



“Transforming Tanzania’s cashew industry from Raw Export Dependency”

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RAHAMI AGRICULTURE GROUP BUSINESS PLAN

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Executive Summary

Rahami Agri Group aims to transform the Tanzanian cashew industry from raw export dependency to value added processing, through a network of modular micro-factories and a proprietary digital traceability platform. Our integrated approach unlocks the true value of cashew nuts by enabling local processing, empowering farmers and ensuring that every kernel can be traced back to its origin.

Rahami’s micro-factory model has already undergone market validation and early adoption. Over the past 36 months our pilot facility has processed more than 500 tonnes of raw nuts, created fair-paying jobs for women in rural areas in Southern Tanzania, and proven the commercial viability of traceable, Tanzanian-sustainably processed cashew kernels.

Metrics

	2022 (pilot year)	2023	2024
Total revenue (USD)	210,000	250,000	1,000,000
Investment raised (USD)	20,000	80,000	150,000
Tonnes of raw nuts processed	120	150	800

Post-investment projections

	2025	2026	2027
Total revenue (USD)	1,200,000	3,232,800	6,465,600
Investment raised (USD)	500,000	750,000	1,000,000
Tonnes of raw nuts processed	1,000	2,496	4,992

Since its inception, the Rahami Agri Group cashew industry has integrated 300 farmers into the supply network, trained more than 100 cooperative members in agronomy and quality control, and secured export contracts with six international kernel buyers. The company has attracted US\$150,000 in seed capital in form of founder’s equity, which enabled it to build a pilot micro-factory, develop a cloud-based traceability system and begin by-product research on cashew shell oil and biochar. Rahami now employs 11 full-time staff and is ready to scale.

Currently, Rahami is expanding its processing capacity and accelerating R&D into cashew-apple beverages, CSNL Liquid and cashew shell biochar. Additional support from local agricultural development programmes will also enable us finance the construction of a state-of-the-art central facility in Mtwara and six new micro-factories across the cashew growing region in Southern Tanzania. This will boost processing capacity, enhance digital systems and create high-value jobs for Tanzanians.

Looking back, Rahami has proven that a locally developed, women-led solution can transform a traditional commodity sector. Our vision is to ensure that the benefits of Tanzania’s cashew stay within our communities while meeting the highest standards of quality, traceability and sustainability.

Introduction

Company Description

Rahami Agri Group (RAG) is a Tanzanian women-led agribusiness registered in 2016, and started cashew industry operations in 2022 to transform the country's cashew industry from raw export dependency to value-added processing. RAG is building a modular network of community-integrated micro-factories linked to a central processing facility. Our mission is to unlock the full value of Tanzania's cashew industry by processing nuts locally, creating dignified jobs, digitising supply chains and turning every by-product into additional revenue streams. The enterprise sources raw cashew nuts (RCN) directly from smallholders at fair prices, processes them into premium kernels, extracts cashew nut shell liquid (CNSL), produces biochar/fertiliser and converts cashew apples into beverages. We leverage digital traceability using geo-referenced data and QR codes to enable us record each batch of processed cashew from farm to export.

Founded in 2016, Rahami Agri Group Ltd has positioned itself at the heart of Tanzania's agricultural value addition. After several years working in broader agribusiness initiatives, we launched our cashew value-chain operations in 2022. This was a decision that was made after operating a Msasi Mtwara Cooperative Union (MAMCU) cashew auction ware house in 2021, and realizing that most the cashew produced in Tanzania was exported raw to India and Vietnam, but also farmers had limited control over the auction process, and had to wait for long periods for their cashew to be sold. Since then, Rahami has specialised in turning raw cashew nuts into high-value products. Our competencies span modular micro-factory design, supply-chain digitisation, food processing and community development. To bridge the gap between farmers and global buyers, Rahami is introducing a home-grown processing model: networks of small, decentralised micro-factories linked to a central processing facility. Each unit combines carefully selected machinery with a cloud-based traceability platform that records deliveries, monitors quality and facilitates prompt payments.

This locally developed sourcing solution enables us to work directly with smallholder farmers while remaining fully compliant with Tanzanian cashew regulations. Current law prohibits processors from purchasing *raw* cashew nuts (RCN) directly from individual farmers without an AMCOS or another third-party structure. To comply with this mandate, and still ensure farmers benefit more, we have implemented a legally sound, empowering model.

Rahami invests in and operates a network of primary processing facilities located within farming communities. Instead of buying raw nuts, our team mobilizes and supports farmers to deliver their RCN to these centres for processing services. At the facility, Rahami applies the first stages of value addition, steaming, shell cutting, and drying, transforming raw nuts into semi-processed kernels. It is this semi-processed product that we then legally purchase directly from the farmers, not the raw nuts. Through this model, farmers earn 10–20% more income compared to selling raw nuts, gain better market access, and participate more meaningfully in the value chain. The decentralized processing approach also reduces post-harvest losses by up to 35%, cuts transport costs for farmers, and ensures that value which would have been exported abroad is retained locally.

RAG has already built its first micro-factory in Kitama Village, Tandahimba District, and has processed about 160 tonnes of kernels over the past three years, generating over US\$1,000,000 in revenue with a 12% net margin. The company has secured land for a second micro-factory and a 5,742 m² central processing facility, established partnerships with buyers in Tanzania, Turkey, Dubai, the U.S., Japan, and Kenya, and built a network of more than 200 temporary women workers across the value chain. We are currently accelerating research into CNSL and biochar to expand our by-product revenue streams.

Vision

To become Africa's leading producer of ethical, traceable and sustainably processed cashew products, empowering farmers and communities along the way.

Mission

To transform Tanzania's cashew industry from raw export dependency to value-added processing, by building a decentralised network of micro-factories that add value locally, leverage digital tools for transparency and ensure zero waste through comprehensive utilisation of by-products. Over the next 5 years, we will build a network of 6 modular micro-factories linked to a 5 000-tonne central processing facility in Tanzania's rural cashew regions.

Company philosophy and values

- Strong customer and farmer focus
- Honesty and integrity
- Innovation and creativity
- Passion and commitment
- Women's leadership and community empowerment

Company goals

Over the next five years, Rahami aims to integrate 5 000 farmers, operate six micro-factories processing 15 000 tonnes of raw nuts annually, create 400 decent jobs (with at least 70 % for women), and expand the model to at least two other African countries by 2030.

Target market

Our products and services cater to:

- International nut buyers seeking premium, traceable cashew kernels.
- Industrial customers purchasing cashew nut shell liquid for resins, adhesives and cosmetics.
- Domestic consumers looking for roasted kernels, cashew apple juice and other value-added products.
- Farmer cooperatives and agribusinesses requiring processing services, training and supply-chain digitisation.

Industry

Rahami operates in the agro-processing and circular economy sectors. Tanzania produces over half a million tonnes of raw cashews each year, yet more than 87 % are exported unprocessed (The Citizen, 2025). By investing in local processing capacity and zero-waste technologies, Rahami aims to tap into a global cashew market forecast to reach US\$13.3 billion by 2032 (SMRC,2025), and to help Tanzania capture more of this value. Our focus on by-products aligns with emerging opportunities in bio-materials and renewable energy

Legal structure

Rahami Agri Group is a privately held company limited by shares under Tanzanian law. Equity is shared between founder Rahma Othman Jawa (60 %), co-founders Ingrid Aringaniza, Nafisa Ally and Moses Mshana (40 %). The company will maintain strong corporate governance, including an independent board and robust financial reporting, to meet investor and certification requirements.

Goals and milestones

Process 12,000 tonnes of raw cashews per year by 2030 with six fully operational micro-factories and a strengthened central processing facility.

Integrate 5,000 farmers and train 300 cooperative members in agronomy, quality control and financial management.

Deploy the full digital traceability and MRV system across all six micro-factories by 2028.

Expand the micro-factory model to Uganda and Ivory coast by 2035.

Competitors

Key competitors include large government or foreign-owned processors in Tanzania, community processor YYTZ Agro-Processing and international players in Vietnam and India. Rahami differentiates itself through its decentralised, farmer-centric model, digital traceability and comprehensive utilisation of by-products.

Products & Services

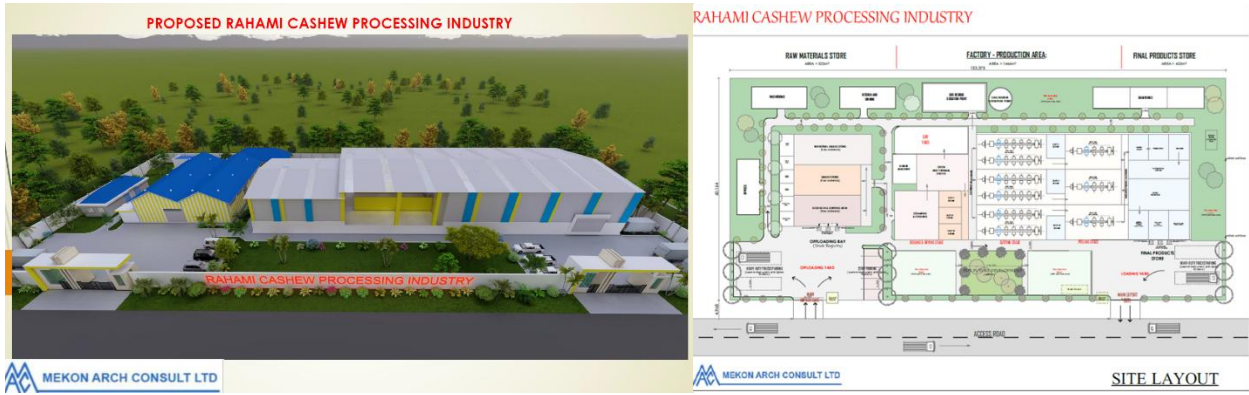
The problem

Tanzania is among the world's leading producers of raw cashew nuts yet **over 87 % of the harvest is exported unprocessed (the Citizen, 2025)**. Farmers sell raw nuts for about **US\$1 200 per tonne** while shelled kernels fetch **US\$6 560 per tonne** on world market (The Citizen, 2025). Exporting raw nuts therefore represents a huge opportunity cost, studies estimate the country could lose **US\$1.73 billion in value by 2030** if this continues (The Citizen, 2025). Even when kernels are processed domestically, traceability is often lost and farmers still receive low prices (FairMatch Support). RAG sees an opportunity to add value locally, increase farmer incomes and capture by-product revenues in a growing global market worth **US\$7.4 billion in 2025** and projected to reach **US\$13.3 billion by 2032 (SMRC,2025)**. Quality variations and a lack of traceability also limit access to premium markets.

Our solution

RAG is operating one cashew processing micro-factory and intends to establish five more modular micro-factories in cashew-producing districts in Southern Tanzania and a 5,000-tonne central facility in the next five years. Our Micro-factories are women-led, with renewable energy powered units that handle grading, steaming, cutting, peeling and pre-sorting. Kernels, shells and apples are transported to the central plant for final processing, by-product extraction and packaging. We utilize digital traceability via georeferenced data and QR codes to ensure premium market access. Through eliminating middlemen, paying fair premiums and ensuring complete utilisation of shells and apples, RAG aims to create a circular economy and increase farmers' incomes.

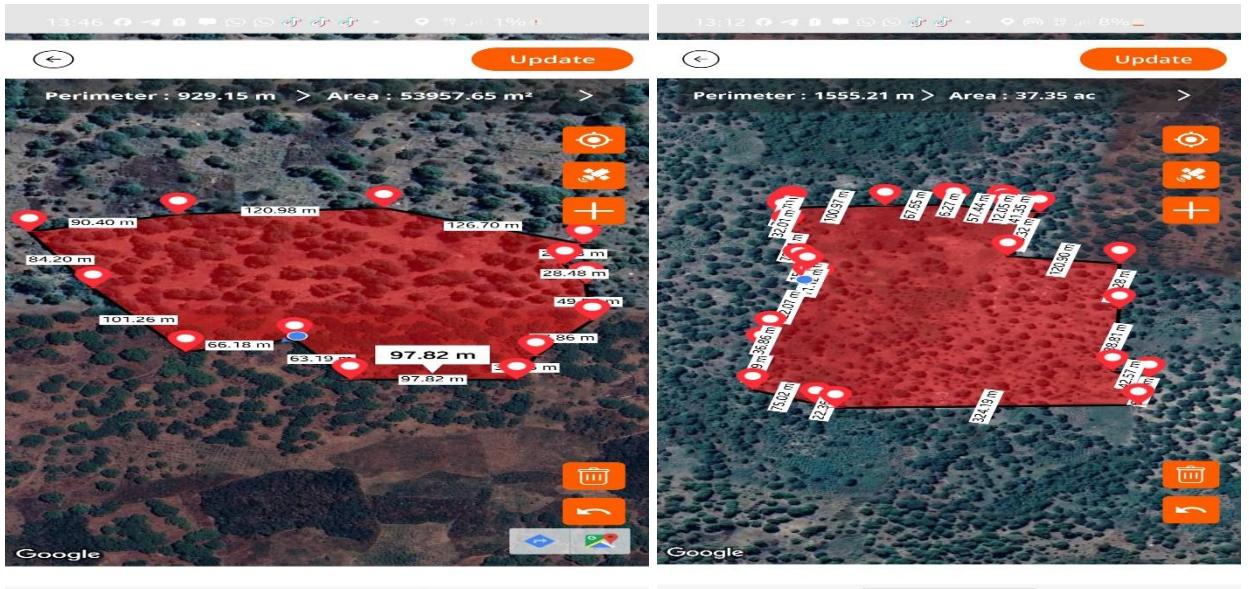
This model is scalable and replicable across Africa because micro factories are not very capital intensive. Rahami's modular micro-factories integrate grading, steaming, shelling, peeling, sorting and by-product extraction in compact units that can be deployed near farmer clusters. Our digital platform records farmer deliveries, monitors quality and handles payments, giving buyers confidence and allowing farmers to access higher prices. Through turning shells into cashew nut shell liquid and bio-char and processing cashew apples into juice or wine, we ensure nothing goes to waste.



Proposed Rahami Secondary Central Processing Facility



Rahami processing facility (currently operational to be scaled to other 6 micro-factories by 2030)



Farm mapping for exercise for traceability



Digital Traceability platform and a consignment ready for shipment to US (October 2025)

Features

- Decentralised processing: small footprint, energy-efficient factories located close to growers.
- Digital traceability: Georeferenced data and QR codes link every batch to its farmer.
- Zero-waste: shells become CNSL and briquettes; apples become beverages.
- Women-led management: micro-factories are co-owned and operated by women’s cooperatives.
- Scalability: additional modules can be added to increase capacity.

Benefits

- Higher farmer incomes through direct purchasing and profit sharing.
- Job creation and skills development in rural areas.
- Sustainable production with reduced waste and lower carbon footprint.
- Access to premium markets thanks to traceability and certifications.

Limitations

- Significant capital and working capital requirements.
- Dependence on unreliable energy and water supplies.
- The need for ongoing training and capacity building.

Pricing

Rahami operates a business-to-business model for export kernels and shell oil, with prices benchmarked against international market rates. Farmers who join our network get affordable access to training and digital tools that help them improve their yields and connect to markets. Retail products such as roasted kernels and cashew apple juice are priced for the domestic market. Currently our average pricing for a kilogram of kernels sold to the international market ranges from **\$7.2 to \$8.5** FOB Dar es salaam based on the grade, our cashew grades include W180, W240, W320 and other lower grades such as Lwp. For the domestic market, our average pricing for a kilogram of roasted kernels both salted and unsalted is \$10. Our by-product lines including CSNL oil and biochar are still undergoing the R&D process for us to determine the most appropriate pricing. Final pricing will be determined upon completion of product testing and market analysis.

Marketing Plan

The Market

Total Addressable market

According to SMRC 2025, the global market for cashew kernels was valued at **US\$7.4 billion in 2025** and is projected to reach **US\$13.3 billion by 2032**. East and Southern Africa produce around 15 % of the world's cashew crop. If that share were processed locally at prevailing kernel prices (around US\$7,200 per tonne for W320 grade), the regional opportunity would be worth roughly:

1. Global TAM (2025) = **US\$7.4 billion**.
2. East/Southern Africa share ($\approx 15\%$): **US\$7.4 billion \times 15 % \approx US\$1.1 billion**.

US\$1.1 billion represents the total addressable value of kernels if all nuts grown in the region were processed and sold at current prices.

Additionally, beyond kernels, there is a **US\$1 billion** global market for cashew by-products such as CNSL (cashew nut shell liquid), biochar and other derivatives.

Serviceable Available Market: Tanzania and neighbouring producers

Tanzania forecasts production of **700,000 tonnes of raw cashews in the 2025/26 season**. With a kernel recovery rate of roughly **25 %**, this would yield about **175,000 tonnes** of kernels. At current global prices (\sim US\$7,200 per tonne), the potential value of Tanzanian kernels alone is about **\$1.26 billion**. Adding modest production from neighbouring Mozambique and Kenya brings the **East African SAM to around US\$1.5 billion**.

Target market; Premium & traceable segment

Not all of this market is reachable by Rahami in the near term. Our focus is on buyers willing to pay a premium for traceable, fair-trade and sustainably processed cashews. Global specialty nut demand is estimated at about 10 % of total kernel consumption. Applying that ratio to the regional SAM:

– Target market $\approx 10\% \times$ US\$1.5 billion \approx US\$150 million

Within this segment, Rahami's initial goal is to process roughly 8 tonnes of RCN per day in each of our 6 primary processing centres for 26 days per month, making it 2496 tonnes per year. Our goal is to have 6 processing centres by 2030 which will cumulatively process 14976 tonnes of RCN per annum. At a recovery rate of 25% our factories will produce 3744 tonnes of kernels annually by 2030, equivalent to equivalent to about 17–20 % of the East African specialty market (US\$25–30 million in annual revenue). Our long-term strategy involves expanding capacity and diversifying into by-products (cashew nut shell oil, bio-char, cashew apple beverages), which together could add another **US\$40–50 million** to the reachable market.

SWOT Analysis Worksheet

Strengths	Weaknesses
<p>Established Market Presence</p> <ul style="list-style-type: none"> • Operating since 2022 with proven processing capabilities • Track record of delivering quality kernels to existing buyers • Operational experience and lessons learned from 3+ years in the market <p>Existing Buyer Network</p> <ul style="list-style-type: none"> • Established relationships with current buyers provide revenue stability • Proof of concept for market demand and product quality <p>Local Processing Capacity</p> <ul style="list-style-type: none"> • Vertically integrated processing centers that capture value locally rather than exporting raw cashew nuts (RCN) • Ability to control quality throughout the processing chain from sourcing to final product <p>Premium Market Positioning</p> <ul style="list-style-type: none"> • Focus on traceable, fair-trade, and sustainably processed cashews • Differentiation through ethical sourcing and transparency appeals to premium buyers <p>Strategic Location</p> <ul style="list-style-type: none"> • Operations in Tanzania, the heart of East Africa's cashew-growing region • Proximity to 700,000 tonnes of annual RCN production reduces logistics costs <p>By-Product Revenue Streams</p> <ul style="list-style-type: none"> • Diversification into CNSL, biochar, and cashew apple beverages • Multiple revenue channels reduce dependence on kernel sales alone <p>Direct Farmer Relationships</p> <ul style="list-style-type: none"> • Building trust and loyalty with smallholder farmers • Ensures consistent supply and supports local communities <p>Passionate and Mission-Driven Team</p> <ul style="list-style-type: none"> • Commitment to community impact and sustainable agriculture • Attracts like-minded partners and impact investors 	<p>Limited Processing Capacity</p> <ul style="list-style-type: none"> • Current planned capacity of 14976 tonnes RCN annually per center vs. 700,000 tonnes regional production • Scale limitations restrict market penetration and competitiveness <p>Cash Flow Constraints</p> <ul style="list-style-type: none"> • Working capital constraints during peak harvest season when farmers need immediate payment • Restricts ability to secure sufficient RCN supply <p>Missing Premium Certifications</p> <ul style="list-style-type: none"> • Lack of fair-trade, organic, and other premium certifications • Limits access to high-margin specialty markets and premium buyers • Certification process is costly and time-consuming <p>Operational Systems Still Maturing</p> <ul style="list-style-type: none"> • Management systems, policies, and standard operating procedures still evolving • Quality control protocols need strengthening across multiple centers • Scalability processes not yet fully standardized <p>Supply Chain Vulnerabilities</p> <ul style="list-style-type: none"> • Competition from well-capitalized international buyers at auctions during cashew season <p>Limited Marketing & Brand Recognition</p> <ul style="list-style-type: none"> • Presence in the market but limited brand visibility in premium segments • Need stronger marketing to differentiate from commodity processors

Opportunities	Threats
<p>Certification Pathway to Premium Markets including Fair-trade, organic, and sustainability certifications unlock the specialty cashew market with significantly higher margins</p> <p>Government incentives and policy support for local value addition over raw nut exports</p> <p>Rising global consumer demand for sustainably sourced, fair-trade food products, particularly in EU, US, and premium markets</p> <p>By-Product Market Expansion - US\$1 billion global market for cashew by-products (CNSL, biochar, cashew apple beverages) largely untapped in East Africa</p> <p>Growing interest from development finance institutions, NGOs, and impact investors in agricultural value chains that create local jobs and community impact (Potential AGRA partnership already in the pipeline)</p> <p>Digital traceability systems (blockchain, mobile apps) provide competitive differentiation even before formal certifications, appealing to transparency-focused buyers</p> <p>Growing global recognition and support for keeping value addition within Africa; resonates with ethical buyers and development organizations</p> <p>Expanding middle class in Kenya, Uganda, Tanzania creating demand for premium local products and cashew-based snacks</p> <p>Climate Finance & Green Investment - Sustainable agriculture projects increasingly eligible for climate finance and carbon credit programs</p>	<p>Well-capitalized international processors deploy massive capital at government auctions, securing majority of RCN supply and pricing out local processors</p> <p>Limited access to affordable financing restricts ability to compete for RCN supply during peak harvest season</p> <p>Cashew kernel prices fluctuate significantly based on international supply/demand dynamics; currency exchange risks (TZS/USD) impact profitability</p> <p>Droughts, pests, diseases, and climate change variability affect cashew yields and harvest timing; unpredictable seasonal supply and quality</p> <p>Maintaining consistent grade quality across multiple processing centers; contamination or quality issues can damage reputation with existing buyers</p> <p>Multi-year process and significant investment required for fair-trade and organic certifications; competitors may achieve certifications first</p> <p>Unreliable power supply increases operating costs (backup generators); poor rural road networks complicate RCN collection and kernel distribution</p> <p>Indian and Vietnamese processors benefit from decades of optimization, automation, and lower labor costs</p> <p>Global recessions that could reduce consumer spending on premium products; tighter credit markets restrict access to expansion capital and working capital</p> <p>Global shipping delays, port congestion, or export restrictions can strand product or delay buyer payments</p> <p>Government incentives for local processing may attract better-capitalized new entrants who can compete more aggressively for supply and buyers</p>

Market forces analysis

Competitive Rivalry

High

Competition for raw materials is high due to the growing number of local processors competing for limited non-auction RCN supply; intense international competition from Indian and Vietnamese processors with massive economies of scale; auction system concentrates majority of supply with well-capitalized international buyers leaving local processors competing for secondary supply.

Rahami Agri Group reduces this direct competition through its **unique sourcing model**. Instead of competing at auctions for raw cashew nuts, Rahami purchases **semi-processed cashews** (boiled, cut, and dried) from farmers at its primary processing centres. This approach offers processing services to farmers helping them reduce post-harvest losses, increases farmer income, and strengthens farmer loyalty, while significantly reducing dependence on auction-based supply. For this model to operate efficiently at scale, Rahami requires **sufficient working capital** to purchase semi-processed volumes from farmers promptly. With adequate financing, this sourcing strategy becomes a strong competitive differentiator because it secures steady supply, shortens the value chain, improves traceability, and protects the company from price spikes and auction-driven competition.

Supplier Power (Farmers)

High

Highly capitalized buyers deploy massive capital during harvest season setting price benchmarks; farmers prefer auction certainty over delayed payments; large volumes move through auctions leaving limited supply for direct purchase; seasonal cash pressure drives farmers toward immediate payment options.

Mitigation possible through pre-season contracts, direct farmer relationships, cooperatives, and fair-trade premiums (post-certification)

Buyer Power

Moderate to High (Currently) → Moderate (With Certifications)

Current buyers have bargaining power in commodity market with ability to switch suppliers based on price and quality; volume requirements strain current capacity.

Premium segment buyers (post-certification) will pay higher prices but have specific traceability and ethical sourcing requirements.

Multiple buyer relationships reduce dependency on any single customer.

Threat of Substitution

Low to Moderate

Other premium nuts (almonds, pistachios, macadamias) compete for consumer spending and shelf space.

Cashews have distinct taste and culinary applications creating loyalty.

Commodity positioning increases substitution risk based on price.

Premium certifications and "Made in Africa" narrative will reduce substitution threat in ethical markets.

Threat of New Entry (Local Processors)

Moderate

Establishing several micro factories requires significant capital investment and experience.

New entrants face identical auction competition and working capital challenges.

Established farmer relationships and operational knowledge from 3+ years create barriers.

Certification processes take 2-5 years creating future moat; government incentives for local processing may attract new entrants; existing buyer network creates switching costs.

Target customer

Cashew Kernel Target Customers

SN	Customer segment	Description	Example list of customers	Value proposition
1	Export Traders & Nut Distributors	Established nut traders and distributors who aggregate and supply to manufacturers and retailers (current customer base)	Regional nut exporters, commodity traders, established distribution partners	Reliable supply, consistent quality, competitive pricing, established track record since 2022
2	Specialty Food Retailers	High-end grocery stores, organic food shops, and gourmet retailers seeking traceable, ethically sourced premium nuts	Whole Foods, local organic stores in EU/US, specialty food boutiques	Premium quality W320 kernels, full farm-to-consumer traceability, compelling origin story, sustainable processing
3	Fair-Trade Distributors	Companies specializing in ethically sourced products with verified fair wages and transparent supply chains	Equal Exchange, Alter Eco, GEPA (Germany), Oxfam Fair Trade	Verified fair wages to farmers (post-certification), transparent supply chain documentation, measurable community impact
4	Conscious Snack Brands	Emerging and established brands targeting health-conscious, values-driven consumers with premium positioning	KIND Snacks, RXBAR, Sahale Snacks, regional ethical snack brands	Sustainability credentials, customizable kernel grades, organic certification pathway, "Made in Africa" narrative

5	Corporate ESG Buyers	Large food manufacturers and corporations with sustainability commitments seeking ethical ingredient sourcing for ESG reporting	Unilever, Nestlé, corporate sustainability programs, hotel chains	Supply chain transparency, ESG reporting support, traceability documentation, social impact metrics
6	Hospitality & Premium Tourism	High-end hotels, luxury safari lodges, and premium restaurants seeking locally sourced ingredients with compelling stories	Luxury safari lodges in Tanzania/Kenya, 5-star hotel chains, premium restaurant groups	Local sourcing story for guests, support for local communities, premium quality, farm-to-table authenticity

By-product Target Customers

SN	Customer segment	Description	Example list of customers	Value proposition
1	Industrial Chemical Buyers	Manufacturers of coatings, lubricants, brake linings, and resins using CNSL (Cashew Nut Shell Liquid) as a renewable phenolic substitute.	Asian Paints, BASF, Shell Lubricants, small- and mid-scale chemical producers in India, UAE, and Kenya.	Reliable CNSL supply with consistent purity levels, traceable origin, competitive export pricing, and reduced carbon footprint.
2	Renewable Energy Producers & Carbon Credit Buyers	Biochar users and carbon credit traders purchasing biomass-derived carbon for offsets or soil regeneration.	Local organic fertilizer firms, voluntary carbon buyers (Already in partnership talks with Imset)	Certified biochar for energy and soil enrichment; measurable CO ₂ sequestration for carbon credit trading.
3	Farmers in Our Network & Cashew Cooperatives (Southern Tanzania)	Smallholder farmers and cooperative unions participating in Rahami's out-grower and waste-to-value programs.	Tandahimba and Mtwara cooperatives, Farmer Groups (Already in partnership talks with Kitama farmers)	Guaranteed offtake of RCN produced and apple waste, fair pricing for fertilizer, training on regenerative agriculture, and shared carbon credit benefits.
4	Food & Beverage Innovators	Processors exploring cashew apple juice, vinegar, and spirits markets.	KBL (Kenya Breweries), local beverage startups, health juice brands.	Fresh, locally sourced raw material for tropical fruit beverages; sustainability-driven supply story.

5	Sustainability-Driven Corporates (ESG Buyers)	Companies purchasing bio-based industrial inputs or supporting waste-to-value models for ESG compliance.	Unilever, Nestlé, Heineken Africa, corporate offset buyers.	Access to ESG-compliant sourcing, waste-valorization impact metrics, and joint sustainability storytelling.
6	Export Traders & Commodity Brokers	Traders of CNSL, biochar, and organic inputs targeting Asian and Middle-Eastern buyers.	Dubai commodities traders, Indian CNSL exporters, Turkish renewable distributors.	Bulk shipment reliability, export-ready documentation, and logistics coordination through Rahami's central hub.

Key competitors

Organization Name *: YYTZ Agro-Processing
Does this organization operate in the same location as your organization? *: Yes
How is the work of your organization similar to this organization? (500 characters) *
<ul style="list-style-type: none"> - Local Tanzanian registered company - Uses community processing and blockchain for traceability - Export to the US and Europe - Sources RCN from Sothern Tanzania
How is the work of your organization different to this organization? (500 characters) *
<p>-This company operates a centralized processing facility in Zanzibar, sourcing raw cashew nuts (RCN) from Southern Tanzania. In contrast, Rahami Agri Group situates its processing micro-factories close to the farms, minimizing logistics costs and strengthening farmer relationships.</p> <p>-While this competitor primarily targets the retail and supermarket segment, Rahami focuses on large-scale B2B sales to exporters, distributors, and food manufacturers.</p> <p>-The competitor is a male-led enterprise, whereas Rahami is women-led, championing gender inclusion and equitable participation across the value chain.</p> <p>-Their single, large processing facility is capital-intensive and difficult to scale, while Rahami's decentralized micro-factory model is modular, cost-efficient, and community-driven.</p> <p>-YYTZ places little emphasis on circular economy practices, whereas Rahami fully utilizes cashew by-products such as shells, apples, and husks to create new revenue streams and minimize waste.</p>

Organization Name * : Jabari Cashew
Does this organization operate in the same location as your organization? *: Yes
How is the work of your organization similar to this organization? (500 characters) *
<ul style="list-style-type: none"> -Operates a processing facility in Southern Tanzania -Sources raw cashew nuts (RCN) from farmers in Southern Tanzania -Local Tanzanian registered companies -Process and sells Kernels to domestic and international markets using a B2B model
How is the work of your organization different to this organization? (500 characters) *

-Their single, large processing facility is capital-intensive and difficult to scale, while Rahami's decentralized micro-factory model is modular, cost-efficient, and community-driven.

-Rahami places stronger emphasis on digital traceability platforms and full utilisation of cashew by-products (shells, apple waste, etc.), whereas Jabari's strategy is less oriented toward circular economy and by-product monetisation.

Organization Name *: PSL Cashew (Côte d'Ivoire) and Cashew Coast (Ivory Coast)
Does this organization operate in the same location as your organization? *: No
How is the work of your organization similar to this organization? (500 characters) *
- Both firms specialize in cashew value addition, with a focus on quality kernels, traceability, and export market access. They share similar sustainability and farmer partnership goals.
How is the work of your organization different to this organization? (500 characters) *
-Not based in Tanzania and therefore not eligible for clients who are interested in sourcing cashews of Tanzanian origin
-Their single, large processing facilities are capital-intensive and difficult to scale, while Rahami's decentralized micro-factory model is modular, cost-efficient, and community-driven.

Organization Name *: Indian and Vietnamese processors
Does this organization operate in the same location as your organization? *: No
How is the work of your organization similar to this organization? (500 characters) *
- Both Rahami and these international processors engage in cashew value addition, purchasing raw cashew nuts (RCN) from Southern Tanzania for processing into kernels and export to global buyers. They share a focus on quality standards, export compliance, and supply consistency to meet international market requirements.
How is the work of your organization different to this organization? (500 characters) *
-Do not operate locally, they source RCN through the Tanzania Cashew Board's auction system, facing high logistics and shipping costs. In contrast, Rahami Agri Group processes directly within Tanzania, using decentralized micro-factories located close to farms. This model minimizes logistics costs, increases value retention in Tanzania, ensures traceability, and promotes farmer participation in the value chain.

Organization Name *: Dai Viet Chemical Oils Joint Stock Company
Does this organization operate in the same location as your organization? *: No
How is the work of your organization similar to this organization? (500 characters) *
-Extract and refine CNSL and related derivatives for global industrial markets.
-Operates in the by-product space of cashew processing and leverages shell value.
How is the work of your organization different to this organization? (500 characters) *
-Vertically integrated large-scale processing outside East Africa; RAG's model emphasises decentralised micro-factories and local value capture in Tanzania.

Organization Name *: Carbon Bridge Africa
Does this organization operate in the same location as your organization? *: No
How is the work of your organization similar to this organization? (500 characters) *
-Develop bio-char and carbon-credit projects using agricultural waste including shells and biomass.
-Works with by-product streams for carbon credits and soil remediation
How is the work of your organization different to this organization? (500 characters) *

-Primarily services carbon-markets; RAG is both a kernel processor and a by-product producer, giving more integrated value chain control.

Positioning

The cashew value chain in East Africa faces a critical challenge: **90% of raw cashew nuts (RCN) are exported unprocessed to India and Vietnam**, with value addition and job creation happening abroad. Local processors struggle to compete due to two primary barriers: (1) **Limited working capital** to secure RCN supply at auctions dominated by well-capitalized international buyers, and (2) **Lack of premium certifications** (fair-trade, organic) needed to access high-margin specialty markets that reward traceability and ethical sourcing. Existing players have adopted one of two strategies:

1. **Large-scale commodity processors** - Capital-intensive operations competing on volume with thin margins in commodity markets. These struggle with supply consistency and cannot differentiate on ethics or traceability. They build centralized facilities, own logistics fleets, and control every layer of production. While this model ensures quality control, it is capital-intensive, slow to scale, and often leaves smallholders excluded. Examples include large regional players such as Olam and Cashew Coast.
2. **Export-focused traders majorly Indians and Vietnamese** - Focus entirely on purchasing and exporting raw nuts with no local processing, capturing zero value-addition benefits for the region.

Rahami Agri Group is pioneering a third model: Small-scale, traceable, premium cashew processing that keeps value in Africa while serving the growing US\$150 million East African specialty market.

Since 2022, we have demonstrated:

- **Operational viability** - Processing RCN to grade kernels with established buyer relationships
- **Direct farmer engagement** - Building trust-based supply relationships that bypass auction competition
- **Local job creation** - Each processing center will be built to employ local communities in rural cashew-growing regions
- **Scalable model** - Micro-factory approach (2,496 tonnes RCN/year per center) that can replicate across regions

Our differentiation: Rahami is the only processor in Tanzania combining local value addition, full traceability, and a pathway to fair-trade certification, positioning us to serve premium buyers willing to pay 10-20% more for ethically sourced, sustainably processed cashews with verified farmer and community impact. Unlike conventional processors who build one large, capital-intensive plant, Rahami operates smaller modular units close to the farms. This minimizes logistics costs, enhances traceability, and increases farmer participation. Our proprietary digital platform captures every transaction, from farm to final kernel, ensuring transparency, quality assurance, and market confidence. Rahami is also a female-led enterprise, empowering women across leadership, processing, and cooperative networks, a clear contrast to traditionally male-led competitors.

Marketing

Marketing Channels

Digital Presence

- Enhanced website showcasing farm stories, processing transparency, and social impact metrics (our website will be updated to align with this)
- LinkedIn thought leadership on African agricultural value chains
- Instagram/Facebook visual storytelling of farmer relationships and processing journey
- TikTok video story telling of farmer relationships and processing journey

Government & Trade Support

- Market recommendations and buyer introductions from Tanzania's trade missions and embassies globally
- Leverage Tanzania's diplomatic network in EU, US, Middle East, and Asia for market access
- Participation in government-led trade delegations and export promotion programs

Trade Shows & International Exhibitions

- Exhibiting at global food trade shows (SIAL Paris, Natural Products Expo West/East, Biofach, Gulfood)
- Participating in specialty nut and ethical food exhibitions
- Tanzania pavilion presence at international agricultural and food expos
- B2B matchmaking sessions organized by Tanzania Trade Development Authority

Industry Engagement

- Active membership in Tanzania Cashew Board and regional agricultural associations
- Speaking engagements at sustainable agriculture and ethical sourcing conferences
- Collaboration with development organizations (AGRA, GIZ, TechnoServe)

Direct Sales & Relationship Building

- Direct outreach to specialty food retailers and fair-trade distributors
- Buyer site visits to processing facilities and farmer cooperatives
- Follow-up on leads generated from trade missions and exhibitions

Sales Techniques will include;

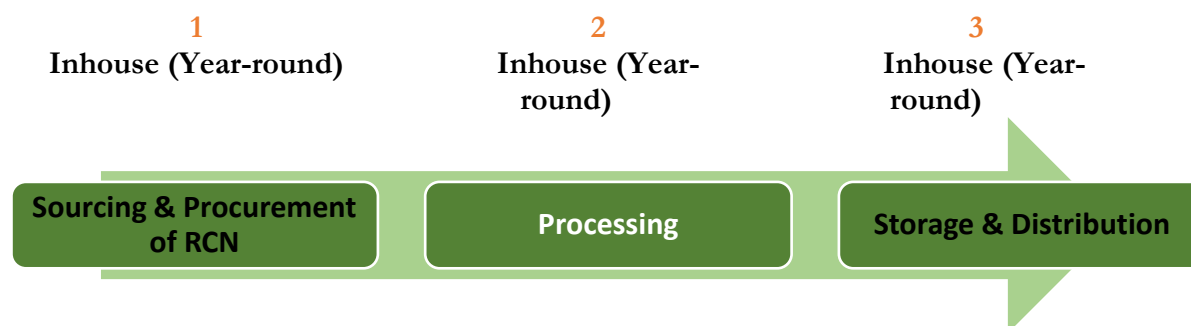
- Direct sales to specialty retailers and conscious brands
- Exhibiting at food trade shows and agricultural expos globally
- Referrals from existing buyers and development partners
- Market recommendations from Tanzanian embassies and trade offices
- Sample programs for prospective premium buyers
- Email campaigns to ethical sourcing professionals
- Networking at government-organized export forums
- Certification-readiness documentation for buyers requiring compliance evidence

Logo



Operation Plan

Current production process



Sourcing & Procurement

Rahami trains smallholder farmers in Tanzania's cashew-growing regions, in good agronomic practices and regenerative agriculture, and then directly purchases from them all year round. The sourcing process also includes quality assessment and grading at collection points when farmers do not deliver the cashews to the primary processing centers, and transportation to the processing facilities.

Our production manager at a collection point



Our team conducting farm inspection



Processing

Our major producing process which is processing includes pre-processing grading, steaming, cutting, drying, peeling, grading and sorting, quality control and packaging.

Steaming



Cutting



Drying



Peeling



Grading & Sorting



Packaging



Storage & Distribution

Climate-controlled storage for finished kernels, export documentation and certification preparation and shipment to buyers in target markets.

Climate-controlled storage

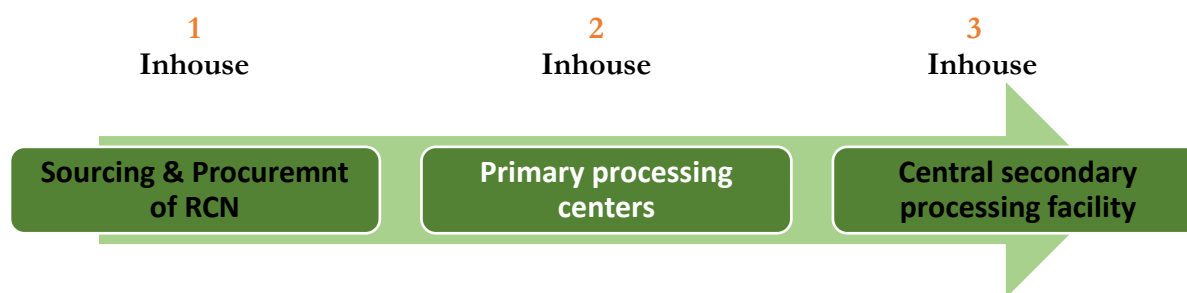


Packaged cashew ready for export at Julius Nyerere International Airport



Future Expansion plan

To maximize impact in cashew-growing regions and also serve our clients efficiently, Rahami Agri Group is expanding and we have designed system that combines community-based primary processing centers with a central secondary processing facility. This expansion will center on establishing six primary processing facilities across Southern Tanzania's cashew belt in the next 5 years, supported by a central processing hub that will handle final value addition, final quality assurance, and distribution operations.



Primary Processing centers

The primary processing centers will form the **first tier** of Rahami Agri Group’s decentralized model. Located in cashew-growing communities across Southern Tanzania (Tandahimba, Mtwara, Lindi, Newala, Nachingwea, and Ruangwa), these facilities will handle **initial processing of raw cashew nuts (RCN)** sourced directly from farmer cooperatives and individual smallholders. Their main role will be to ensure efficient, traceable, and high-quality primary processing close to the source, minimizing transport costs, reducing spoilage, and increasing income for local farmers.

Core activities at the primary processing centers will include;

Reception & Preliminary Sorting: Farmers deliver raw cashew nuts to the facility where staff weigh each batch and assign traceability codes. Quality control officers conduct visual inspections to remove damaged or defective nuts. Accepted nuts are stored in ventilated holding areas until sufficient volume accumulates for processing.

Steaming Raw cashew nuts are loaded into steam chambers and exposed to high-temperature steam. This softens the hard-outer shell for easier cutting. Workers monitor temperature and timing to ensure consistent quality.

Cutting Steamed nuts move to semi-automated cutting stations where 40-50 workers (mostly women) position each nut in machines that score the shell lengthwise. The cut must be deep enough to crack the shell but shallow enough to avoid damaging the kernel inside. Workers manually extract kernels from opened shells. Broken shells go to by-product storage while damaged kernels are separated for lower-grade sales.

Drying Extracted kernels (still wearing their brown testa skin) are spread on drying racks in controlled-environment sheds. Using solar-assisted or mechanical drying, workers reduce moisture content to approximately 5% over 24-36 hours. Kernels are turned regularly for even drying, and moisture meters verify readiness before the next stage.

Preliminary Grading & Storage Workers sort dried kernels by size and separate whole kernels from broken pieces. Sorted kernels are packed and labeled with traceability codes indicating processing center, date, and farmer origin, consolidated for shipment to the central facility.

Processing Capacity per center

- **Daily RCN Capacity:** 8 tonnes per day
- **Operating Days:** 26 days/month
- **Annual Throughput:** 2,496 tonnes of RCN per center
- **Kernel Output:** Approximately **450 tonnes of kernels per year**, based on an **18% recovery rate** (our goal is to achieve a 25% recovery rate as we scale)

Processing Infrastructure (Per Center)

Component	Specification
Raw cashew grading machine	13ft
Cashew steaming system	500kg/batch (batch steam roasters)
Cashew cutting machine	4 blade cutting machine; 2 cutting machines per center; 8 tonne capacity
Scooping stations	Semi-automated + manual; 40–50 workers per shift
Drying chambers	Solar + electrical hybrid dryers
Storage	20–40 tonnes of semi processed kernels
Power supply	Grid + solar hybrid + backup generator
Water supply	Borehole and on-site processing line
Waste management	On-site separation for CNSL extraction and biochar conversion

Each center will directly employ **40–50 workers**, 75% of whom will be women, and support more than **500 farmers** through cooperative sourcing and training.

The primary processing center assembly line

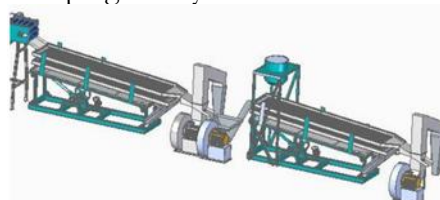
500kg/batch cashew cooking system



4 blade cashew cutting machine



Fully automatic cashew vibrator & scooping line system



Drying chambers



Central Secondary Processing Facility







The **Central Processing Facility**, located in Tandahimba, will serve as Rahami's **quality control, value addition, and export hub**. It will aggregate semi-processed kernels and by-products from all six primary centers, perform **final processing, grading, certification, and packaging**, and manage shipments to buyers, both domestic and international.

Core Activities will include;

- **Peeling**
- **Final Grading and Polishing:** Uniform grading (W320, W240, W180, LWP, WS etc) for export standards
- **Vacuum Packing and Export Packaging:** Uses nitrogen flushing and moisture barrier packaging for longer shelf life.
- **Quality Control & Certification:** Laboratory testing for aflatoxin, moisture, and grading under ISO, HACCP, and Fair-Trade protocols.
- **CNSL Refining:** Cashew shells from primary centers are processed into cashew nut shell liquid and related derivatives.
- **Biochar and Carbon Credit Processing:** Shell waste and apple biomass are carbonized and recorded for carbon offset projects.
- **Cashew Apple Processing:** Apple pulp is processed into juice, vinegar, and natural flavor concentrates.
- **Traceability & Data Management:** Integrates production data from all centers into a central database for compliance and transparency.
- **Distribution & Export Logistics:** Handles shipment preparation, customs clearance, and coordination with freight forwarders.

Capacity & Infrastructure

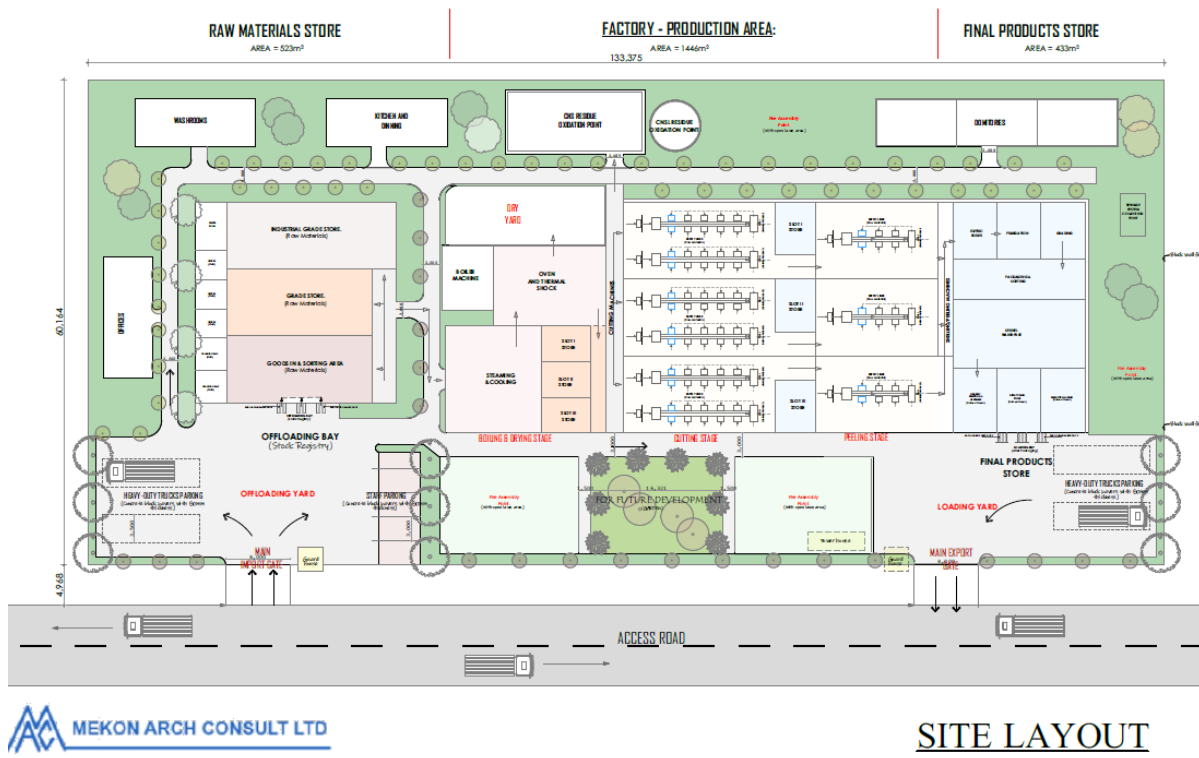
- **Throughput:** 5,000 tonnes of kernels per year
- **Facility Area:** 5,742m² (processing, packaging, and storage)
- **Technology:** Automated grading, nitrogen vacuum packing, CNSL refining units, biochar retorts, apple processing lines
- **Certifications:** ISO 22000, Fair-Trade, Organic, and Carbon Neutral (in progress)
- **Staffing:** 50 full-time employees including quality assurance, engineers, export officers, and technicians

<p>Humidifier system (moisture system)</p>	
<p>40 hp screw air compressor + air dryer set + 1000ltr air tank + all standard accessories.</p>	
<p>Peeling kernel separator with piece grading machine (5+1 grade)</p>	
<p>Cashew color sorting machine (1000kg) 2 chute</p>	
<p>Pan coating machine</p>	
<p>Cashew vacuum packing machine (10Kg and 20kg packaging capacity)</p>	

The proposed central processing facility



RAHAMI CASHEW PROCESSING INDUSTRY



Integration Between Tiers

- **Primary Centers** will focus on *community-level processing and empowerment*.
- **Central Facility** will ensure *standardization, export readiness, and circular economy value addition*

All centers will be digitally linked through Rahami's traceability system, allowing real-time monitoring of volumes, quality, and farmer payments.

Quality control

Rahami Agri Group implements a three-stage quality control system spanning input verification, in-process monitoring, and final product certification to ensure consistent, premium-grade output. From raw nut reception to final packaging, every stage of processing is monitored through rigorous quality control protocols designed to meet international food safety standards and ensure premium-grade cashew kernels that command competitive prices in global markets.

Input Quality Control (Primary Processing Centers)

- **Moisture content testing:** Maximum 6% for safe storage and processing
- **Visual inspection:** Detection and removal of mold, physical damage, insect infestation, and foreign matter
- **Weight and size verification:** Batch documentation and traceability code assignment
- **Farmer source verification:** Cooperative and individual farmer identification for supply chain transparency

Process Quality Control (Primary & Central Facilities)

- **Steaming parameters:** Temperature and duration monitoring to ensure proper shell softening (logged per batch)
- **Cutting precision:** Regular blade calibration to minimize kernel damage
- **Kernel breakage rate tracking:** Target <5% breakage; daily monitoring with corrective action protocols
- **Drying uniformity:** Moisture meter verification targeting 5% final moisture content
- **Color consistency checks:** Visual grading to ensure uniform appearance within grade categories
- **Testa removal quality:** Inspection for complete peeling without kernel damage

Final Product Quality Control (Central Facility)

- **Grade certification:** Precise sorting into export grades (W320, W240, W180, LWP, WS, etc.) with count-per-kilogram verification
- **Aflatoxin testing:** Laboratory analysis ensuring compliance with EU (≤ 10 ppb) and US FDA (≤ 15 ppb) standards
- **Foreign material inspection:** Final screening for shell fragments, foreign objects, and non-conforming kernels
- **Moisture verification:** Final moisture testing before packaging (target 3-5%)
- **Packaging integrity checks:** Seal quality, vacuum maintenance, and nitrogen flushing verification
- **Pre-shipment validation:** 48-hour sample storage test to verify shelf stability and detect potential quality issues
- **Traceability audit:** Verification that each export batch can be traced back to specific processing centers and farmer sources

Quality Certifications

Status	Certification	Timeline
Current	Tanzania Cashew Board (CBT) compliance	Maintained
Planned	HACCP (Hazard Analysis Critical Control Points)	2026
Planned	Fair Trade certification	2026
Planned	Organic certification	2027
Planned	ISO 22000 Food Safety Management	2027

Facility Location Strategy

Selection Criteria:

- Proximity to cashew-growing regions (within 50km of farmer concentrations)
- Access to rural labor force for processing jobs
- Adequate power and water infrastructure
- Road access for RCN collection and kernel distribution
- Potential for community integration and farmer cooperative formation

Current Locations:

Social Impact Assessment

Smallholder Cashew Farmers

Farmers receive minimal value for their crops when selling raw nuts; no visibility into global market prices; limited bargaining power at auctions.

Rahami Impact:

- **Fair pricing:** Direct purchases with transparent pricing tied to international kernel rates
- **Stable income:** Pre-season contracts and advance payments provide financial security
- **Capacity building:** Agronomic training, best practices, and quality improvement support
- **Community investment:** Fair-trade premiums (post-certification) fund farmer cooperative infrastructure
- **Quantified impact:** 500-1,000 farmers directly engaged by 2027; 3,000+ by 2030

Rural Employment & Communities

Limited formal employment opportunities in rural cashew-growing regions; youth migration to urban areas.

Rahami Impact:

- **Job creation:** Each processing center employs 40-60 workers in shelling, sorting, grading, and packaging
- **Skills development:** Technical training in food processing, quality control, and equipment operation
- **Local procurement:** Purchase of packaging materials, services, and supplies from local businesses
- **Quantified impact:** 240-360 direct jobs by 2030; estimated 1,000+ indirect jobs in supply chain

Women's Economic Empowerment

Women in rural areas have limited access to formal employment and income-generating opportunities.

Rahami Impact:

- **Workforce composition:** 60-70% of processing workers are women (industry standard for manual cashew processing)
- **Income stability:** Regular wages vs. seasonal agricultural income
- **Skills and leadership:** Training programs and advancement opportunities into supervisory roles
- **Quantified impact:** 150-250 women employed directly by 2030

National Economy & Value Retention

Tanzania exports 90% of RCN unprocessed, losing US\$1+ billion in potential value-addition annually.

Rahami Impact:

- **Value capture:** Processing locally increases value by 3-4x vs. raw nut exports
- **Foreign exchange:** Export earnings from finished kernels vs. raw material
- **Tax revenue:** Corporate taxes, import duties on equipment, employee income taxes
- **Demonstration effect:** Proving viability of small-scale ethical processing model for replication
- **Quantified impact:** US\$25-30M annual revenue by 2030; contribution to Tanzania's processed cashew export growth

Environmental Sustainability

Industrial cashew processing often involves environmentally harmful practices; by-products underutilized.

Rahami Impact:

- **By-product utilization:** CNSL extraction for industrial applications; biochar production for soil amendment
- **Sustainable practices:** Minimizing water usage, renewable energy exploration
- **Reduced carbon footprint:** Local processing eliminates transcontinental shipping of raw nuts
- **Reforestation support:** Partner with farmer cooperatives on cashew orchard management and expansion

Premium Market Access for Africa

African cashew processors lack certifications and market access to serve premium ethical buyers.

Rahami Impact:

- **Certification pathway:** Achieving fair-trade and organic standards demonstrates feasibility for sector
- **Market linkages:** Direct relationships with conscious brands create new channels for African processors
- **Quality standards:** Proving that East African facilities can meet W320 grade consistently
- **Narrative shift:** From "Africa as raw material supplier" to "Africa as premium product provider"

Management and Organization



Rahma Othman Jawa
CEO, Rahami Agri Group

Rahma has over eight years of experience in agribusiness value addition, export operations, and rural enterprise development. She combines a deep understanding of agricultural processing with a strong business acumen and passion for sustainable innovation. As a visionary entrepreneur, Rahma leads Rahami Agri Group, a Tanzanian company transforming the cashew industry through modular community-integrated processing and zero-waste innovation.

Under her leadership, Rahami has built one of Tanzania's first women-led cashew processing models, linking rural producers directly to international buyers, driving export growth, and ensuring 100% utilization of by-products such as CNSL, biochar, and cashew apple beverages. Rahma is committed to building a transparent and regenerative value chain that uplifts smallholders, particularly women, while reducing carbon footprints through localized processing and digital traceability.

She has been recognized for her leadership and innovation through programs, and continues to build bridges between Africa's agricultural sectors and global sustainability markets.

Relevant Experience

Co-Founder & CEO, Rahami Agri Group (2016 – Present)

- Pioneering modular, decentralized cashew processing across Tanzania.
- Spearheaded export contracts to Turkey, the U.S., and regional African markets.
- Raised over US \$1 million in cumulative revenue.
- Created 200 + jobs for women in processing and leadership roles.
- Developing zero-waste processing lines for **CNSL**, **biofuel**, and **biochar**.
- Planning certification and traceability systems to access ESG-driven buyers and carbon markets.

Consultant, USAID (2015 – 2020)

- Designed inclusive business models for smallholder integration and value-addition.
- Supported partnerships between local cooperatives and processing ventures.

Education

-Bachelors Degree Project Management, 2012, UBC



Moses Mshana
Head of Operations

Moses leads operational strategy and process optimization at Rahami Agri Group, ensuring seamless coordination between modular micro-factories, the central processing facility, and smallholder supply networks. He combines strong technical and financial expertise with a deep understanding of systems efficiency, sustainability, and digital integration.

With a background in Accounting and Finance (B.A., 2022) and a CPA (Tanzania), Moses bridges financial discipline with technical precision. His experience in embedded systems, process automation, and data management enables Rahami to operate lean, data-driven, and scalable production systems across its decentralized cashew value chain.

Moses plays a key role in driving Rahami's zero-waste production, energy efficiency, and traceability integration, supporting the company's mission to build Africa's most sustainable and inclusive cashew value chain.

EDUCATION

-CPA Tanzania, 2025

-Bachelor in accounting and Finance, 2022



Nafisa Ally
Head of Finance, Rahami Agri Group

Nafisa oversees Rahami Agri Group's financial management, compliance, and investment planning. She ensures sound financial systems that support the company's expansion of modular processing centers and its transition to community driven operations. With a strong foundation in accounting and corporate finance, she brings structure, transparency, and efficiency to every financial process, from procurement and payroll to investor reporting and cash-flow management

Nafisa has worked with Rahami for 5 years, where she developed deep experience in financial controls, budget forecasting, and audit preparation. Her work emphasized aligning finance functions with sustainability goals and inclusive business growth.

At Rahami, she leads financial forecasting, capital allocation, and investor engagement, ensuring that the company maintains fiscal discipline while scaling its value-added cashew processing and by-product ventures. Nafisa is committed to embedding financial integrity at the heart of Rahami's mission to build Africa's most sustainable and inclusive cashew value chain.

Education:

-Bachelor accounting and finance



Ingrid Aringaniza
Head of Digital & Traceability Systems, Rahami Agri Group

Ingrid serves as Head of Digital Systems and Traceability at Rahami Agri Group, overseeing the implementation of end-to-end digital tracking systems that monitor cashew processing from smallholder farms through international export. Her portfolio encompasses technology integration, sustainability analytics, and ESG compliance architecture across Rahami's decentralized processing network, ensuring operational transparency and equitable value distribution to farming communities.

She holds a Bachelor's degree in Forestry and a Postgraduate Diploma in Information Technology, a distinctive combination that positions her at the intersection of environmental science and digital innovation. This dual expertise enables her to design data-driven solutions that advance both operational efficiency and environmental stewardship, including systems for production optimization, carbon footprint monitoring, and climate finance eligibility assessment. Ingrid also holds a certificate in women's entrepreneurship from Cornell university.

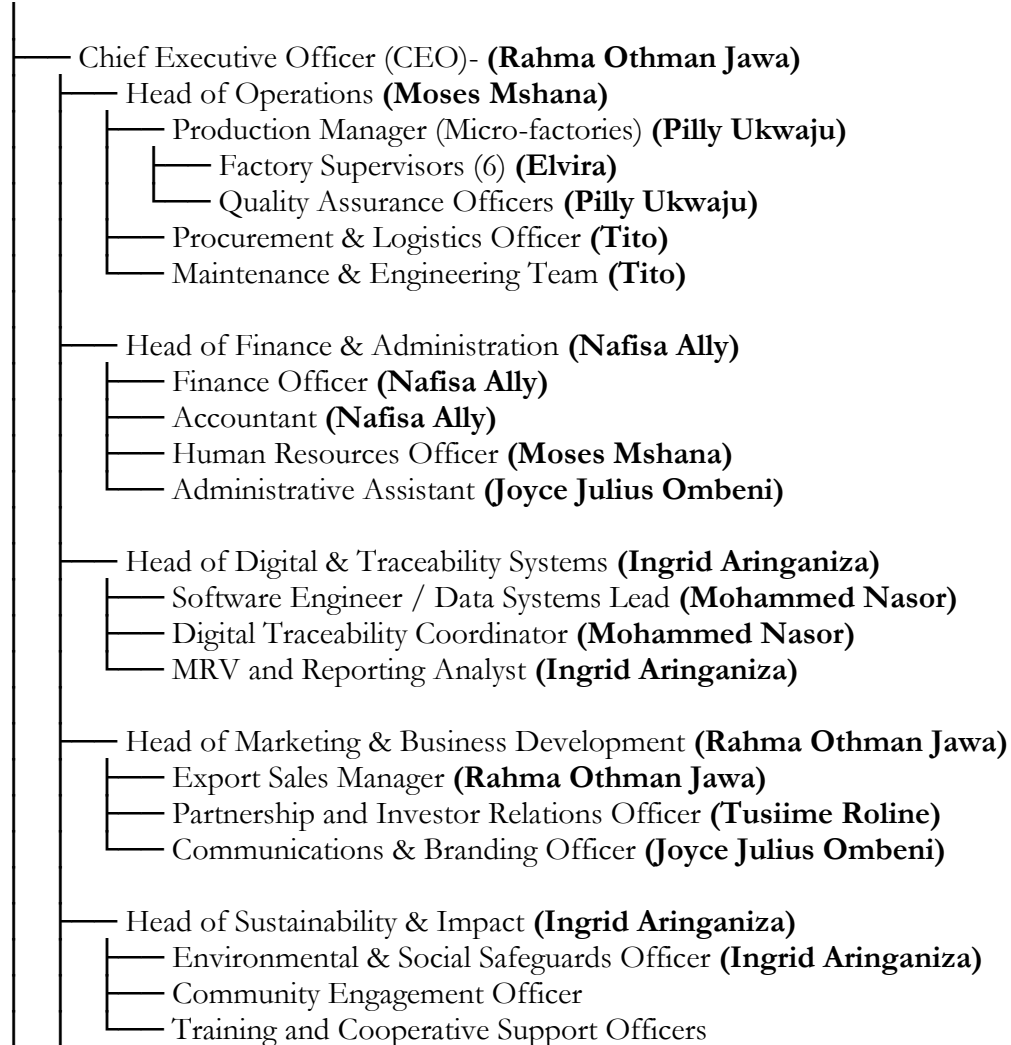
Ingrid has been designated a UNCTAD eTrade for Women Community Leader for English-speaking Africa, where she champions digital inclusion and women's entrepreneurship in agricultural value chains. Her vision centers on establishing digitally integrated, environmentally sustainable, and socially inclusive processing systems that can serve as a model for African agribusiness transformation.

Rahami Organogram

Rahami Agri Group Ltd Organizational Structure

Below is our planned organizational structure for Rahami Agri Group while operating at full capacity with the names of the staff that are currently handling different positions;

Board of Directors



- Regional Micro-Factory Hubs (6)
 - Hub Manager
 - Production Technicians
 - Store Clerk
 - Women Processors & Farmer Representatives
 - Local Cooperative Liaison

Risk Analysis

Risks

Working Capital Shortages

Cashew processing is capital intensive, especially during harvest season when we need to purchase large volumes of raw cashew nuts (RCN) upfront, limiting our ability to secure sufficient RCN to run our facilities at full capacity. Without adequate working capital, we risk underutilizing our processing infrastructure and losing revenue potential.

Mitigation: We are actively building relationships with development finance institutions to secure credit facilities. We are also negotiating advance payment arrangements with our export buyers and establishing pre-season contracts with farmer cooperatives that guarantee supply at agreed prices. These contracts reduce our exposure to auction competition while securing farmer loyalty.

Price Volatility

Global cashew kernel prices can swing 15-30% within a single season due to factors like Indian and Vietnamese crop yields, currency movements, and shifting buyer demand. This volatility directly impacts our margins since we purchase RCN months before selling finished kernels.

Mitigation: We are building forward contracts with buyers to lock in prices for a portion of our production. We are also developing revenue streams from by-products (CNSL, biochar, cashew apple juice) to diversify income and reduce dependence on kernel sales alone. Our financial projections include a 10-15% price buffer to absorb market fluctuations without jeopardizing operations.

Currency Exchange Fluctuations

We earn revenues in USD from exports but incur many costs in Tanzanian Shillings (TZS). The TZS has historically been volatile against the USD, which can erode our margins if the local currency strengthens or inflate our costs if it weakens at the wrong time.

Mitigation: Our cost structure provides a natural hedge, most of our operational expenses (labor, local procurement, utilities) are in TZS while revenues are in USD. For imported equipment and supplies, we negotiate USD-denominated contracts where possible to maintain cost predictability. We also monitor forex trends and time major purchases strategically.

Inconsistent RCN Supply

Tanzania's cashew auctions are highly competitive, and supply can be unpredictable. If we can not secure enough RCN, our processing facilities sit idle, fixed costs continue, and unit costs rise. Seasonal variations and competition from Indian buyers at auctions compound this challenge.

Mitigation: We are building long-term relationships directly with farmer cooperatives through training programs, fair pricing, and timely payments. These relationships create supply commitments that keep our factories operating at full capacity.

Quality Control Failures

Running six decentralized processing centers increases the risk of quality inconsistencies. A single batch of contaminated or substandard kernels could damage buyer relationships, trigger costly recalls, and harm our reputation in premium markets where we are trying to establish ourselves.

Mitigation: We shall standardize operating procedures across all facilities and conduct regular quality audits. Each center will have trained quality control officers, and our central facility will perform final testing for aflatoxin, moisture, and grading compliance. We are investing in laboratory equipment and implementing continuous training programs to maintain high standards consistently.

Equipment Breakdown

Cashew processing equipment, steam roasters, cutting machines, dryers, experiences significant wear during peak season. Unexpected breakdowns halt production, create repair costs, and can spoil semi-processed inventory if drying is interrupted.

Mitigation: We maintain preventive maintenance schedules across all facilities and keep critical spare parts in inventory. Equipment warranties cover major components, and our semi-automated design allows manual processing as backup if machines fail. We shall also train technicians at each hub to handle minor repairs without waiting for external contractors.

Power Supply Disruptions

Tanzania's electricity grid is unreliable, particularly in rural areas where our primary processing centers are located. Frequent outages disrupt production schedules, force reliance on expensive diesel generators, and risk spoilage of temperature-sensitive semi-processed kernels.

Mitigation: All six hubs will have backup generators, and we shall schedule critical operations (steaming, drying) during hours when grid power is most reliable. We shall also install solar power integration to reduce generator dependence and lower energy costs long-term. Our hybrid drying systems can switch between electric and solar heat sources.

Certification Delays

Access to premium European and North American markets requires certifications like HACCP, Fair Trade, Organic, and ISO 22000. These processes are lengthy (12-24 months), expensive, and require operational changes that take time to implement and audit.

Mitigation: We shall start our HACCP certification process in 2026 and have also budgeted time and resources for Fair Trade (2026) and Organic/ISO 22000 (2027). We are working with experienced consultants who have certified other African processors and are documenting our processes thoroughly to streamline audits. Early preparation reduces the risk of delays blocking market access.

Competition from Established Processors

Indian and Vietnamese processors dominate the global cashew market with decades of experience, established buyer networks, and economies of scale. They can often undercut prices and offer faster delivery times than emerging African processors like us.

Mitigation: We are not competing on price alone, our value proposition centers on traceability, ethical sourcing, and origin story. We target premium buyers willing to pay for transparency and social impact. Our digital traceability system allows buyers to trace kernels back to specific farmer cooperatives, which resonates with ethically conscious brands. We are also building direct relationships with buyers rather than relying on intermediaries who commoditize our product.

Loss of Key Buyers

If we become too dependent on one or two large buyers, losing that relationship could devastate revenues. This is particularly risky early on when we are still building our customer base.

Mitigation: Our business development strategy prioritizes diversification, we aim to maintain relationships with at least five active buyers with no single buyer exceeding 30% of our revenue. We continuously prospect for new buyers and participate in trade shows to expand our network. This spreads risk and gives us negotiating leverage.

Climate Variability

Cashew yields are sensitive to rainfall patterns and temperature. Droughts or excessive rain during flowering and fruiting seasons can significantly reduce harvests, leaving us with insufficient RCN supply and forcing prices up.

Mitigation: We are supporting farmer cooperatives with training in climate-smart agricultural practices (mulching, water conservation, diversified cropping). We are also diversifying sourcing across multiple districts to reduce exposure to localized weather events.

Food Safety Contamination

Aflatoxin contamination is a serious risk in cashew processing, particularly if storage conditions allow moisture and mold growth. A failed aflatoxin test could trigger product recalls, legal action, and permanent damage to our export reputation.

Mitigation: We enforce strict hygiene protocols at all facilities, control moisture levels through proper drying and storage, and test every export batch for aflatoxin before shipment. Our traceability system enables rapid identification and isolation of contaminated batches. We are pursuing HACCP and ISO 22000 certifications to formalize our food safety management systems and demonstrate compliance to buyers.

Export Regulation Changes

Tanzania's government occasionally adjusts export policies to encourage domestic processing or respond to supply shortages. New taxes, quotas, or quality requirements could increase costs or restrict our ability to export freely.

Mitigation: We maintain active engagement with the Tanzania Cashew Board and participate in industry associations to stay informed of policy discussions. We are also diversifying our market destinations (Europe, Middle East, Asia) to reduce dependence on any single trade corridor. Our compliance with international standards positions us favorably regardless of regulatory shifts.

Expansion Execution Risk

Scaling from one facility to six simultaneously is operationally complex. Poor site selection, weak local management, or overstretched resources could result in underperforming hubs that drain capital without generating adequate returns.

Mitigation: We are taking a phased approach, establishing and stabilizing each hub before replicating the model elsewhere. We pilot operations on a smaller scale first, learn from challenges, and document best practices before full expansion. We are also investing in strong hub managers and rotating experienced staff to new locations during startup phases.

Reputational Damage

Our positioning as an ethical, traceable, community-centered processor is our competitive advantage. Any scandal, labor violations, environmental harm, quality failures, financial mismanagement, could destroy the trust we are building with buyers and farmers.

Mitigation: We operate transparently with third-party audits, clear policies on labor rights and environmental practices, and open communication with stakeholders. We are building a crisis communication plan and maintaining professional liability insurance. Our governance structure includes checks and balances to prevent single points of failure in ethical oversight.

Founder/Key Person Dependency

Like many growing enterprises, Rahami relies heavily on its founding leadership for strategy, relationships, and operational decisions. Loss of key personnel through illness, departure, or other circumstances could disrupt operations significantly.

Mitigation: We are deliberately developing second-tier management through training and delegation. Critical processes and relationships are being documented and distributed across the team. We are implementing succession planning and exploring key person insurance to provide financial continuity if leadership transitions become necessary unexpectedly.

Financial Projections Summary (2025–2030)

Key Assumptions

- Each micro-factory processes **2,496 tonnes** of RCN annually.
- Recovery rate of **18 %** = 450 tonnes of kernels per micro-factory. (We plan to achieve 25% recovery rate as we grow)
- **Export price:** US \$7,200 / tonne for W320 kernels.
- **By-product revenue:** 15 % of kernel value (CNSL, biochar, apple beverages, etc.).
- **Operating margin:** starts at 18 % and scales up to 28 % by 2030 due to efficiency and automation.
- **Capital investment:** US \$250,000 per micro-factory, inclusive of machinery and working capital.
- **Corporate tax:** 30 %.

Projected Summary Table

Year	Factories Active	RCN Processed (t)	Kernel Output (t)	Total Revenue (US\$)	Operating Expenses (US\$)	Net Profit (US\$)	Operating Margin
2026	1	2,496	449	3,232,800	2,844,864	387,936	12%
2027	2	4,992	898	6,465,600	5,495,760	969,840	15%
2028	3	7,488	1,347	9,698,400	7,955,688	1,742,712	18%
2029	4	9,984	1,797	12,902,400	9,676,800	3,225,600	25%
2030	5	12,480	2,246	16,171,200	12,128,400	4,042,800	25%

Includes additional 15 % contribution from by-products (CNSL, biochar, apple products).

Revenue Breakdown by Product Line (2030 Projection)

Product Category	Revenue (US\$)	% of Total
Cashew Kernels	13,745,520	85%
CNSL (Cashew Nut Shell Liquid)	1,131,984	7%
Biochar & Carbon Credits	970,272	6%
Cashew Apple Products	161,712	1%
Total	16,171,200	100%

Investment and Funding Needs

Component	Estimated Cost (US\$)	Funding Source
6 Modular Micro-Factories	1,000,000	Equity & Impact Investors
Central Processing Hub (Mtwara)	500,000	Equity / Debt
CNSL Refinery & Biochar Unit	300,000	Debt / Green Finance
Digital Traceability & MRV System	200,000	Tech Grant / In-house
Working Capital & Logistics	250,000	Internal Revenue
Total Capital Requirement	2,250,000	Blended Finance

Profitability Outlook

- **Break-even:** Early **2027** (as two factories reach steady-state operations).
- **Cumulative Net Profit by 2030:** \approx **US \$10–12 million**.
- **EBITDA Margin:** Rising from **12% in 2026** to **25% by 2030**.
- **Payback Period:** \approx **4 years**.
- **Internal Rate of Return (IRR):** \approx **18–20%**.

References

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