide application and other chemicals involved up to harvesting the cashew nuts

Investment needed: Processing of cashew nuts.

3.9 Newala Farmers Association (NEFA)

Newala District

Contact Person: Muidini B. Nnali

Phone: 0787-902558

Email: kaminyogesimon@gmail.com

Organization Description: An association that joins farmers together and protects their rights, helps farmers in raising important issues and problems they may have. It also assists farmers in cashew inputs and gives financial support.

Core activities: Looking for markets and fighting for farmers rights

Investments Needed: Processing industries

3.10 Exim Bank (T) Ltd

<http://www.eximbank-tz.com/>

2nd Tanu Road, P.O. Box 1021, Mtwara.,

Tel: (023) 2333871 / 2333577, Fax: (023) 2334045

Email: customercare@eximbank-tz.com

Exim Bank (Tanzania) Ltd ranks as sixth largest bank in the country in terms of total Assets and in terms of Total Deposits as of December 2012 and the bank's total assets have crossed the one trillion shilling milestone as of June 2013.

Mission: we are committed to remain an innovative Tanzanian Bank offering service of international standards

Vision: To be the bank of choice

Exim Bank opened doors to business at Mtwara on 26th October, 2000 with the commitment to support the cashew nuts growers and exporters in this region.



3.11 Tandahimba Community Bank Limited

www.tacobaltd.com
Tandahimba, Mtwara
Fax: +255 23 2410093
+255-786-606424,

Organization Description: Financial institution, the main shareholder is Tandahimba District Council. Local farmers and business people have a stake also. The bank serves the people of Tandahimba, where cashew nut is the main cash crop..

Vision

“To be the leading provider of quality financial services in Mtwara Region.”

Mission

“Utilizing readily available resources in order to raise the standard of living of the poor, micro and medium enterprises, employees and farmers through provision of market lead financial services based on their needs.”



4.0 LINDI REGION

Website: www.lindi.go.tz
 REGIONAL COMMISSIONER'S OFFICE
 P.O.BOX 1054, LINDI.
 Tel: 023-2202098
 Fax: 023-220-2502
 Email Address: rc@lindi.go.tz

Population (2012 Census): 864,652

Lindi region is located in the Coast Belt of Tanzania. It is bordered by the Indian Ocean on the East, by Morogoro and Ruvuma regions on the West, and in the South by Mtwara. The total area of the region is 67,000 Km² and approximately a quarter of this area - 18,000 Km² are wildlife parks (Selous Game Reserve).

Administratively, the region is divided into 6 districts are as follows;

S/N	District Name	Surface Area (Km ²)
1	Kilwa	13, 347.50
2	Lindi	7,538
3	Nachingwea	7,070
4	Liwale	36,084
5	Ruangwa	2,080
6	Lindi Municipal	315

Source: 2012 Tanzania Population and Housing Census, and Regional Commissioner's office, Lindi, 2007

About 90 percent of the regions' economy depends on agriculture, which employs about 85 percent of the regions populace. The total arable land is 5.25 million Ha, but only 10 % of the area is used for cultivation.

Economic infrastructure: The region is connected with roads, and marine transport networks.

Cashew nuts

Cashew nut is one of the more popular cash crops in the region, followed by groundnuts. The region is internationally known for producing high quality Cashew nuts, which is the main source of income to the majority of smallholder farmers.

Investment opportunities

- Establish a processing (crushing) cashew production industry
- Develop the domestic market and the broader community participation in economic activity
- Improvement of roads which are not passable during the rainy season.
- Increase production and boost sales in the domestic market and export.



Processing plants being revamped:

There are three main processing plants in the regions which are dormant. One plant is in Lindi municipality and is owned by Bucco Investment Co. Ltd and two others are in Mtama (Lindi rural) and Nachingwea and both are owned by Lindi Farmers Co. Ltd.

4.1 Wakona Limited

Located at Nachingwea, Lindi Region

Contact Person: Said M. Matonyo

Phone 0717-127790

Organization Description: Collects the cashew nuts from its members and market them. Also encourages the farmers through consultation and seminars

Core activities:

- Marketing cashew nuts on behalf of the members.
- Conducting training to farmers on how to improve cashew nut farming.

Investments Needed: Processing cashew nuts.



5.0 RUVUMA REGION

Website: www.ruvuma.go.tz
RUVUMA REGIONAL COMMISSIONER'S OFFICE
P.O BOX 74, SONGEA
Tel.: +255 (0)25 260 2238 / 260 2256 /260 2641
Fax: +255 (0)25 260 2144
E-mail: rc@ruvuma.go.tz / rasruvuma@pmoralg.go.tz

Population, 2012 Census: 1,376,891

Geography: Ruvuma region is situated in the Southern part of the country. It is bordered by the Republic of Mozambique in the South, Lake Nyasa in the West, and Morogoro Region in the North. It is also bordered by Mtwara Region to the East and to the Northeast by the Lindi Region.

The total area of Ruvuma region is 64,493 sq km. About 85 percent (54,839 sq kms) are arable land, 10 percent (6,425 sq kms) forests, and 5 percent (2,979 sq kms) consists of water surface.

The main economic activity in the region is agriculture. Although about 84 percent of the total area of Ruvuma region (50,836 sq kms) is arable land, but only 6 percent of it (3000 sq km) are under cultivation. Main food crops grown in the region are maize, cassava, paddy, sweet potatoes, legumes, millets and sorghum, while coffee, tobacco, Cashew nuts are the major cash crops. Other crops are sunflower, soya beans, simsim, finger millet and groundnuts.

Irrigation potential is also possible along Lake Nyasa, and river plains in Tunduru district and Songea district. Total potential irrigation area is 65,730 Ha, but only 1,390 Ha is under irrigation.

Fishing is also done in the region, mainly in Lake Nyasa. River Ruhuhu, Ruhuji, Lukimwa, Ruvuma, Mwambesi, Nampungu and Muhuwesi rivers also do contribute substantial amount of fish.

The region has 3 administrative rural districts (Mbinga, Songea Rural, Tunduru) and 1 Township authority namely Songea Urban.



S/N	District Name	Surface Area (Km ²)
1	Songea Rural District	33,825
2	Tunduru	18,778
3	Mbinga	11,396
4	Songea Municipal	394
5	Namtumbo	

Source: 2012 Tanzania Population and Housing Census, and Ruvuma Regional profile.

Agriculture is the main economic activity contribution over 75 percent of the Regional Gross Domestic Product (GDP)

The regions' major cash crops include coffee, tobacco and Cashew nuts.

Economic infrastructure; the region is connected to roads, marine and air transport networks

Energy sources: Tunduru town is supplied with electricity generated by diesel engines, unlike other districts lacks electricity.

Cashew nuts

Cashew is one of the main cash crops in the region. It is mostly grown in Tunduru district (all divisions) and some few areas of Songea district. In addition, some trial plantations are being done along Lake Nyasa shores and in Nanmswea division in Mbinga district.

Investment Opportunities with Cashew nuts

The region especially Tunduru district has embarked on a programme to rehabilitate cashew nut farms in order to revive the production to the previous levels attained during the past decade. More roads have been upgraded and rehabilitated thus more emerging opportunities are available including;

- Rehabilitation or establishing new cashew plantations in other districts where only trial plantations has been done
- Establish a Cashew processing factory
- Build buying centers
- Rehabilitation of cashew farms to improve the production rate



5.1 Mbinga Community Bank

Mbinga, Ruvuma

Tel: 255 25 2540719

Fax: 255 25 2640000

The bank opened doors in July 2003. The bank is owned by a spectrum of shareholders comprising Individuals, Coffee curing company, NGOs, Farmers groups, SACCOS and Mbinga district council. The establishing of the bank was a response of the Mbinga economically active population to the collapse of the cooperative union in the district which used to give rural financial services through a chain of savings and credit societies.

Vision;

The vision of the bank is to be a lead microfinance bank which will deliver high quality financial services for the development of Ruvuma region.

Mission;

The mission of the bank is to provide financial services for the promotion of economic prosperity and self-reliance among the rural and urban disadvantaged communities in Ruvuma region.

The bank has been increasing access to financial services for the population in Mbinga and Ruvuma region, where one of the main cash crop is cashew.

The bank has been availing credit facilities to producers, Saccos and marketers on one to one basis.

5.2 Umoja Wa Wakulima Tunduru

Located at Tunduru, Ruvuma

Contact Person: Jaffar Marijani

Phone: 0788-194181

Organization Description: The organization looks for cashew nut market both locally and internationally. It also supervises the shelling/processing of cashew nuts to meet the standards - be of high quality.

Core activities: Marketing the cashew nuts

Investments Needed: Farming - Enhance cashew nut farmers knowledge and capacity to increase production

6.0 TANGA REGION



Website: www.tanga.go.tz
REGIONAL COMMISSIONER'S OFFICE
P.O.BOX 5095, TANGA
Tel: +255 262642240 / +255 262742430
Fax: +255 2726 47752
Email: rc@tanga.go.tz, ras@tanga.go.tz

Population, 2012 Census: 2,045,205

Geography: Tanga region is situated at the extreme north-east corner of Tanzania. It is bordered by Kenya and the Kilimanjaro Region to the north, by the Indian Ocean to the east, by the Pwani/ Coast and Morogoro regions to the south, and by Manyara Region to the west. The total surface area of the region is 27,348 Km².

Tanga Region's economy depends on subsistence agriculture, livestock keeping and fishing. Food production to a large extent is undertaken by small holders, while cash crop production is carried out by both small holders and large scale farmers.

The total area available for agricultural activities is 17,000 Km². Irrigation farming in Tanga region is feasible mostly in Korogwe and Lushoto districts, where the potential irrigation programmes exists as well. The region has irrigation potential of 42,000 hectares, of which only 10,500 hectares are effectively exploited. In Korogwe there are 1,647 hectares put under irrigation while in Lushoto about 8,790 hectares are being irrigated.

Administratively, the region is divided into 8 districts, namely Lushoto, Korogwe, Tanga, Handeni, Muheza, Pangani, Kilindi, and Mkinga.

The regions' 8 administrative districts are as follows;

S/N	District Name	Surface Area (Km ²)
1	Lushoto	3,500
2	Korogwe	3,756
3	Handeni	6,112
4	Pangani	1,019
5	Tanga	474
6	Muheza	4,818
7	Kilindi	7,091
8	Mkinga	578

Source: 2012 Tanzania Population and Housing Census, and Regional Commissioner's Office, Tanga, 1997.

Economic infrastructure: Tanga region is connected to roads, and marine transport network. There is a railway but currently not under operation.



Cashew nuts

Cashew nuts are one of the most common cash crops grown in the region. Others cash crops include sisal, cotton, coffee, tea, cardamom, coconuts, and tobacco. It is in the coastal plains where sisal, coconuts and Cashew nuts thrive well; while in the semi-arid plateau farmers grow sisal, Cashew nuts, coconuts and cotton.

Cashew nuts are so popular along the coast, mainly in Muheza, but its greater potential lies in the Handeni and Korogwe districts. Cashew trees are rarely found in Lushoto. Good yields of the Cashew nuts increase income and the regional GDP.

Investment Opportunities

- Investment in large scale cashew production
- Establishment of factories for packaging materials
- Investment in cashew buying centers
- Invest on transport especial railway transport (which ceased to operate), and airport so as to ease transport of the cashew products.

7.0 COAST REGION



Website: www.pwani.go.tz
 REGIONAL COMMISSIONER'S OFFICE,
 P.O. BOX 30080,
 KIBAHA.
 Tel: 023 2402066 /
 Fax: 023 2402250/2402151
 Email Address: rc@pwani.go.tz

Population, 2012 Census: 1,098,668

Geography: The region is situated on the Eastern part of Tanzania mainland and a large part of it along the Indian Ocean coastal belt. It borders Tanga, Morogoro, and Lindi and Dar es Salaam regions. The total surface area of Coast region is 33,539 km². About 96.6 percent (32,407 km²) is land area while 1,132 km² or 3.4 percent is water surface.

About 60 percent of Coast regional economy comes from agricultural sector yet only 20.7 percent of total regional arable land is cultivated. Only 0.2% of the potential land for irrigation is being done.

The Region has 6 Administrative Districts and seven local authorities of which 6 are District Councils (Bagamoyo, Kibaha, Kisarawe, Mkuranga, Rufiji, and Mafia) and one is an Urban Council - Kibaha Town Council.

The regions' 6 administrative districts are as follow:

S/N	District Name	Surface Area (Km ²)
1	Bagamoyo	9,842
2	Kibaha	1,812
3	Kisarawe	4,464
4	Mkuranga	2,432
5	Rufiji	13,339
6	Mafia	518

Source: 2012 Tanzania Population and Housing Census, and Coast Region Commissioner's Office, Kibaha 2006

Rufiji, Bagamoyo, Mkuranga and Kisarawe are highly potential for agro-production. Bagamoyo, Rufiji, Mafia, Mkuranga, Kisarawe are highly potential for fishing

Economic infrastructure: region connected on road, railway, marine, air and energy from hydroelectric source. Majority populace relying on road services, feeder roads unreliable during rainy season.



Cashew nuts

Cashew nut is the main cash crop for the region, followed by Coconuts. It is a favorable crop for region's two of its three agro-ecological zones- the highland plateau (which have loamy and sand clay) and the lowland -along the river valleys of Rufiji, Ruvu and Wami. Only the coastal belt-heavy clay and waterlogged soils are not suitable for the crop.

Investments Opportunities in Cashew

With the construction of Bagamoyo Port underway, Coast Region will be very attractive for more investments. For the cashew sector, there are opportunities in:

- Establishing cashew plantations
- Buying centers that support Contract farming targeting small holder farmers
- Setting up processing factory

The regional authorities are actively looking for industrial investment especially on cashew nut and fruit canning.

7.1 Majaribio Miale

Located at Mkuranga District
 Contact Person Hasapa Hemed
 Phone: 0713-164213
 Email: fudea_11@yahoo.com

Organization Description: An association that collects raw cashew nuts from farmers and processes them.

Core activities: Processing cashew nuts

Investments: Processing and Price management

7.2 Msorwa AMCOS

Located at Msorwa, Pwani
 Contact Person: Rashid Selungwi
 Phone 0786325272
 Email: stcheebs@gmail.com

Organization Description: Msorwa AMCOS collects the processed cashew nuts and sell/market them. It also serves its members with cashew nut inputs and helps its members to increase their yield through trainings/campaigns.

Core activities: Marketing cashew nuts

Investments: Markets for Cashew nuts



7.3 Chama Cha Wastaafu Kisarawe (CHAWAKI)

Mkuranga District, Coastal Region

Contact Person: Abraham Salim

Phone: 0766415248

Email: developtz2012@yahoo.com

Website: www.developtz.or.tz

Organization Description: Deals with environment preservation especially in water sources. In agriculture it deals with cashew nuts and cassava.

Core activities: Encourage and enhance agricultural rules and policies which are executed benefits the farmer. Also provides support to farmers by issuing them with cashew nut processing/shelling machines

Investment needed: Processing the cashew nuts.

7.4 Development Accountability for Tanzania

Located at Mkuranga District, Coastal Region

Contact Person: Abraham Salim

Phone: 0766415248

Email: developtz2012@yahoo.com

Website: www.developtz.or.tz

Organization Description: NGO that deals with environment preservation especially in water sources. In the agricultural sector its main focus is in cashew nuts and cassava.

Core activities: Encourage and enhance agricultural rules and policies which benefit the farmer and provides support to farmers by issuing them with cashew nut processing/shelling machines.

Investment needed: Processing cashew nuts.

7.5 Future Development Agency

Located at Kisarawe District

Contact Person: Tatu Masangula

Phone: 0715-267558

Email: fudea_11@yahoo.com

Organization Description: The organization helps in poverty alleviation in the society, educating farmers on how to increase their farm output and fights for the rights of farmers.

Core activities: Establishing and managing farmers groups' and Associations for cashew nut farmers.

Investments Needed: Processing and Price management



8.0 DAR ES SALAAM REGION

Website: www.dsm.go.tz
 REGIONAL COMMISSIONER'S OFFICE
 P.O.BOX 5429, DAR ES SALAAM
 Tel: +255 22 2203156 / +255 22 2203158
 Fax: 022-2203213
 Email Address: rc@dsm.go.tz

Population, 2012 Census: 4,364,541

Geography: Dar es Salaam region is located in the eastern part of Tanzania Mainland. It is bounded by the Indian Ocean on the east and by the Coast Region on the other sides. The total surface area of Dar es Salaam region is 1,800 Km². About 77.4 percent (1,393 Km²) is the land mass area, and 22.6 percent (407Km²) is the water surface.

About 110,850 Ha of land are potential for agriculture practices especially crop cultivation. This comprised of 52,000 Ha in Kinondoni; 45,000 Ha in Temeke and 13,850 Ha in Ilala. The Land surface area under use for both cash and food crops is estimated as 52.03 %t (58,278 Ha) which is distributed as 13,600 Ha in Kinondoni, 33,000Ha in Temeke and 11,678 Ha in Ilala.

The major economic activities in Dar es Salaam region include; Internal Trade, Manufacturing, Tourism, Transport and Communication, Urban Agriculture, Forestry and Fishing, Mining and Quarry, Utility Services, Construction, Finance and Insurance, Public Administration and Education.

Administratively, the Dar es Salaam region is divided into 3 districts namely Kinondoni, Ilala and Temeke districts.

The 3 administrative districts are as follows;

S/N	District Name	Surface Area (Km ²)
1	Kinondoni	531
2	Ilala	210
3	Temeke	652

Source: 2012 Tanzania Population and Housing Census, and City Council for surface area and Economic survey 2002 for population

Economic infrastructure: The region is well connected with roads, airport, railway, and marine transport networks. Majority of the populace use roads transport services.



Cashew nuts

Cashew nut is one of the urban agricultural cash crops grown in Dar es Salaam region. Other cash crops include coconuts, oranges, pineapples, mangoes, vegetables etc. There are a few cashew nut processing industries in the region.

Investment Opportunities

- Cashew nuts processing industries
- Ideal for direct involvement in crop production and marketing
- Inputs distribution including better quality seeds
- Establish price stabilization fund
- Prioritize cashew brand Tanzania as food safe and reliable.

Major processors

In the 1980s Tanzania has 12 major cashew nut processing plants. Currently, CBT notes there are only three major factories, Olam Tanzania Ltd (Mtwara), Korosho Africa (Tunduma, Newala and Mtwara) and Mohamed Enterprises (Dar es Salaam). There are also several medium sized and small processors spread across cashew regions.

8.1 OLAM Tanzania Limited

www.olanet.com/
Plot 420, UN Road Upanga,
PO Box 71062
Dar es Salaam, Tanzania
Tel; (+255) 22 215 3180
Fax; (+255) 22 215 3178
tanzania@olanet.com

Organization Description:

Olam International is a leading global integrated supply chain manager and processor of agricultural products and food ingredients, supplying various products across 16 platforms in 65 countries, In Tanzania Olam's operations began in 1994. Since then, they established a significant presence in the country

Core activities: Olam is the only fully-integrated player in the cashew supply chain of most major producing and processing origins. Over the years in Tanzania they have built up significant strengths in each value chain segment, through proactive investments, active engagement with customers and consistent delivery.



8.2 Export Trading Group

www.etgworld.com/
9th Floor, Harbour View Towers
Samora Avenue
P.O. Box 10295,
Dar es Salaam, Tanzania.
Tel : +255 22 212 4474 / 75
Fax: +255 22 211 2341
Email: info.tanzania@etgworld.com

Export Trading Group owns and manages the most vertically integrated agriculture supply chain in over 30 African countries, including Tanzania with operations spanning in procurement, processing, warehousing, distribution and merchandising. In addition the company is also actively present in North America, India, China and South East Asia.

Vision: To be the strongest link between farmers and consumers globally.

Mission:

- To empower farmers to grow quality crops
- To provide a reliable market and fair prices for commodity
- To process the commodity to international standards
- To efficiently deliver the commodity to the end market

In Tanzania, Export Trading Group manages Korosho Africa limited has been serves Tunduma, Newala and Mtwara cashew nut farmers. The company has state-of-the-art packaging centre in Dar es Salaam.

8.3 Mohammed Enterprises Tanzania Limited (METL)

Tel: +255 22 2118930.
Fax: +255 22 2113183.

MeTL Group is a leading economic force in Tanzania with major investments and successful operating companies in all key business sectors. METL's agricultural division, which was created in 1998, employs more than 4,000 people and has over 35,000 Ha of agricultural farmland on 16 different estates in Tanzania, on which extensive sisal, cashew nut and tea farming is taking place.

Mission: Organizational change, innovation, corporate governance, business process re-engineering and sustainable development are each deeply interwoven into our operational tapestry.



Mo Cashews Ltd: Established in 2002 and located in Dar es Salaam, Mo Cashews is MeTL Group's cashew nut processing farm. The plant processes 10,000 kilos of raw cashews daily and provides employment to 400 people. Since its commissioning, the plant has undergone several technological upgrades, ensuring that our company has maintained its reputation as a highly respected player in what is an exceedingly competitive global market. Mo Cashews - the brand - has a recognized presence in the Tanzanian market and we also export to the USA, Pakistan, Sri Lanka, the Middle East and neighboring African

8.4 BYTRADE (T) Ltd

Head Office

P.O BOX 3491, Dar Es salaam

Tel: +255 22 2773338

Fax: +255 22 2773401

Email: info@bytrade.org

Website: www.bytrade.org

Organization description: Bytrade strives to be a reliable partner in ensuring increased agricultural productivity of healthier crops and animal products. Bytrade focuses in the supply of seeds, cost effective and efficient crop protection systems and animal health medicines and feed supplements. Their solutions give preference to environmental friendly approaches and proven technologies. Quick response to customers is a trait that they take pride in.

They source their products from renowned world suppliers with state of the art technologies and impeccable track records especially on the issues of quality, reliability and technical support services.

As such, they are able to provide a wide range of high quality solutions to customers. They have branches in Arusha, Mtwara and Tabora. They have in place a countrywide net work of technical staff and distributors to ensure availability of products and support services.

To ensure effective technical support services for customers, Bytrade has in its organization, qualified and experienced personnel, with considerable exposure. They also draw and share technical support information and experience from principal companies and associates with worldwide practices including Bayer [East Africa and South Africa], DuPont-Pioneer, and Pfizer, Ondersport, Merial, Invesa, Cifarelli, Goziper and others.

Core activities along Cashew nut value chain: Bytrade has engaged in crop health and crop science hence the efficient supply of cashew pesticides is ensured by the company. Mtwara branch is mostly responsible for that though the different distributors.



8.5 Gefu Afro Mart

P.O BOX 71828, Dar es Salaam
Tel: +255 22 212 5485
Fax: +255 22 212 5485
Email: info@gefuagro.co.tz
Website: <http://www.gefuagro.co.tz>

Organization description: Gefu Agro Mart is the Private Limited Company formed under Tanzania Companies Act 2002 and officially registered on 14th September 2011. The main objective of the Company is to deal with whole value chain of Agriculture in Tanzania with the focus of local and International market. Company activities are divided in two categories; Production and Trading.

The organization has engaged in farming and trading, where as in farming the farm is located in Rufiji District, Coast Region some 150 km south of Dar Es Salaam and the crops produced are maize, rice, cashew, sesame seeds, fruits and vegetables. In trading, they are buying various agriculture products produced in Tanzania and ship them all over the world. They also serve the local market.

Core activities: Gefu Afro Mart trades the cashew nuts in and outside the country has officially joined the list of cashew nut exporters from Tanzania after being awarded cashew nut export license by Cashew nut Board of Tanzania (CBT).

The company is expecting to export at least 3,000 tons of raw cashews for the season 2012/2013.

8.6 Premier Cashew Industries

www.premiercashew.com
P.O. Box 816 Dar es Salaam, Tanzania
Tel: +255 22 2842 674
Fax: +255 22 2843 186
E-mail: premiercashew@eastafrika.net

Organization Description: PCI is registered in Tanzania as a Public Limited Company. The company is dedicated to the purchasing and processing of raw cashew nuts in Tanzania, and exporting of the (shelled) cashew kernels to countries throughout the world.

PCI aims to take advantage of the huge quantity of cashew nuts produced in Tanzania, which is traditionally exported to India for processing. To reach this objective, the company underlines the importance of quality. Exports from Tanzania benefit from the preferential treatment given by developed countries like the USA Japan and in the EU.



Core activities: PCI operates a processing plant in which 1,500 women shell the nuts. The present capacity allows for processing of 22 tons of raw nuts per day. The 2001 production volume corresponds to approximately 3.5% of Tanzania's production. Part of the production is in the process of being certified organic.

PCI is aiming to be a reliable exporter of high quality organic cashew kernels, with state of the art processing (vacuum packed).

8.7 National Microfinance Bank- NMB

Head Office - NMB House
Azikiwe/Jamhuri Street
P.O. BOX 9213, DAR ES SALAAM, TANZANIA
TELEPHONE: +255(0)22 2161000

NMB is the largest bank in Tanzania, both when ranked by customer base and branch network. It has over 1.8 million customers, 150 branches and 500 ATM's. NMB pioneered major innovations in Tanzania, including NMB Mobile (mobile payments), Pesa Fasta (a remittance product targeted at the unbanked) and Chap Chap (a low cost account with biometric features and access to all the bank's branches and alternative channels.

Mission:

Through innovative distribution, and its extensive branch network, NMB offers affordable, customer focused, financial services to the Tanzanian community, in order to realize sustainable benefits for all its stakeholders.

Vision:

To be the preferred financial services partner in Tanzania.

The bank has adapted an approach whereby financial services are provided to small farmers through their cooperative societies, farmers groups and medium to large scale farmers are financed on individual basis. To build the capacity and management in the farmer groups and cooperatives; NMB established NMB Foundation to support farmer groups and cooperatives across the country to exercise good governance, financial literacy and management of the cooperatives and farmer groups. The bank has branches in all cashew regions.



8.8 CRDB Bank Plc

<http://www.crdbbank.com/>
Managing Director
CRDB BANK PLC
P.O.BOX 268, Dar es Salaam
Tel: 022-2116714/2133067,
General Line: 022-2117442-7
Fax: 022-2116714
Email: do@crdbbank.com

CRDB Bank Plc is a leading, wholly-owned private commercial bank in Tanzania. The Bank was established in 1996 and has grown and prospered over the years to become the most innovative, first choice, and trusted bank in the country. CRDB Bank has been recording progressive profit every year since its foundation and has paid dividends annually. The Bank was listed on the Dar es Salaam Stock Exchange on 17th of June, 2009.

CRDB Bank offers a comprehensive offers agriculture financing through a network of over 85 branches, 250 ATMs, 15 Depository ATMs, 12 Mobile branches, 900 Point of Sales (POS) terminals and scores of Microfinance partners institutions. The Bank also operates through Internet and Mobile banking services.

Mission

CRDB Bank is committed to provide quality and competitive financial services with a strong focus on retail banking and customized corporate and institutional services, while ensuring the confidence and trust from our stakeholders

Vision

CRDB Bank is to be the leading bank, which is customer need driven with competitive returns to shareholders.

CRDB serves thousands of cooperative societies and saving and credit societies (SACCOS) for farmers all over the country. Cashew farmers are beneficiaries

8.9 Tanzania Investment Bank (TIB)

<http://www.tib.co.tz/>
Building No.3, Mlimani City Office Park
Sam Nujoma Road
Postal Address
P.O. Box 9373
Dar es Salaam, TANZANIA
Tel:+255 22 2411101-9
Fax:+255 22 2411095
Email: md@tib.co.tz



The government owned Tanzania Investment Bank (TIB) actively supports agriculture sector-financing production, processing and marketing (for borrowers who involves in production and/or processing) of all agriculture and agriculture-related projects for short, medium and long terms. For example the bank has a Memorandum of Understanding (MOU) with Tandahimba Newala Cooperative Union (TANECU) to support cashew farmers in Mtwara region.

Mission:

To provide development financing and complementary services for a diversified, vibrant and competitive national economy.

Vision

To be the premier national development financing bank for promoting sustained economic growth and poverty alleviation.

8.10 National Bank of Commerce Ltd

www.nbctz.com
NBC Ltd. Head Office
Sokoine Drive & Azikiwe Street
P.O. Box 1863, Dar es Salaam, Tanzania
Tel: +255 22 2199793,+255 768980191
Fax: +255 22 2112887/ 2113749
Email: contact.centre@nbctz.com

NBC Ltd. was formed on 1st April 2000 when NBC (1997) Ltd. was privatized and sold to ABSA Group Ltd. (now called Barclays Africa Group Limited) of South Africa. NBC (1997) Ltd. was itself born out of the nationalization of banks and financial institutions in Tanzania in 1967. Tanzania later deregulated banking in 1991. In 1997, a decision was taken to split NBC into three entities, namely NBC Holding Corporation, National Micro-finance Bank (NMB) and NBC (1997) Limited. This was the first step towards the privatization of NBC.

Mission Statement

We are a caring financial services provider, partnering with all our stakeholders to create prosperity through a customer centric, innovative and diverse product offering.

Vision

To be the 'Go-To' bank

NBC realizes that the greatest long-term potential to improve the quality of life of the Tanzanian population lies in agriculture. The bank has agriculture as one of key growth areas. The bank has branches in most cashew regions.



9.0 REGULATORY AND SUPPORT BODIES

9.1 Tanzania Food and Drugs Authority (TFDA)

Website: www.tfda.or.tz

TFDA - Headquarters

Location: Off Mandela Road, Mabibo - External,

P.O. Box: 77150, Dar es Salaam, Tanzania.

Telephone Number: +255 22 2450512 / 2450751 / 2452108

Fax Number: +255 22 2450793

Email Address: info@tfda.or.tz

TFDA is a government agency responsible for regulating the quality and safety of food, drugs, cosmetics and medical devices.

Vision: To be the leading African Regulatory Authority in ensuring safe, quality and effective food, medicines, cosmetics and medical devices for all.

Mission: To protect and promote public health by ensuring quality, safety and effectiveness of food, drugs, cosmetics and medical devices

Philosophy: TFDA strives to offer quality regulatory services in pursuit of protecting public health and environment by using competent and dedicated staff.

Functions and roles: Promotion of food, drugs, herbal drugs, cosmetics and medical devices in the country are regulated by TFDA. Laboratory analysis are carried out to ascertain the quality, safety and effectiveness of food, drugs, herbal drugs, cosmetics and medical devices manufactured or imported into Tanzania.

TFDA continually monitor safety of food, drugs, herbal drugs, cosmetics and medical devices available on the Tanzania market. The TFDA control import and export of food, drugs, herbal drugs, cosmetics and medical devices in order to ensure their safety, quality and effectiveness.

The Directorate of Inspection and Surveillance is responsible with ensuring that all dealings in food, drugs, herbal drugs, cosmetics and medical devices are done after obtaining relevant licenses and permits.

9.2 Tanzania Bureau of Standards

www.tbs.go.tz

Tanzania Bureau of Standards

Ubungo Area, Morogoro Road / Sam Nujoma Road

P.O.Box 9524, Dar es Salaam

Telephone +255 22 245 0298 | +255 22 245 0206 | +255 22 245 0949

Telefax: +255 22 245 0959

Email: info@tbs.go.tz



Tanzania Bureau of Standards (TBS) under the Ministry of Industry and Trade was established as part of the efforts by the government to strengthen the supporting institutional infrastructure for the industry and commerce sectors of the economy. Specifically, TBS was mandated to undertake measures for quality control of products of all descriptions and to promote standardization in industry and commerce.

Vision: In line with the Millennium Development Goals, TBS Vision 2015 is to be an organization that is nationally and internationally known as the centre of excellence in Standardization and Quality Assurance activities.

Mission: The organization's mission is to inculcate awareness into, and promote adoption of standardization and quality assurance by the industry and commerce sectors with a view to complement national efforts to offer products of better quality and higher competitive edge on both the internal and external markets, with the overall objective of promoting the availability of good and safe products for the Tanzanian public and enhancing economic development.

Functions: To undertake measures or quality control of commodities of all description and to promote standardization in industry and commerce. Secondly, to provide for the testing of locally manufactured and imported commodities with a view to determining whether such commodities comply with the provisions of the Act establishing TBS or any other law dealing with standards relevant to such commodities. Thirdly, to make arrangements or provide facilities for testing and calibration of precision instruments, Ganges and scientific apparatus, for the determination of degree of accuracy by comparison with standards approved by the Minister on recommendations of the council and the issue of certificate in regard thereto.

9.3 Southern Agricultural Growth Corridor of Tanzania (SAGGOT)

<http://www.sagcot.com>

SAGCOT Centre Limited

Ground Floor, Tanzania Private Sector Foundation (TPSF) Building

Plot No. 1288, Mwaya Road

Msasani Peninsula

P. O. Box 11313,

Dar es Salaam

Tanzania

Tel: +255 (0) 22 260 1024 46

Fax: +255 (0) 22 260 2368

E-mail: info@sagcot.com



The Southern Agricultural Growth Corridor of Tanzania (SAGCOT) is an inclusive, multi-stakeholder partnership to rapidly develop Southern Tanzania's agricultural potential. This includes Ruvuma.

Objective: to foster inclusive, commercially successful agribusiness

Vision: SAGCOT investment blueprint envisions clusters of profitable farming and agricultural services businesses supported by coordinated investments in infrastructure, value chains, farming systems, and human capital.

Functions:

The SAGCOT initiative is explicitly designed to achieve higher rates of income growth, job creation and poverty reduction through the development of competitive agribusiness value chains across the Southern Corridor. The programme concentrates investments within the rail and road corridor stretching from Dar es Salaam in the east through to Morogoro, Iringa, Mbeya, and west to Sumbawanga. Over the next 20 years, SAGCOT aims to bring 350,000 hectares of farmland into commercial production for national, regional and international markets to increase annual farming revenues by US\$1.2 billion, and lift more than 2 million people (roughly 450,000 farm households) out of poverty.

9.4 Tanzania Fertilizer Company Limited

www.fertilizer.co.tz

P.O.Box 448 Dar es Salaam

Tel: +255 22 260 1561

Fax: +255 22 260 1563

Organization description: Tanzania Fertilizer Company Limited is a Fertilizer trading Company owned by Government of United republic of Tanzania. It was established in 1968 through the Companies Ordinance (cap 212) and given certificate of registration no. 4335. The initial function of the Company which was a joint venture between the Government of Tanzania through National Development Corporation (NDC) and M/S Klocner –INA of Germany, was to run the fertilizer production plant which was situated in Tanga.

Tanga production facility was closed down in 1991 on technical grounds and the same year M/S Klocner-INA surrendered all their shares to The Government of Tanzania which eventually became sole shareholder. Company main business is importation, procurement and distribution of various types of fertilizer in the Country.

Core activities along Cashew nut value chain

TFC is committed in providing fertilizers to all the small scale farmers and large scale farmers of cashew nuts through their distributors.



Also TFC provides cashew nut crop protection from diseases and other attacks through a series of processes screening pesticides against Mildew, Blight, Anthracnose and sucking pests. It monitors incidences and severity of blight, wilt and other diseases, establish environmental and soil conditions favouring blight and wilt diseases. TFC has done studies on macro/large fungi in relation to cashew wilt disease ecosystem, collect and evaluate potential botanicals against cashew diseases and insect pests. The firm also provides testing pesticide application equipments (Mist blowers) in order to identify robust, cheaper and more efficient spraying machines, assist in farmer sensitization on cashew diseases, pests and their control measures, with emphasis on bio control, search for resistant cashew genotypes against Blight and other diseases

9.5 The Tanzania Trade Development Authority (Tantrade)

Mwl. J. K. Nyerere Fair Grounds
Kilwa Road, P.O. Box 5402
Dar es Salaam -TANZANIA
Tel: (255) 22-2850238
Fax: (255) 22-2850239
Email: info@tantrade.org

Organization Description: The Tanzania Trade Development Authority (TanTrade) was established by the Tanzania Trade Development Authority Act No. 4 of 2009. TanTrade is mandated among other things is to implement the National Trade Policy, the National Export Development Strategy, the Trade Integration Strategy and the Agricultural Marketing Policy and other sectoral policies all which aim at developing and promoting Tanzania's internal and external trade.

TanTrade deals with exports of the cashew nut in large quantities by forwarding requirement to the concern companies. It also sets up the prices for the whole exported cashew nut products and the sales and also discovering new markets for the cashew nut products to be sold.

9.6 Small Industries Development Organization

P.O BOX 2476 Dar es Salaam
Tel: 022-2151946/7
E-mail: dg@sido.go.tz
Website: <http://www.sidotz.org>

SIDO was established in October 1973 as a parastatal organization under now Ministry of Trade, Industry and Marketing.

Its objective was to develop the small industry sector in Tanzania. It was expected to fulfill a very wide range of functions, from policy formulation to direct support to industries, to



hands-on involvement in the establishment of SMEs in both rural and urban areas. See SIDO Vision, Mission and Objectives

Some of the best-known activities are the Industrial Estates, Technology Development Centres, Training cum Production Centres, hire purchase schemes for equipment, technology development, technology transfer through twinning arrangements and exchanges with industries in Europe and Asia, and direct marketing.

Vision: A leading business support Organization in Tanzania; providing efficiently and effectively in a business-like manner quality services that unlock potentials for growth and competitiveness of SME's in rural as well as in the urban areas.

Mission: The central purpose and role of SIDO is to create and sustain indigenous entrepreneurial base through the promotion and support to the development of SME's by providing them with Business Development Services and Specific Financial Services on demand. Priority is given to productive economic sectors that contribute to wealth creation.

Core activities: SIDO's role as the Government's instrument for small-scale industrialization had been redefined to respond to the political and economic changes. In 1988, SIDO started a process of restructuring aiming at improved effectiveness and efficiency as well as long-term sustainability of cashew nuts production, hence it facilitates production of cashew nuts for small scale trade.

9.7 Mtandao wa Vikundi vya Wakulima Tanzania (MVIWATA)

www.mviwata.org
Head Office MVIWATA
The Executive Director, MVIWATA
P.O. Box 3220, Morogoro
Tel: 023 261 41 84
Fax: 023 261 41 84
Email: info@mviwata.org

MVIWATA is Swahili an acronym for the National Network of Small-Scale Farmers Groups in Tanzania. It is a national farmer's organisation (NGO) which brings together small holder farmers from all regions of Tanzania in order to have a common voice to defend economic, social, cultural and political interests of smallholder farmers. Founded in 1993, MVIWATA aspires to empower smallholder economically and socially farmers through capacity building and undertake lobbying and advocacy especially by strengthening their groups and networks, facilitating communication and learning so that they are capable of defending their interests.



Slogan: Mtetezi wa Mkulima ni Mkulima Mwenyewe (the defender of a farmer; is the farmer.)

Goal: To unite small holder farmers (including all small producers whose livelihood depend on land including pastoralists and fisher folk) in order to defend their interests and address the challenges of farmers with one voice.

Mission: To strengthen farmers' groups and networks, facilitate communication and learning through exchange visits among farmers for the purpose of defending the interests of small scale farmers.

Vision: To become a strong farmers' organisation that will guarantee small-scale farmers' participation and representation in socio-economic and policy dialogue process at various levels through learning, initiating, implementing and monitoring social and economic development processes.

Objectives:

- To facilitate communication among small scale farmers in order to build collective strategies for defending farmers interests
- To facilitate exchange of knowledge, experiences and ideas on farming and activities which aim at improving the livelihood of farmers.
- To represent small holder farmers in matters and decision making bodies of interest to smallholder farmers.

MWIWATA is active in all cashew regions and actively advocates for issues affecting the small scale cashew farmer. It has been issuing and distributing cashew inputs to farmers

Investments Needed: Marketing Production Education to farmers

9.8 The Confederation of Tanzania Industries (CTI)

<http://www.cti.co.tz/>

9th Floor - NIC Investment House, Samora Avenue

P.O. Box 71783,

Dar es Salaam, Tanzania

Telephone/s: +255-22-2114954 / 2123802 / 2130327

Fax: +255-22-2115414

Mobile/s: +255 754 404161; +255 658 404161; +255 789 404161

CTI is an independent, self-financed, legally constituted business Membership Organisation that serves its members by speaking out on their behalf and generally representing their interests. The main aim of CTI is to ensure that there is a conducive legal, financial and economic environment within which industry can operate effectively, prosper and contribute to national wealth and development.

**Vision:**

To become the leading representative of the manufacturing and service industries, and the leading provider of business development services in Tanzania.

Mission: To advocate for a conducive business environment and provide excellent value adding services to enhance competitiveness and profitability of the manufacturing and service industries through dedicated efforts and innovative solutions.

Objectives

- To present the views of members and co-operate with the Government of the day, local authorities and other bodies essential to industry.
- To promote a competitive appropriately regulated business environment in Tanzania in which sustained development is possible.
- To collect, disseminate and make available statistics and other information on matters concerning or affecting industry.
- To act as a prime source of information about manufacturing and associated industries for its members, the Government, potential investors, the media and the public.
- To gather and maintain information from the members with regard to matters related to industry for subsequent translation into policies.
- To encourage and promote membership in CTI and ensure the organisation's sustainability.

CTI has been advocating business climate issues on behalf of private sector including cashew industry, especially the processing factories.

9.9 Suba Agro Trading and Engineering Co. Ltd (SATEC)

www.tanexa.com

Samora Avenue

N.I.C Investment House

6th Floor, Wing A

P. O BOX 1175

Dar es Salaam

Tanzania

E-mail: info@tanexa.com,

Tel: +255-732-924564

Fax: +255-22-2125432

TANEXA is the premiere trade association representing growers, exporters and service providers in exportation. The association seeks to increase the volume and value of exports from Tanzania rapidly and act as a link between Tanzanian exporters, the Governmental and international trade organizations among others things.

Vision: By 2015, to be the leading export facilitator for Tanzania Exporters.



Mission: We aim to deliver competent and trustworthy export facilitation for exporters to grow and prosper.

TANEXA has been advocating business climate issues on behalf of private sector including cashew subsector.

9.10 Chama Cha Utetezi Wa Wakulima Wa Korosho (CHAWALI)

www.subaagro.com

P.O BOX 14702, Arusha

Tel: +255-782-555118

Email: subadar@subaagro.com

Suba Agro-Trading & Engineering Co. Ltd (SATEC) is a Tanzanian based company founded in 1996. SATEC is a fast growing; well- recognized company specialized in Agricultural input Production, Importation, Promotion and Distribution in Tanzania and neighboring countries. SATEC is also active in commodity trading.

SATEC have a reliable extension service, a nationwide distribution network and infrastructures, a team of highly qualified personnel as well as extensive and well tailored product range. The company provides key technology on input use and management.

SATEC is involved in importation, local production, bulking and processing of agricultural seeds, repacking, formulation and distribution of pesticides and fertilizers, also importation and distribution of sprinklers irrigation systems and spares parts and irrigation design.

Core activities: SATEC is one of the top distributors of chemicals in Tanzania. It has its own brands which are affordable to farmers and which has proved to be worthy for the cashew nuts.

The agrochemicals provided help in protection of cashews from disease and insect pests, the chemicals provided include SUBATIL 250 EC (propiconazole), SUBACHLO 55EC+ and others which are all approved and registered by TPRI - Arusha brand.

9.11 Ilulu Cooperative Union Ltd

Located at Liwale District, Lindi Region

Contact Person: Kidamba Mkingo

Phone 0656-523515

Organization Description: An organization for the retired and cashew nut farmers which acts as a voice for farmers in pricing of cashew nuts. It also protect farmers rights and airs farmers grievances.



Core activities: Watchdog for farmers in cashew nut pricing

Investment needed: Processing factories.

9.12 Nangaka AMCOS (CHAMA CHA MSINGI)

Market Road, P.O. Box 140, Lindi

Contact Person: Mr. Hamza Mkungula-General Manager

Phone: +255 232202805.

Email:ilulucoopunion@yahoo.co.com

Organization Description: Ilulu Co-operative Union Limited was registered according to the Co-operative Act no.15 of 1991 under section 30 on 12th of September, 1997 by the Registrar of Cooperative Society reg. no 5505. Ilulu Co-operative Union Limited has a total of 79 members of which all are Primary Societies whose also its members are peasants of Cashew nuts, Cassava, Sesame, Pigeon peas and Green Grams of Liwale, Nachingwea, Kilwa, Ruangwa, and Lindi districts.

Core activities:

- To collect and sale raw cashew nuts on behalf of its members.
- To promote and initiate good farming produces and to that end institute instructional and educational action in the furtherance of cooperative and agricultural education in all their aspects

Investments Needed: Building of Cashew nut Processing Industries, export of raw cashew nuts for FOB and CIF.

9.13 Tunduru Agriculture and Marketing Cooperative Union (TAMCU Ltd)

Located at Nanyumbu

Contact Person: Janeth Mkande

Phone: 0788-167384

Organization Description: Nangaka AMCOS is a co-operative society which buys cashew nuts from farmers and takes them to warehouses.

Core activities: Buying raw products from farmers and takes to warehouses.

Investments Needed: Marketing and farming of cashew nuts



9.14 Tunduru Agriculture and Marketing Cooperative Union (TAMCU Ltd)

Kalanje Road, P.O. Box 299, Tunduru

Contact Person: Imani Kalembo

Phone: 025280050

Email: imanikalembo@yahoo.com

Organization Description: Tunduru Agriculture and Marketing Co-operative Union Limited were registered according to the Co-operative Act no.15 of 1991 under section 30 on 18th of August, 1994 by the Registrar of Cooperative Society. TAMCU Limited has a total of 18 members of which all are Primary Societies who's also its members are peasants of Cashew nuts, Cassava, Sesame, Pigeon peas and Green Grams of Tunduru district and registered no 5490.

Core activities:

- To collect and sell raw cashew nuts on behalf of its members.
- To promote and initiate good farming produces and to that end institute instructional and educational action in the furtherance of cooperative and agricultural education in all their aspects

Investments Needed: Investment is needed in building more Cashew nut Processing Industries, export of raw cashew nuts for FOB and CIF and construction of warehouses in the area of more production within the District.



10.0 RESEARCH BODIES

10.1 Naliendele Agricultural Research Institute

www.ruforum.org/stakeholder/agricultural-research-institute-naliendele

Zonal Director (South),

10 Newala Road, P. O. Box 509, Mtwara.

Contact Person: Dr. Elly Kafirit.

Phone: +255 732 934 035 Cellular: +255 784 360747

Fax: +255 732 934 103,

Email: utafiti@iwayafrica.com

Organization Description: NARI is one of seven agricultural research zonal centers in Tanzania under the Ministry of Agriculture, and Food Security.

It covers two regions and one district in the south eastern corner of Tanzania i.e. Mtwara, Lindi and Tunduru District in Ruvuma Region. It was established in 1970 and entrusted with a mandate to conduct agricultural research that addresses the needs and aspirations of the farmers, particularly improved crop productivity and quality. NARI coordinates Cashew and Oilseed crops at National level and collaborates within and outside Tanzania in verifying research outputs.

NARI is one of the world leaders in Cashew research, boasting of a research database that could be useful not only to Eastern and Central Africa, but to a wider audience, including researchers from other countries interested in cashew.

Core activities: To conduct agricultural research that addresses the needs and aspirations of the farmers; particularly improved crop productivity and quality of Cashew and Oilseeds for better livelihood of the farming communities while conserving the environment.

Investments Needed: In conducting research in order to boost more crop harvesting and to maintain the quality of the product.

10.2 Policy Research for Development (REPOA)

www.tpri.or.tz

P . O. Box 3024

Arusha – Tanzania

E-mail : dg@tpri.or.tz

Fax: +255 272508217

Tel: + 255 272508813/4/5

Fax: + 255 2508042

TPRI was established by Act of Parliament No. 18 of 1979 with a mandate to undertake, promote, evaluate and disseminate findings on the management of pests, pesticides and biological diversity. TPRI is involved in research, training and services on management



of pests, pesticides and biodiversity for food security, promotion of human health and facilitation of Internal and External Trade for Sustainable Development.

Vision: To excel and become a global leader in pest and pesticide management, biodiversity and environmental conservation for health and sustainable development.

Mission: To enhance high quality pests and pesticides research, training and services in human, animal, plant and ecosystem hygiene, health and safety in order to contribute to food security and an increase in market access and share of agricultural and natural resource products as an economic incentive for sustainable development.

Core Values: Integrity, Quality, Teamwork, Efficiency, Entrepreneurship, Creativity, Innovation, Excellence, Selfreliance, Partnership.

Broad Objective: Management of pest, pesticides and biological diversity to contribute to market access and share, food security, wealth creation, sustainable development.

10.3 Policy Research for Development (REPOA)

www.repoa.or.tz

157 Mgombani Street, Regent Estate

P.O. Box 33223, Dar es Salaam

Phone: +255 (22) 2700083 / 2772556

E-mail: repoa@repoa.or.tz

Fax: +255 (22) 2775738

REPOA began operating in early 1995 and is now one of the leading independent research institutions in Tanzania specializing in policy research on socio-economic and development issues.

Vision

To be a leading research institution in the production of knowledge to address development challenges.

Mission

To facilitate and undertake research, training and outreach.

A REPOA's staff member has conducted a seminal research which explores the dynamic process of how cashew farmers of in Tanzania and Vietnam are operating. According to the research erratic trends of cashew production in Tanzania are due to numerous reversals of policies, with farmers being treated as a residual (without flexibility) and processing as a way of utilizing excess produce.



10.4 The Economic and Social Research Foundation (ESRF)

www.esrftz.org

51 Uporoto Street, Ursino Estates

P.O Box 31226, Dar es Salaam.

Mobile: (255-754) 780133, , (255-777) 790133, (255-782) 780133

Fax: +255 736 60 52 55

Emails: esrf@esrf.or.tz OR info@esrf.or.tz

ESRF is a policy research think tank. It focuses on five themes

- » Inclusive Growth and Wealth Creation
- » Social Services, Social Protection and Quality of Life
- » Natural Resources and Environment Management
- » Governance and Accountability
- » Globalisation and Regional Integration

Mission : Advancing knowledge to the public and private sector entities through sound policy research findings, capacity development and by advocating good development management practices.

Vision : To become a regional and international centre of excellence in capacity development for policy analysis and development management, policy research, and policy dialogue by year 2015.

11.0 COOPERATIVE SOCIETIES IN CASHEW NUT GROWING REGION



1. **TANECU**= Tandahimba Newalla Cooperative Union
P. O BOX 194, NEWALA, FAX +255-023-2410364
2. **MAMCU**= Masasi Mtwara Cooperative Union
P. O BOX 660, MTWARA- FAX +255-023-2333282
3. **CORECU**= Coastal Region Cooperative Union
P. O BOX 30162 Coast Region- KIBAHA FAX +255-023-2402287
4. **DARECU**- Dar es Salaam Region Cooperative Union
P.O BOX 71170- DAR ES SALAAM, FAX +255- 025-2680240
5. **ILULU**- Lindi Region Cooperative Union
P.O BOX 140 LINDI FAX +255-023- 2202385
6. **Mabokweni Cooperative Society**-Tanga- 0719 004911



12.0

PROCESSORS AND MEMBERS OF CASHEWNUT PROCESSORS ASSOCIATION (T)

Name	Contact Person	Phone	E-mail
Agro focus (T) LTD	Mr. Idrisa M. Kilangi, Chairman-CPA	0787088222	idrissamfaume@gmail.com
Cashew nut Process Association	Joseph F. Haule Secretary	0784429452/ 0715429452	joehaule2000@yahoo.co.uk
METL Mbagala DSM	Suresh Ramaya	0755030105	suresh@metl.net
2Micronix Likombe/Newala	Hitesh Divecha	0784782582	hdivecha@micronix.co.tz
Kibaha C/Factory	Fatima Mwinyi	0754000003	safacoltd@hotmail.com
Tunduru Factory	Sharad Dixit		bdm.tnz@exporttradinggroup.com
Mtwara Olam (T) LTD	Gurinder P. Singh	0785791167	gurinder.singh@olamnet.com
INV.HOLD D	Luck Moshally /Abdu salaam Khatibu	0777470570	buco_tz@yahoo.com
Cashew Company 2005 Ltd	Matee Stephen	0715263284/ 0754263284	emanuel6@hotmail.com
Tandahimba River Valley Foods (T) LTD	Mburu/Lwiza	0715297022	abampesha@gmail.com
Lindi Farmers CO. LTD	Mr. Hamis Mkora	0784294894/ 0715294894	mkorah@yahoo.com
Southern Jumbo Cashewnut Vingunguti, DSM	Mh. Maokola Majogo	0784467909	sjumbocashewnuts@gmail.com/ fuelbio@gmail.com
HAWTE Investment Company LTD Mtwara Town	Suleiman D.	0788221703	suleiman@ipilttd.com
Perfect Cashewnut company	Kate Kamba	0764113555	k.erasto@yahoo.com
Uvuki Cashewnut Processing	Kibaha.	0784 662331	Uvuki_cashew@yahoo.co.uk

13.0 SMALL, MEDIUM AND LARGE SCALE PROCESSING FIRMS IN TANZANIA, 2013



Type of firm	S/N	Name of the firm	Location	Processing Capacity	
				Installed(MT)	Current (%)
Large scale	1	Agro focus Tanzania Ltd (Ex Newala II)	Mtwara	10,000	4
	2	Anna Cashew Factory (Ex Newala I)	Mtwara	2,600	50
	3	Buco Investment Ltd (Ex Masasi)	Mtwara	5,000	0
	4	Buco Investment Ltd (Ex Lindi)	Lindi	5,000	0
	5	Cashewnut Company 2005 Ltd (Ex MCC)	Mtwara	1,500	35
	6	Korosho Africa Ltd (Ex Tunduru)	Ruvuma	4,000	50
	7	Lindi Farmers Co Ltd (Ex Mtama)	Lindi	5,000	0
	8	Mohamed Enterprises – Tanita II	Dsm	2,500	80
	9	Micronix Mtwara (Ex –Likombe)	Mtwara	2,000	10
	10	Olam Tanzania Limited	Mtwara	17,000	60
	11	Safa Petroleum (Ex Tanita II Kibaha)	Pwani	10,000	0
	12	Mohamed Enterprises-Tanita I (Ex Tanita I)	Dsm	8,000	0
	13	Lindi Farmers (Ex Nachingwea)	Lindi	5,000	0
	14	Export Trading Ltd (Ex Tanita II Nyerere road)	Dsm	5000	0
Medium & Small Scale	1	Chawaki	Kisarawe	50	30
	2	Demrose Natural And Health	Tanga	400	60
	3	Hanjaki Enterprises Co.Ltd	Masasi	400	80
	4	Jakas Cashew Factory	Nachingwea	400	85
	5	Jiamini	Tunduru	50	40
	6	Jikwamue Group	Mkinga	50	30
	7	Kaya Watu	Tunduru	50	40
	8	Kituodea	Newala	100	80
	9	Lesha Enterprises Co Ltd	Lindi	400	80
	10	Masasi High Quality Farmers Products	Masasi	800	90
	11	Mikindani Food Processing Group	Mtwara	100	70
	12	Mkatia Cashewnut Processing	Tunduru	50	50
	13	Mkondola Family Business	Mtwara	100	85
	14	Mshikamano Group	Tunduru	50	45
	15	Naliendele Cashew Processing Factory	Naliendele	200	90
	16	Perfect Cashewnut Kernel	Masasi	400	60
	17	Sanol Cashew Factory	Mtwara	400	80
	18	Siwa Food Products	Mtwara	100	80
	19	Southern Jumbo Cashewnut Ltd	Dar Es Salaam	800	60
	20	Upendo Dunda	Bagamoyo	50	70
	21	Upendo Food Processor	Kisarawe	50	10
	22	Uvuki	Kibaha	400	10
	23	Zingatia	Tunduru	50	50
	24	Kimanzichana Cashewnut processing	Mkuranga	400	0
	25	River Valley Foods	Tandahimba	400	50
	26	Ikwiriri Processing Factory	Rufiji	400	0
	27	Zinga Processing Factory	Bagamoyo	300	30
TOTAL INSTALLATION CAPACITY (MT) AND AVERAGE CURRENT (%)			89,550	43.6	



14.0 REGISTERED CASHEW NUT WAREHOUSES

14.0 REGISTERED CASHEW NUT WAREHOUSES

A cross section of cashew nut warehouses across the country

Name of the Warehouse	District
Cashewnut Company (2005) Ltd	Mtwara Urban
TENECU	Tandahimba
Newala I na Newala 11	Newala
Mtama – Lindi Farmers	Lindi Rural
BUCCO Investment Ltd	Lindi Urban
Kongowe	Kibaha
Export Trading Co Ltd	Tunduru

15.0 USES OF CASHEW NUTS



The cashew tree has been cultivated for food and medicine for 400 years. Cashews have served nutritional, medicinal and wartime needs. More recently, they have been used in the manufacture of adhesives, resins and natural insecticides¹².

The cashew kernel is a rich source of fat (46 percent) and protein (18 percent) and is a good source of calcium, phosphorus and iron. It has a high percentage of polyunsaturated fatty acids, in particular, the essential fatty acid linoleic acid. The tart apple is a source of vitamin C, calcium and iron. The bark, leaves, gum and shell are all used in medicinal applications. The leaves and bark are commonly used to relieve toothache and sore gums, and the boiled water extract of the leaf or bark is used as a mouth wash. A paste of bark ground in water is used in topical applications for the cure of ringworm; in this form it can however act as an irritant and should not be applied to sensitive skin or to children. The root has been used as a purgative. Fibres from the leaves can be used to strengthen fishing lines and nets, and as folk remedies for calcium deficiency and intestinal colic, as well as a vitamin supplement. The water-resistant wood is used for boats and ferries, while the resin, in addition to having industrial uses, is used as an expectorant, cough remedy and insect repellent.

The cashew nut kernel is constituted of three different portions - the shell, the kernel and the adhering testa. The primary product of cashew nuts is the kernel, which is the edible portion of the nut and is consumed in three ways: directly by the consumer as roasted and salted nuts; in confectionery and bakery products at home and industrially, and as paste to spread on bread. Packed cashew nuts are a good selling line.

Cashew Nut contains a viscous and dark liquid, known as cashew nut shell liquid (CNSL). This is an important and versatile industrial raw material.

The cashew "apple" or false fruit is an edible food rich in vitamin C. It can be dried, canned as a preserve, or eaten fresh from the tree. It can also be squeezed for fresh juice, which can then be fermented into cashew wine.

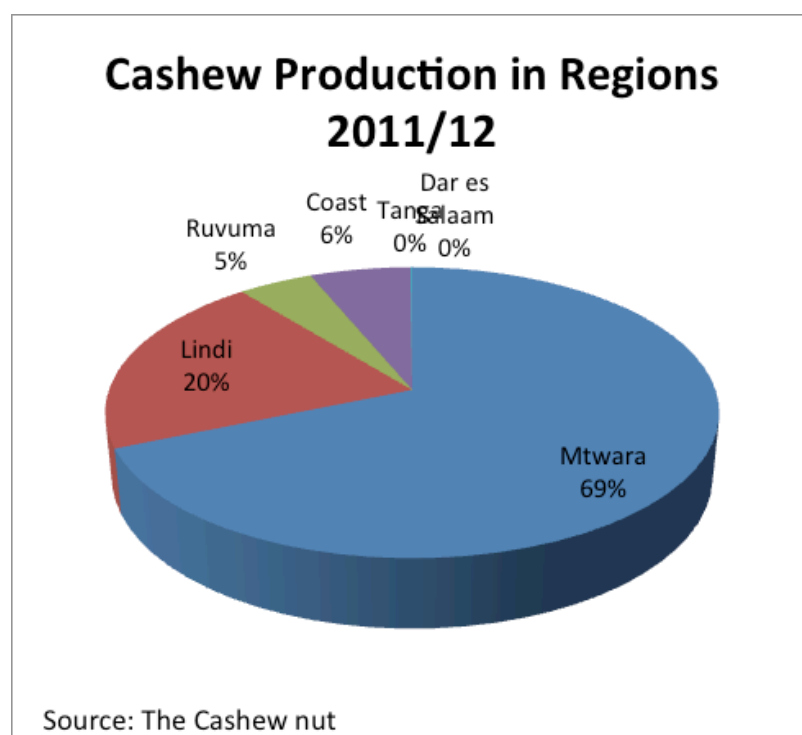
Cashew fruit are not readily consumed in the raw state because of their high content of astringent compounds. If these are removed and the fruit is sweetened, it can be converted into a useful dried product. The fruit must therefore be extensively processed prior to drying.

¹² Food and Agriculture Organization of the United Nations - http://www.fao.org/inpho_archive/content/documents/vlibrary/ac306e/ac306e04.htm



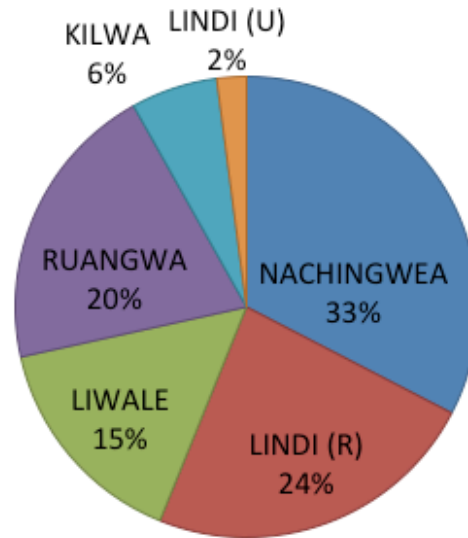
16.0 Summary of highly potential areas for cashew nut production in Tanzania

Region	Production 2011/2 in Tonnes	Processing Plants available	Possible areas for Investments
Mtwara	108,947.351	13	New plants Contract business inputs, Factory
Lindi	32,523.569	6	Contract business inputs, Factory
Ruvuma	7,271.969	1	Contract business inputs, Factory
Coast	9,801.198	3	Contract business inputs, Factory
Tanga	170.000	1	Contract business inputs
Dar es Salaam	4.284	3	Factory



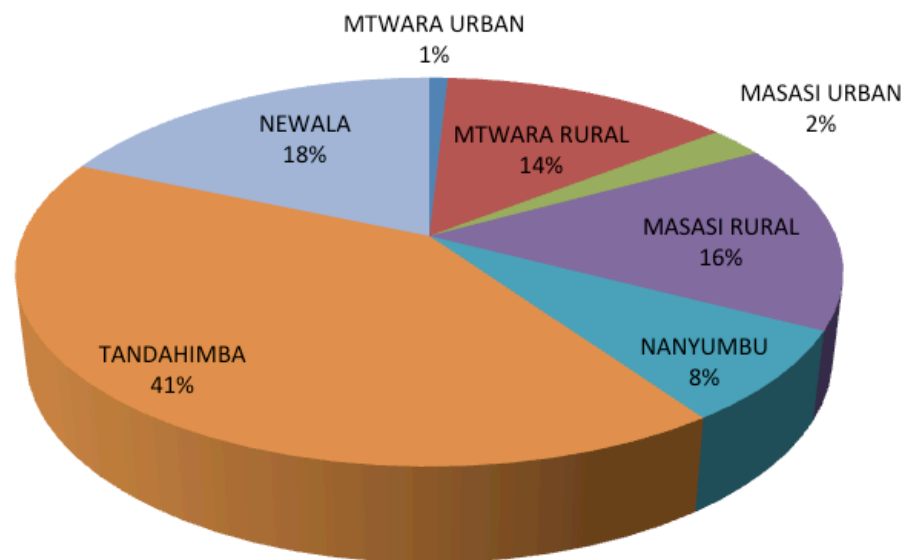


LINDI PRODUCTION



Cashew nut Production 2011/12

Production in Mtwara



Cashew nut production 2012/2013



17.0 CASHEW NUT PRODUCTION IN REGIONS

17.1 The amount of cashew nut produced in 2012/2013

S/N	Region	Coops	Municipality/district	Production (KG)
1	MTWARA	MAMCU LTD	MTWARA RURAL	11,802,720
			MASASI URBAN	2,224,178
			MASASI RURAL	13,630,051
			NANYUMBU	6,676,640
			Total	35,386,400
		TANECU LTD	TANDAHIMBA	35,815,290
			NEWALA	16,084,042
			Total	51,899,332
2	LINDI	ILULU	NACHINGWEA	11,397,175
			LINDI (R)	8,229,882
			LIWALE	5,387,994
			RUANGWA	7,101,722
			KILWA	2,127,914
			LINDI (U)	723,557
			Total	34,968,244
3	RUVUMA	TAMCU LTD	TUNDURU	3,019,664
			NAMTUMBO	158,684
			Total	3,178,348
4	PWANI	CORECU LTD	MKURANGA	2,200,000
			RUFIJI	200,000
			Total	2,400,000
5	TANGA		TANGA	20,286
			MKINGA	86,767
			Total	107,053
6	MBEYA		KYELA	41,620
7	OTHER AREAS		MPWAPWA, RUDEWA and MBINGA	8,113
Grand total				127,949,419

Source: The Cashewnut Board of Tanzania (CBT), 2013



17.2 Buyers of raw cashew nuts 2012/2013

S/N	Company Name	Purchases through warehouses			Purchases through municipal licenses		Total (Kg) bought
		TANECU	MAMCU	ILULU	RUVUMA	PWANI	
	DC COMMODITY	3,407,067	2,301,512	4,725,407			10,433,986
	ABBASI EXPORT	8,490,239	6,387,804				14,878,043
	CDJKL NUTS	7,430,223	5,486,546	4,048,564	158,788	41,620	17,124,121
	CHINA PESTICIDES		40,099			2,000,000	81,719
	EXPORT TRADING	24,546,926	7,193,372	10,449,140	2,557,560	160,000	46,746,998
	ISCON COMMODITIES	480,975	1,955,799	3,492,180			6,088,954
	OLAM (T) LTD	1,129,056	353,930	6,651,588	443,000		8,577,574
	REGAL HOLDING (T) LTD		2,148,805	1,926,576			4,075,381
	SOUTHERN JUMBO NUTS		408,403				408,403
	STE BPS (COTE DVORE)	93,915	5,557,708	217,480			586,9043
	TREENUT EXPORT	2,364,623	2,375,760	1,112,997			5,853,380
	ENEGY MESTER			67,690			67,690
	SHAREEJ IMPEX	809,947		55,995			865,942
	SD COMMODITY			506,370			506,370
	BPS IMPEX	1,312,050					1,312,050
	DAR ES SALAAM	30,792					30,792
	THE REMAINING	19,690					19,690
Grand Total		50,115,503	34,209,738	33,253,927	3,159,348		122,940,130

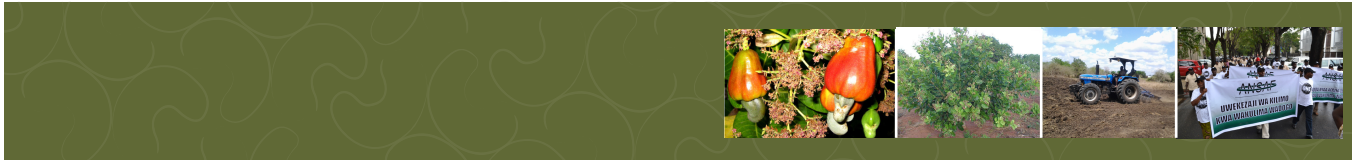
Source: The Cashewnut Board of Tanzania (CBT), 2013



17.3 Cashew nut Area ('000'ha), Production ('000'tons) and Yield (tons/ha) by Region

Region	Data	Year			
		2005/6	2006/7	2008/9	2009/10
Dar Es Salaam	Area('000'ha)	3.99	2.68	1.51	2.55
	Production('000'tons)	6.72	4.24	5.35	2.34
	Yields(ton/ha)	1.68	1.58	3.54	0.92
Iringa	Area('000'ha)	0.62	0.62	0	0
	Production('000'tons)	0.1	0.08	0	0
	Yields(ton/ha)	0.16	0.13	0	0
Lindi	Area('000'ha)	33.39	34.19	27.92	26.07
	Production('000'tons)	28.78	19.5	17.31	13.59
	Yields(ton/ha)	0.86	0.57	0.62	0.52
Mbeya	Area('000'ha)	0.62	0.58	0.3	3.56
	Production('000'tons)	1.04	0.83	0.37	0.48
	Yields(ton/ha)	1.68	1.43	1.23	0.14
Morogoro	Area('000'ha)	0.12	0.03	0.49	0
	Production('000'tons)	0.13	0.08	0.03	0
	Yields(ton/ha)	1.05	2.49	0.06	0
Mtwara	Area('000'ha)	0.39	211.48	192.81	0
	Production('000'tons)	39.7	33.1	37.74	38.99
	Yields(ton/ha)	0.17	0.16	0.2	0
Pwani	Area('000'ha)	19.48	54.07	7.54	107.43
	Production('000'tons)	6.59	19.96	13.21	15.53
	Yields(ton/ha)	0.34	0.37	1.75	0.14
Ruvuma	Area('000'ha)	27.96	54.09	7.75	41.87
	Production('000'tons)	5.68	12.48	5.19	2.1
	Yields(ton/ha)	0.2	0.23	0.67	0.05
Tanga	Area('000'ha)	3.4	3.97	1.93	23.99
	Production('000'tons)	1.91	1.96	2.21	1.13
	Yields(ton/ha)	0.56	0.46	1.15	

Source: www.tanzania.go.tz/agriculture, 2013



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