



PRIVATE AGRICULTURAL SECTOR SUPPORT



Impact of PASS Credit Guarantee on Agribusiness Entrepreneurs in Tanzania

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PASS Trust Profile



OUR VALUES

i nnovation

s ervice

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i ntegrity

v alue for money

e xcellence



Word from the Managing Director

As we present our Success Stories' booklets based on the Impacts that we have been able to Create through our services, I am hopeful that it will be found useful in understanding our services delivery status and the impacts we have continued to create in our Country as we serve the agricultural sector through our products targeting agribusiness entrepreneurs.

As it has always been, the year 2021 witnessed numerous adaptations in the agricultural trends not only in our country but almost everywhere in the world.

Although challenges are inevitable in any human activity, the hardest of all unresists to adopt in the year 2021 was the Covid-19 pandemic, that threatened the global business relations and affect interaction among people different places. This led to massive loses of perishable agricultural products due to the restrictions imposed in some markets.

As an agribusiness institution, we were in different ways engaged in the losses since some of our partner institutions and the stakeholders we work with, withheld their businesses.

However, we are proud to let all our stakeholders, partner institutions and all Tanzanians understand that, despite the threats of the pandemic, we remained in operations and as normal we continued serving all agribusiness entrepreneurs who claimed for our services.

Our adoption to the challenges we encountered, resulted onto creativities and innovations which shaped our services delivery into the most improved means where many people benefited and continue benefiting our new products in accessing credit guarantee services.

Among the remarkable products we stressed to ensure PASS sustains the status in rescuing farmers, livestock keepers and fisherman in need of credit guarantees was the digitalization of services. We launched a digital system through which people in need to benefit our credit guarantee started accessing it online without necessity of physically



coming to our offices.

With Digital Credit Guarantee product (DCG), we began offering distant guarantees to the loans below 500,000 TZS so as to let all small and medium farmers. Fishermen, livestock keepers and various entrepreneurs in value chain, who previously could find it difficult to access the services due to transport and forms filling costs benefit the loans opportunity provided by different banks in the country.

Out of the DCG product, we officially put in operations a Green guarantee product, that finances all environmentally friendly investments in the value chain, these include with other activities inclusively sustainable investments like, recycling projects, climate smart agriculture, irrigation schemes, hydroponics or aquaponics, waste disposal management, solar energy application etc.

With the Inclusive Green Growth Project (IGG), we guarantee up to 80% of the loan amount to all groups engaged such investments, our main goal with this special guarantee is to encourage investment in green projects and combat threats of climate change so as to maintain agricultural sustainability and growth of circular economy.

Also, in the same year, despite all the challenges encountered, PASS Trust managed to launch a subsidiary company, PASS Leasing Company Limited, that offers all agricultural machineries and equipment to farmers, fishermen, livestock keepers, processors, and all entrepreneurs in the agricultural value chain.

We are very proud to see how the newly launched PASS Leasing Company maintains mutual understand and partnership with various suppliers of agricultural equipment in the country through whom it stimulates advancement in modern technologies application in agricultural mechanizations.

With all these efforts, PASS since its inception 21 years ago, has managed to serve a total of 1.7 million entrepreneurs who benefited credit guarantees amounting 1.219 trillion TZS.

It is worthy nothing that, PASS Trust has served

532,798 businesses engaged in the agricultural value chain in the crops, livestock, and fisheries sub sectors, and in the year 2021 alone, PASS has supported 595,157 Agribusiness Entrepreneurs through 7,293 business proposals approved by 9 Financial institutions with loan worth of TZS 178.1Billion. Among the approved beneficiaries 47.5% were female.

For all these impacts we have made as presented with this booklet, on behalf of the entire PASS staffs scattered in different zones of our offices in the country, whose contributions catalyzed the attainment of these impacts, I would like to thank all our partner institutions who have maintained our core relationship in financing the agricultural sector.

I also thank our funders, the members of our Board of Trustees and the government of Tanzania in all the supports they have been offering to us in all operations we are engaged with. Their support places PASS Trust among then best institutions empowering the agricultural sector in Tanzania and we have been nominated the best plays in several exhibitions in the same category.

Our focus is to expand even more in ensuring all projects we establish remain sustainable with the main priority in serving women and youths, who are currently benefiting our Agribusiness Innovation Centers located in Morogoro and Dodoma. In the centers, the youths are trained practically to operate agribusinesses from the field to the markets.

I would like to welcome all people in need of our services, we were established by the Governments of Tanzania and Denmark, and we operate with Danish government with the goal to ensure people's life improvement through agribusiness transformations.

Thanks so much.
 Yohane Kaduma,
 Managing Director.
 PASS Trust.

PASS-AIC Continues to Stimulate Expertise Support for Youth on Agribusiness Investments.

An Interesting Success Story of Josepha Mathew Kiyungu,

From Dumila Dodoma, a 32 year-female youth, Josepha Kiyungu comes to write a unique history in her life transformation through agribusiness as she joins PASS Trust's Agribusiness Innovation Center (AIC) a youths-based program where the agribusiness knowledge is practically interpreted and lived with.

Having passion with agriculture, Josepha initially joined MVIWATA farmers group in Dodoma where she sake for technical and capital support to invest in agribusiness, however it was not a place for her to get the dream achieved but it was just a pathway to know an opportunity offered by PASS-AIC for the youth.

She says, it was in 2021 when she firstly got information about AIC from the fellow MVIWATA farmer group and later in the same year she joined with PASS.

"After hearing about PASS- AIC in Morogoro, in September 2021, I applied and successfully joined the center where I committedly cultivated colored green peppers under professional guidance from the officers at the center, who provided me with all requirements including inputs like fertilizers, pesticides and all supportive infrastructures from farm preparation, seeds planting and crops services in all stages" says Josepha.

H a v i n g



Josepha Kiyungu works in her farm at PASS-AIC , Morogoro.

experience in locally plasticized agricultural operations, Josepha loved agriculture, but she lacked expertise knowledge, she therefore found it a big opportunity to join PASS-AIC where she met agribusiness experts who served her in all stages of agribusiness Management.

"I love agribusinesses, not just

normal agriculture since I was born and raised at a small farmer, so, it came to me as a surprise to hear about PASS AIC and for the benefits I have achieved at AIC, my plan now is to remain in the agribusiness sector as my life career" she points out.

Challenges are part of every successful mission, as she started her

farm where she grew colored green peppers, she encountered some challenges like invasive species, pests and crops and fruits diseases. However, these did not bring her back, instead she worked closer with the technical supervisors and adhered to all instructions she was given as the result she made the best ending.

Though there were some challenges like pest's invasion, and other crops and fruits diseases, I still maintained my crops quality and the products and for just three months my farm was ready for harvesting, where I got 2989 kg, with which I earned 12,570,900 TSZ" she says.

Josephah says that, out of the total income she earned from the sales, she made a profit of at least 5 million out of all expenses she borrowed from the center which she expects to use as starting capital to invest in her own agribusiness project.

Josephah notes that before joining PASS AIC, she just practiced normal agriculture, it has been a class for her to be at AIC since she never knew about modern farming mechanisms such as planting distances, application of pesticides and screen house farming to avoid invasive species to the crops. With PASS AIC she has changed the attitude that many youths have, that agriculture does not pay, she now believed she will make it as she sets her commitment in agribusinesses.

"I request for financial institutions and agribusiness institutions to support us as youths so that we can stand and develop our own agribusiness investments in tackling the main challenges the youths face like availability of lands and working capital, therefore if the government and all other agricultural institutions serve us, we can stand and create

more impact than staying jobless waiting for employments from the government" she says. Josephah says that there is a big opportunity in the agribusiness sector, as for just a 30/8m portion of land she cultivated, she was able to earn 12.5 million for just a year.

Though she lacked the chance to continue with her education, Josephah now sees big opportunity in the agricultural sector, where she can make more profits and transform her life and serve her family and the society.

She makes it clear that, before joining PASS AIC, she did not think how great opportunity the center offers to the youths, but after realizing the potentiality she now becomes an ambassador for PASS AIC services that have reshaped her future.

"From the knowledge I have got from AIC and the profit I made, I now see the great opportunity in this sector,

thank PASS -AIC for their support that has shaped my mind and restructure my future, without joining PASS AIC, I could not learn this opportunity and nothing I could have made for this one year but I now have been able to make a profit of more than 5 million" emphasizes Josephah. PASS Trust offers youths services in agribusinesses based on livestock and horticultural projects where youths ageing from 18 to 35 years are incubated for the period of one year, fully engaging in production and business, management in all stages.

This the launch of the project, more than 15,000 youths in the country have benefited this opportunity and some of them are currently operating big agribusiness investments.



A young agribusiness entrepreneur woman, Josephah Kiyungu (middle), explains to PASS Management team with delegation from Danish and Swedish Embassies in Tanzania, how she operates her business at AIC, Morogoro center.

PASS Teams up with ASAS to Create More Impacts in the Dairy Industry



Two agribusiness Institutions, PASS Trust and ASSAS set to create more impacts in the dairy industry through facilitation partnership in the livestock sector.

The two companies foresee to establish a strong relationship so as to work together in adding value in the entire dairy industry's value chain as they both have determinations and reputable investment that has been transforming lives of people through value addition, jobs creation and many other opportunities in the livestock sector at large.

ASAS has created an indisputable brand in the dairy industry as they produce and supply livestock products like milk, yogurt, cheese, and other produces within and outside Tanzania, having its base and big dairy farms in Iringa. It is the biggest dairy company with strong investment in Tanzania that offers more livestock products, jobs and different kinds of livestock species to Tanzanian farmers.

The projects Manager at Iringa farm, Dr. Ketto says, ASAS owns more than 4000 acres of dairy farming

lands in Iringa with more than 6000 dairy cows and 450 goats and sheep. He notes that, the Group of companies maintains all livestock requirements as not only they have a feed farm, but they also have machineries for processing and mixing the feeds with various nutrients for better cattle growth with high contents and quality of products.

Dr. Ketto says that, ASAS has nothing to damp from livestock as the manure are process and used for various purposes like soil fertilization.

"ASAS is a group of Company that comprises companies including Afi-farm and A to Z companies with which we provide various services to farmers whom we organize in groups for easy monitoring" says Dr. Ketto adding that, ASAS maintains international standards of livestock quality by modern mechanizations like weekly weighing of all cattle, grouping the livestock in groups basing on age and other diversities for easy management and quality products.

With Afi-farm and A to Z, ASAS serves Agribusiness stakeholders with various services including organizing farmer groups, providing

ASAS Operations Manager, Dr. Kitte lead PASS team with delegation from Danish and Swedish Embassies in Tanzania during the official visit at the ASAS main dairy farm in Iringa.



ASAS Projects Manager, Dr. Kitte, Shows the team from PASS Trust the machines used for processing animals' feeds at the dairy farm in Iringa.

extension services, technical assistance and stable dairy markets assurance to all dairy farmers in Southern Highlands zone and all over the country.

ASAS has transformed lives of many women and youths through their operations in the agribusiness sector. Different from other companies dealing with dairy farming in the country, ASAS has direct business relationship with individual farmers through whom the Company gets the industrial requirements while insuring effective management and monitoring of the challenges facing their partner farmers.

Out of the main base in Iringa, ASAS has extended in Rungwe, Mbeya region, where the company foresees to launch a processing industry specifically for cheese and yogurt production. This will add more impacts in value addition to the entire value chain in the dairy sector.

For a long time, ASAS has been partnering with other institutions in achieving its goals, some of these



A group photo of PASS team with delegates from Danish and Swedish Embassies in Tanzania, and ASAS management during a special visit at ASAS offices in Iringa.

include banks, SACGOT and now seeks for partnership with PASS Trust so as to work together in adding value in the sector as PASS also invests in the livestock sector with different empowerments.

Through financial services, PASS Trust offers credit guarantees to livestock entrepreneurs who find it difficult to access the loans offered by banks due to insufficient collaterals, also provides technical empowerment to youths on modern livestock keeping, fattening, and processing meat through Agribusiness Innovation Centers

project.

PASS Trust in collaboration with TALIRI operates a goats' project at Kongwa area in Dodoma where youths with interests in livestock businesses are incubated and empowered on modern goats fattening, keeping, processing and selling goats meat.

Therefore, with collaboration of PASS and ASAS, the projects will further improve the scope of their investments and technologies innovations that will result into more services, jobs to youths and value addition in the livestock sector.

Busokelo livestock keepers become champions of the dairy farming industry through pass trust's credit guarantee services

For more than 20 years since the inception of PASS Trust, more impacts have been created in the Agricultural, Livestock and Fisheries sector, however, one of the big transformations with impacts was made in Tukuyu where many families benefited a loan supported by PASS to dairy farmers.

As it partners with Banks and other financial institutions in the country, PASS Trust stimulates agribusiness transformations by intervening the challenge face entrepreneurs as they seek for financial services from the commercial banks which require enough supportive collaterals to approval the requested loan amount.

With this partnership, PASS Trust offered a guarantee to a big loan from TADB that benefited many dairy farmers in Tukuyu, Mbeya region who manage their lives from milk sales and agricultural activities.

In October 2022, PASS Management teamed up with Danish and Swedish Embassies in a visit to see how PASS Credit guarantee beneficiaries prosper with their agribusiness investments, where the team witnessed the transformation in lives the Busokelo dairy farmers have stepped ahead as a result from the loan they got under PASS Trust's credit guarantee.

Having worked in the farm for many years without success, the dairy farmers started looking for proper way for them to access financial capital so that they could get modern dairy cow species and they successfully came together as Utambuzi Co-operative Union which comprises



PASS Trust's Managing Director, Yohane Kaduma, talks to dairy farmers at the meeting organized by the dairy farmers cooperative union at Busokelo, Mbeya.

of many dairy stakeholders in Tukuyu, Mbeya.

The dairy farmer groups (Utambuzi Co-operative) chairman, Anyelwisye Pilika Mwalukasa says that the farmer groups benefited to get a loan worth 304.7 billion. TZS. From TADB that was guaranteed by PASS Trust.

The loan facilitated the co-operative to make the dairy market stable as they opened milk collection centers where they receive the milk from individual producers and collect at the industry for various processes before transporting to the markets.

Utambuzi Co-operative Union is currently serving many people to earn their daily cake as it offers employment in the dairy industry where many youths and women benefit on both direct and indirect employment.

To ensure stable markets for the union's products, all collected milk is sold to ASAS Dairies Company that collects milk from milk collection Centres at Busokelo. The off taker has established collection center with 3 cooling tanks with a capacity of storing 11,000 liters and each day the milk is collected from the centers and transported from Busokelo to ASAS factory newly constructed at Irengwe Rungwe in Mbeya region.

The Co-operative's chairman says that more than one hundred members of the union are women dairy farmers, and all are beneficiaries of the loan amount approved by TADB bank under PASS Trust's guarantee.

"Lucky enough, we started our business with only 30 women members, but now there are more than 100



Busokelo Dairy farmers Cooperative Union Chairperson, Anyelwisywe Pilika Mwalukasa, speaks during the meeting with PASS Trust team with Danish and Swedish Embassies in Tanzania delegation.

women who strongly invest in dairy farming” notes the Chairperson.

Mr. Mwalukasa justifies that the cooperative currently has a big industry with more than thirty collection centers and employed a team of youths to support milk collection from the centers every day.

“We thank PASS Trust, that they supported us to get a big loan amount that has transformed our investment in dairy farming, here, we only used to receive milk from ASAS but now we are able to collect more milk from within our group members as many have dairy cows that offer enough milk” says the chairman adding that, the loan helped them order dairy cow species from South Africa which produce more milk than local cows.

“As our business grew, we opened 30 milk collection centers with which we have employed six motor cyclist youths who collect the milk from the centers to the industry every day” adds the Chairperson.

the team also visited some of the individual beneficiaries who produce the milk, one of them, Omega Oberth who own four cows, one from South Africa, says that he benefits a lot with milk with his two dairy cows.

“I have two dairy cows, one from South Africa that produces 22 liters



Milk storage tanks at Busokelo main collection centre.



A dairy farmer woman, Mariam Jakob serves a cow at her home.

per day and the other one produces 16 liters, so I collect 38 liters of milk for just a day” says Omega.

Mariam Jakob, a 38 year-mother of four children, is among the dairy farmer women entrepreneurs who benefited the loan guaranteed by PASS. She owns six cattle of which two produce milk which she said offers her with 42 liters of milk a day as one cow produces 2 liters while the other produces 18 liters.

The cooperative's industry has the capacity of storing 11,000 liters of milk per day and they plan to expand the capacity as the milk markets are now stable. The operations specialist at the industry, Ayoub says that they plan to buy other storage facilities to be able to

store 17 liters per day.

During the visit, PASS Trust's Managing Director Yohane Kaduma, congratulated the dairy farmers for their remarkable efforts and argued them to pay back their loan so that they can further qualify for more big loans and increase their investments.

“We congratulate you for your efforts that qualified you to access the loan, our aim is to support you to reach your goal that's why we supported you the guarantee, I therefore remind you to make sure that you pay it back so that you can maintain good records with financial institutions for more opportunities in the future” argued the Managing Director.

PASS Credit Guarantee Service Creates Jobs to Youths in Mbeya

A Case of Kenedy Fredy at Uyole, Mbeya

PASS Trust's credit guarantee, shapes lives of a university graduate youth with passion to have good job and create impact in his family and for the society at large, as he secured a bank loan and be able to establish a strong agribusiness investment from which he earns a lot and stops the idea of looking for employment in offices.

His name is Kenedy Fredy, a 33 year-accountant by profession who graduated in 2016 at the University of Dodoma (UDOM).

Different from many youths who seek for direct employment offered by various institutions and those stay at home as they lack a place to work for their professions, Kenedy came to an idea of managing his lives and serve his family from agribusinesses investments.

Having the idea with courageous minds, a son of the small hold farmer who spent all his life in agriculture before joining the education institutions, Kenedy went back home and started to buy and sell potatoes at Uyole market in Mbeya.

As he realized it that it was paying with profit, he approached financial institutions for a loan that was needed for working capital to improve his business, as he successfully got 10 million TZS. From NMB which he invested in the business and as he managed to repay it back on time the bank trusted him and approved another loan worth 20 million TZS. That helped him stabilize the business and be able to purchase more potatoes from Rungwe and reach many markets in Southern Highlands Regions.

He says that, despite difficult it was for him to live quit from his profession that he had to seek for jobs in good offices like banks, he realized that investing in agribusiness can much pay that sitting in the office and waiting for a monthly salary. He therefore committedly worked with his business and



as the investment grew up, he engaged his far **Kenedy Fredy** relatives and operated together.

"It was like a challenge to many youths as I immediately came back home and start agribusiness after my university graduation in 2016, but with the loans I got which improved my investment and bring up the profits, I currently don't think looking for employment in any office" says Kenedy.

To expand his markets and business operations, he looked for a big loan amount as working capital and transport equipment that could help him to reach his dream to be a big agribusiness youth who works not only with domestic markets but also to be able to export to foreign markets.

This made him meet PASS Trust offices in Mbeya, that in 2019 provided him with guarantee to support his little collateral that facilitated him to get 100 million TZS. Loan from Equity Bank and in



Fredy Kenedy talks to a team from PASS Trust with Danish and Swedish delegation during a recent visit at the Agro chemical shop at Uyole, Mbeya.

August 2022, he got a canter as transportation equipment that was facilitated by PASS Leasing, a subsidiary company of PASS Trust. With this big loan amount facilitated by PASS, Kenedy now has big agribusiness investments diversity as he cultivates, buys, sells potatoes in different home markets and exports to foreign markets. "With the loan that I got with PASS Guarantee, I diversified my investments, that I now have a big agro-chemicals shop at Uyole, I supply potatoes in different internal markets and export to Zambia where I get more profit with my business" he says.

As he currently works with his two-family relatives in his investments and serves many

other people in seasonal jobs and market source, Kenedy sends a message to youths that with agribusinesses its possible for youths to start a business and create more impacts than they could do with official employments. PASS has been empowering many youths and women through credit guarantee services that helps them access financial loans from banks and create more impacts in their agribusiness entrepreneurship, also offers agribusiness entrepreneurship skills through its Agribusiness Innovation Centers where the youths are directly incubated for a period of nine to twelve months.

Kenedy now joins the group of many beneficiaries of PASS, that has its head offices in Dar es Salaam and six branches all over the country where the Southern Highlands zonal office is in Mbeya city.

The other offices are in Morogoro (Eastern zonal office), Ruvuma (Southern Zonal Office), Tabora (Western Zonal office), Mwanza (Lake zonal office) and the Northern zonal office is in Arusha.



Fredy Kenedy, Receives a gift package from PASS Trust, during the recent visit by the team at his shop at Uyole, Mbeya.

How Two Buckets of Maize Transformed a Woman's Life Through Investment in Agribusiness



Team from PASS with Danish and Swedish Embassies delegation looking at operations at Rita Seki's Processing Industry in Iringa

‘Nothing is impossible under the sun,’ is a common slogan human effort to achieve their goals, however it's rarely believable to many people. This has miraculously come true to a woman who invested in agribusinesses from the lowest stage without any capital to start with.

Ms. Rita Seki, a 60 year-woman with two children, who creates many jobs to women and youth in Iringa, justifies the slogan as she earns much profits from her agribusiness investments with tragic background.

During the visit with PASS management together with Danish and Swedish Embassies in Tanzania to her factory in Iringa, Ms. Rita Seki said that she started her business in 1884 after experiencing hard life situations as she failed to continue with primary school education and temporarily work as a house girl with

different houses in Dar es Salaam, Lindi, Mtwara and Tanga without economic benefits.

She uncovers that, it was the harder life she experienced that pushed her to think onto agribusiness, having nothing to start with, she borrowed two buckets of maize from a businessman in Iringa and started selling porridge and local liquor.

“I came to the idea of starting a business that could make me earn money for my life as I faced economic challenges after failing to continue my Primary education and hardly work several houses as a house maid without getting the benefits I needed, then I borrowed two buckets of maize from one businessman in 1884, which initiated the investment I own today” says Ms. Rita Seki.

As a small entrepreneur woman, she began to sell her products at Ilala market in Dar es Salaam though public buses’ transport and later she decided to borrow

money from bank as working capital to stabilize her business.

“Later, I borrowed six million Tanzanian Shillings from NMB Bank, which transformed my operations from small 100Kg to 200Kg of flour I used to transport to Dar es Salaam, in 2008 I started processing the cereals and produce more four which expanded my markets level and gradually improve my lives” says Ms. Rita.

A mother of two, Ms. Rita Seki makes it clear that, nothing is impossible if someone is committed with investment in a business. This is due to the achievements she has attained from the rapidly growing agribusiness firm she owns in Iringa, where she currently processes more than 20 tons of flour for just a day.

She operates both internally and externally as her products are now available in many other countries as she exports more tons of maize nutritious flour



PASS Trust's Managing Director gives a gift to Rita Seki and her son, during the recent official visit by the team at her industry in Iringa.



Group photo with PASS Trust's Management, Danish and Swedish Embassies in Tanzania delegation with other agribusiness stakeholders and Rita Seki at her newly industrial building in Iringa.



Rita Seki's new building she constructs to open a big cereal products processing industry in Iringa

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neighboring countries like Kenya. She processes two types of flour, one with additional nutrients which is very nutritious flour for children, pregnant mothers and any other people in need and the other just normal maize flour.

As many women cannot easily believe, Mama Seki now joins a group of few successful women who offer employment to youths and women through agribusiness entrepreneurship and expects to even expand more her investments as she seeks PASS Trust's Credit Guarantee so that she can access a big loan amount from banks that will help her to complete constructions of a big industry and diversify the products.

PASS Trust helps agribusiness entrepreneurs to benefit the loans offered by financial institutions by providing credit guarantees from 20% to 60% that goes to up 80% of the loan amount for youth and women owned business and all green growth projects. "Different from Many women who only admire to have good properties like clothes and ornaments without investing for their economic prosperity, I currently offer jobs to 20 people in my industry and many others join during harvesting periods" says Ms. Rita Seki, who also cultivates maize in a 100 acres farm and deals with other crops including sun flowers, beans, and sorghum.

Ms. Rita Seki now owns a large project of about 4.5 billion TZS. and argues women to have confident minds with businesses and be able to borrow money from financial institutions so that they can generate income and save others g

In any successful way, challenges are inevitable, but someone's commitment is the only key to attain their successes. Rita Seki organizes women and youth entrepreneurs in groups and help them grow maize which she buys for her industry raw material, this makes her a stable market to many farmers in the region, however she intends to further expand the investment and save many people as she makes profits.

Boosting Agribusiness sustainability to Individual Farmers in Kakonko through Credit Guarantee services

According to P A S S guidelines, Credit guarantee services are provided to agribusiness stakeholders of various categories such as those in groups, Company and even an individual entrepreneur.

This has been enabling many people to benefit from PASS services as they need as it has happened in Kakonko district, Kigoma Region where many individual farmers have succeeded to receive Credit guarantees which have enabled them to transform their lives.

Samwel Damian, a 31 year-agribusiness entrepreneur in Kiziguzigu, Kakonko District in Kigoma region is among PASS beneficiaries who successfully received loans under PASS Trust's Credit Guarantee who has benefited to improve his business.

As Monitoring and Evaluation with Communications team from PASS Trust visited him to see the progress, he explained the profit he has met and the general loan status as it was facilitated by PASS from the partner bank, NMB, Kakonko branch.

He said, as an individual entrepreneur he successfully borrowed 40 tshs. Million under PASS guarantee which enabled him transform his crop businesses and earn a profit of about 20 million for the term of one year.

"I firstly knew PASS through Enabel Company that linked me, then I successfully got a loan from NMB Bank by PASS guarantee, the loan which has brought multiple changes in my crops businesses" said the beneficiary.

He noted that,



through this loan, he collected 150 and 50 tonnes of beans and cassava respectively different from his previous purchasing capacity where he was able to collect 30 tonnes of cassava and only 100 tonnes for beans.

"As PASS supported me, I collected crops more than I used to buy in past, my income has risen to 60 million from the capital of 40 million I had, this fundamental change is a product of PASS credit guarantee that enabled me to get

Samwel Damian, a resident of Kabingo village in Kakonko, the crops businessman who benefited PASS Credit Guarantee Service as an Individual (Photo by Philbert Felix).



a good loan” he added.

Mr. Samwel's success has benefited many others as he employed new three servants in his business and has been providing several seasonal jobs to youth and women different from the past.

Out of Samwel, there are many other farmers who have benefited individually with PASS credit guarantee services and improve their livelihoods some of whom is Ms. Agness Christopher.

She reports that, her success in the business has come as a result of PASS trainings held in Kasulu where many agribusiness stakeholders attended.

She explains that, the trainings helped her to understand documentation and records keeping, financial management and budgeting and proper application of agricultural outputs such as fertilizers, pesticides and seeds.

“PASS helped me a lot, through their trainings held in Kasulu, now I have avoided loss of information as I keep my documents professionally and I manage well my capital to meet my target” said the beneficiary.

Through this education and the woman has realized improvement in production as her yield have increased from 2-3 sacks she was harvesting to 10-13 sacks, the improvement has been influenced by proper application of modern agricultural means.

“Before the trainings, I did not know that its important to use fertilizers and I didn't make enough choices of what types of seed to use, now I know this better and my harvests have been improving each term” she noted.

Agness is among 100 women members of Muungano AMCOS in Kakonko, Kigoma Region.

Agness Christopher is a 38 year- agribusiness entrepreneur who cultivates beans and other crops in Kakonko, Kigoma region.

Good relations of PASS, partner banks stimulate sustainable agribusiness financing



PASS Trust's Managing Director shakes hands with CRDB's Managing Director, Abdulmajid Mussa Nsekela during the agreement signing event took place at CRDB Bank head office in Dar es Salaam.

Stakeholders of financial institutions that cooperate with PASS in facilitating loans to farmers, livestock keepers and fishermen have continued to enjoy the increase in borrowers unlike before.

At different times, talking about the state of credit development in financial institutions, various officials from various banks in the country point out that due to the participation of PASS in sponsoring agribusiness entrepreneurs in the country, there has been an increase in borrowers, which has caused the circulation of money to increase and thus banks related to get profit too.

The relationship officer

of the CRDB bank in the Zanzibar zone, Mr. Nicholaus Kamana notes that the cooperation between PASS and the bank has contributed significantly to increase the number of beneficiaries of CRDB loans and thus support the growth of the agricultural sector in the islands.

"We have been working with PASS for some time now, PASS' involvement in sponsoring farmers, fishermen and pastoralists have increased the number of borrowers as many entrepreneurs who did not have the creditworthiness have now been getting those loans when they are guaranteed by PASS" explained the officer in an event organized by the PASS Trust in

Unguja Islands to bring together the stakeholders of agriculture, fishing and breeding to discuss furs and challenges of the sector and how to face them.

The representative from CRDB said, banks have made a great contribution in supporting the development of agriculture in the Zanzibar islands by facilitating the access of capital to entrepreneurs under PASS guarantee, a situation that motivated the bank to establish a special account called 'HODARI AKAUNTI' for entrepreneurs to enable them to benefit More and financial services through such securities.

In a higher step Beyond the good relations between these two

institutions, PASS has recently entered into an agreement with CRDB to facilitate digital agricultural loans, a service that enables the process of obtaining loan guarantees online without coming to the office to fill in various documents. In this system launched at the end of 2021, PASS gives agribusiness stakeholders the opportunity to benefit from financial loans by completing the entire process without having to travel to find service providers' offices, thus removing the cost and inconvenience to its customers.

Speaking at the workshop held in the hall of the Golden Tulip Hotel located in Zanzibar, NMB Bank's manager, Abdallah Luji made it clear that PASS is the only institution in the country that facilitates the process of entrepreneurs who have no credit of borrowing to be able to borrow in that bank.

"PASS have been coordinating very well the process of guaranteeing entrepreneurs to be able to guarantee them up to 80%. This has enabled us to serve many entrepreneurs through PASS" said the Manager and added that NMB bank has been continuing to simplify conditions and reduce costs for borrowers to enable many needy people to benefit from financial loans to develop their businesses.

"For the 80% guarantee provided by PASS, and we NMB carry a 10% guarantee, thus making our borrower guarantee only 10%" explained Mr. Abdallah Luji.

On his part, the Manager of the Bank of Africa (BOA) Dodoma region, Mr. Yohana Chisunga said the bank has been collaborating with PASS in helping farmers in the country and added that they hope to help grape entrepreneurs in the Dodoma region through PASS guarantees.

"We have been helping farmers in various areas of the country as we have done in the projects of cashew farming, and now in cooperation with PASS we expect to do well in the cultivation of grapes here in Dodoma". He noted this

at the Farmers Conference organized by PASS in collaboration with its Subsidiary company PASS LEASING held at Nyerere Square in Dodoma.

In strengthening cooperation with partner banks in the provision of quality credit services to farmers, breeders and fishermen, PASS Business Development Manager, Hamis Mmomi said that PASS has been cooperating with various banks in the country with the aim of facilitating entrepreneurs the opportunity to choose to decide which bank they would like to borrow according to their qualifications and their needs.

Among the partner banks that PASS has been working closely with are Pamowa CRBD, NMB, AB, TCB, Vision Fund, Access Bank, Mkombozi, Azania Bank, NBC, Equity Bank, Amana Bank, ACB, Bank of Africa with Bank ACB.

"We at PASS stand between the entrepreneur and the bank, so their bank enables the money to reach our customers whom we guarantee so that they can get creditworthiness, for this year we are continuing to work with 14 banks in the country and we are

welcoming all other banks "

pointed out Mr. Hamis, when he was talking to agribusiness stakeholders when they met together at a conference organized by PASS in Mafia Island in the Coast region.

And the PASS Business Development Manager, Hamis Mmomi asked the entrepreneurs to make sure they open bank accounts so that they can easily and on time get the loan guarantee provided by PASS because all the services provided use the banking method and not receive it in hand.

"I would like to ask all our customers, entrepreneurs, to open bank accounts so that we can facilitate the process of enabling funds to be received on time as our credit guarantee services apply banking system" said Mr. Hamis when he was at the agricultural entrepreneurs' forum organized by PASS in Singida.



PASS Trust's Managing Director shakes hands with CRDB's Managing Director, Abdulmajid Mussa Nsekela during the agreement signing event took place at CRDB

Enhancing the growth of smallhold farmer associations in tanzania's western zone.

The Case of Twikome AMCOS In Kasulu.



Credit guarantee facilitated by PASS Trust has catalysed transformations in beans production in Kasulu District, Kigoma Region.

The revolution has come as a result of services offered by the Trust in Kasulu in building capacities to farmers and crops' businessmen through various enlightenment trainings and financial capital credit guarantees.

Under these projects, many agribusiness dealers in the region, both individuals and cooperative societies have benefited and as they realize the positive changes in their occupation, many have been motivated to engage in agriculture.

TIWIKOME AMCOS, is among the Farmers' Cooperative Societies in Kasulu who have benefited with PASS services and realize changes in

TIWIKOME AMMCOS' Leaders pose for a photo at their office in Kasulu during the recent visit by Monitoring and Evaluation team and Communication team from PASS TRUST.

their beans production where at least 120 entrepreneurs benefited.

During the recent visit by the Monitoring and Evaluation team together with Communications team from PASS at TWIKOME AMCOS offices in Kasulu, the AMCOS Chairperson Mr. Boaz Zilaliye explained his thanks to PASS Trust's support which has made them learn many issues they did not know in their agribusiness.

He said that, PASS came at the right time as they were in need of financial capital to invest in beans production which became possible and easier through PASS Credit guarantee that was approved from TADB Bank in 2020.

"We thank PASS for their Support

that made it possible for us to get a loan of 94.5 million from TADB, had it been their guarantee we could not be trusted by the Bank to receive this amount of money" said the Chairman making it clear that the loan has brought about multiple changes in their cooperative from individual member to the Society level.

"Since we received this loan that enabled us to collect 92 tonnes of beans from only 36 tonnes we were able to collect before the loan; and be able to pay 50% as down payment to our farmers, we have realized great changes in life to many of us, personally I have benefited much since the loan facilitated me to multiply my income, increase areas for cultivation from two



Warehouse construction activities by Twikome

acres I had before to 10 acres, my income has grown and I have created new three seasonal employments in my farm" he said.

He said that, from the agribusiness trainings offered by PASS Trust, people have changed the culture of producing locally, that they now apply modern mechanisms including, proper use of agricultural inputs like fertilizers, pesticides, and quality seedlings which provide them with good yields than before they received the training when they were producing locally.

Cludio Marco, the Secretary of the AMCOS, said that the TWIKOME AMCOS is among the biggest farmers cooperatives in Kasulu which comprises of 120 members of which 48 are women and 72 men.

"Our AMCOS is among the biggest farmers cooperatives in Kasulu, which deal with beans production and trading, in 2020 we were connected to PASS as they conducted a training to farmers here at Kasulu after which we benefited a financial loan from TADB through their guarantee" he said.

Explaining the benefits they got with the training and loan facilitated by PASS, the Secretary said that through PASS Credit guarantee the AMCOS was able to improve official information documentation and storage, they dug a well and started constructing a warehouse that will be used for storing the harvests.

"The training and Credit guarantee by PASS have changed our income, we improved the office's furniture, we made chairs, tables and a cupboard for keeping official documents that



has helps us to avoid loss of documents as it was when we were keeping the documents in boxes" he added.

Beans production is rapidly growing in Kasulu and Kigoma in general, however many farmers have not benefited enough with the crop due to poor farming methods and luck of fund, PASS Trust has stimulated the growth as it partners with other stakeholders like ENABEL to provide trainings and Credit guarantee to ensure persistence of agribusinesses in the region.

Twikome AMCOS' new document's keeping cupboard.

Improving standards of living to agribusiness entrepreneurs in tanzania's southern zone through credit guarantee services.

A Case of Neema Elenziali in Madaba

Maize agricultural entrepreneur from Kiwama Village located in Madaba in Ruvuma Region, Neema Elenziali has successfully improved her life through maize farming entrepreneurship after being enabled by PASS Trust to get a cash loan.

Miss. Neema (38) has been involved in maize farming for a long time without success due to lack of capital to run modern agriculture but after joining a group of smallholder farmers and being sponsored by PASS on a bank loan, she has seen great productivity in agriculture a condition she notes has

changed her life through an increase in productivity unlike before.

She says that in the initial production, her income was not meeting the demands so her life continued to be poor but through the loan and the encouragement from his fellow group members she has been producing more and able to carry out other developmental activities.

"When I started farming, I had two acres, I was getting eight to ten sacks so it didn't help me at all to achieve my goals, later I decided to join the KIWAMA farmers' group and through that group we have been taking loans from banks

for PASS sponsorship. These loans have enabled me to increase my production more as I now get 60 to 70 sacks in the three acres I cultivate" she says.

The entrepreneur, who is a mother of three runs her own life without a husband, explains that the increase in production in her maize farm has enabled her to achieve great success including building a better house to live in and expanding agricultural activities.

"PASS guarantees on loans within our group has benefited me a lot, together with educating my children good schools I have managed to build a modern house to live with my family



A maize farmer in Madaba, Neema Elenziali stands at her new house she has built after being supported by PASS via their Kiwama AMCOS in Madaba Ruvuma.



Neema's former house, before PASS' credit guarantee. Ruvuma.



Neema's new house, that she built after a support from PASS Trust.



Kiwama AMCOS farmers in a group photo with PASS officers during the recent visit at the AMCOS warehouse in Madaba Ruvuma.

but I have also bought a plot elsewhere I hope to build another house after next season's harvest" explained the entrepreneur.

she notes that in addition to the loans to enable her to build a house and buy a plot for future construction, she has also been able to buy one more acre so that she can expand her farming from the two acres she used to cultivate and now has three acres.

"I am very grateful to PASS because without them enabling our group I would not be able to build a better house to live in" explains Neema while urging women to stop degrading behavior but to be confident and join in groups so that they can apply for loans

from banks with PASS sponsorship to increase productivity and change their lives. Speaking on PASS guarantees in loans to agricultural entrepreneurs, PASS Monitoring and Development Manager Ms. Safia Mbamba said that PASS is focused on enabling women to improve their lives by giving them credit on loan guarantees up to 80% and the target being to make sure that 50% of the beneficiaries of PASS securities are women.

"We PASS see Pride when women are successful through our bonds as the goal is to make 50% of our beneficiaries be women and that is why we have given priority to our guarantees up to 80%" she said.

Explaining how the Kiwama farmers' group got loans through PASS, the group's secretary Martin Flavian Mnyanyuka said the group had been benefiting from PASS bonds for four consecutive years since 2015.

"We have been benefiting with PASS guarantees since 2015/2016 where they secured us a loan of 113 million through NMB bank, in 2016/2017 we were also able to borrow 245 million and later in 2017/2018 we shifted to TADB bank where we borrowed 375 million and in 2020/2021 we borrowed Tsh.37,375,000 / - through TADB" said the secretary of the group which has a total of 324 smallholder farmers who have been benefiting in various ways.

A Case of Ripambikayika Agrovet in Songea



Credit guarantees sponsored by PASS Trust have been named a catalyst for changes encountered by some Cashews farmers in Lindi region who have been borrowing capitals and invest in the crop's production under PASS sponsorship.

PASS specializes in sponsoring agribusinesses growth in the country through credit guarantee from financial institutions depending on regional and national agricultural preferences, this makes the Trust to provide various strategic groups in each zone in partnership with the government and other development partners.

In the southern zone, PASS has been sponsoring Cashews' growers and make them realize much profit and expand their investment in the crop that has been transforming lives of many people through employments creation and improvement of qualities of living.

Said Mtalala is among the growing cashew farmers whose growth in the sector was facilitated

by PASS financial credit guarantee from NMB Bank. He currently owns a large farm and employs many people in his field in Nachingwea District, Lindi region.

He explains that in the beginning he hardly cultivated and harvested little in a big area then he decided to look for modern working machineries which would support him simplify farming mechanisms and expand his farm for much profits.

"As I started, it was not an easy task, I was getting less profits from my farm and I couldn't realize progress in my life, then I decided to apply better technology, that's where I met PASS who supported me to get a good tractor as they guaranteed me 60% of a loan that I had to buy a tractor of 96 million approved though NMB Bank" said Mr. Mtalala.

"After getting this tractor I was able to cultivate a big area timely than I was able to do with my previous weak tractor that had been costing me several times with maintenance and repairs. As I bought the tractor in 2018, I prepared well my cashews covering 150 acres from which I harvested 500 sacks" he said.

Ms. Rosemary Haule, a supplier of agricultural inputs in Ruvuma who has expanded her business with the support from PASS.



Rosemary Haule stands at her warehouse building at Ruhuwiko street in Songea, that she constructs from the profit she has been making with capital facilitate by PASS.

Explaining on the changes he made since he got the loan facilitated by PASS, Mr. Said Mtalala says that he has employed for drivers to operate he has employed four tractor operators for his farm and more than 50 seasonal jobs in his farm.

He reveals that the Credit guarantee has increased his outputs from the field that he now serves many other small hold farmers in Nachingwea and other nearer places as he is currently the best farmer who has been doing better in agribusinesses sector since 2018. "My production has been growing and the yields are good, for three consecutive years since 2019 I was named the best Cashews farmer in the country, I was rewarded the first best farmer in 2019/2020 and the third best famer country wide in 2020/2021, I thank PASS so much, they have lifted me to the top through the credit guarantee that improved my production" he added. "If I consider my previous life situation and what I lead today I can say my income has been improved approximately to 75% than before" he commented arguing that the income has risen not only due to the increase in agricultural productivity in his cashews' fields but also from other sources brought by the tractor as he uses it to support other farmers



Rosemary speaks to PASS' officers when they visited her in Songea

on payment basis of 60 thousand per acre.

"I also use my tractor to work on other farmers fields who pays me 60 thousand per acre, provided that the tractor I have is able cultivate up to 500 acres in a season, I get a lot of money with this tractor" he noted.

Among other personal progresses he has attained, Mr. Mtalala said he has successfully schooled his five

children and bought a plot where has constructs business camps as a part of further investment he has managed to launch from surplus he gets from his fields. PASS credit guarantee has made Mr. Mtalala a modal farmer and help creation of employments in the region and with the tractor he bought he has been making many other small agribusiness dealers cultivate their farms on time on cheaper costs.

Supporting Tanzania's Cashews Growers through Financial Capital Availability.

A Case of Said Mtalala in Liwale, Lindi

Credit guarantees sponsored by PASS Trust have been named a catalyst for changes encountered by some Cashews farmers in Lindi region who have been borrowing capitals and invest in the crop's production under PASS sponsorship.

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He explains that in the beginning he hardly cultivated and harvested little in a big area then he decided to look for modern working machineries which would support him simplify farming mechanisms and expand his farm for much profits.

"As I started, it was not an easy task, I was getting less profits from my farm and I couldn't realize



Mr. Said Mtalala, a cashews farmer in Nachingwea, Lindi who has been doing the best after being facilitated by PASS to get a modern tractor to support his farm activities (Photo by Philbert Felix)

progress in my life, then I decided to apply better technology, that's where I met PASS who supported me to get a good tractor as they guaranteed me 60% of a loan that I had to buy a tractor of 96 million approved though NMB Bank" said Mr. Mtalala.

"After getting this tractor I was able to cultivate a big area timely than I was able to do with my previous weak tractor that had been costing me several times with maintenance and repairs. As I bought the tractor in 2018, I prepared well my cashews covering



Mr. Said Mtalala, points at riped cashews ready for harvest in his farm.

150 acres from which I harvested 500 sacks” he said.

Explaining on the changes he made since he got the loan facilitated by PASS, Mr. Said Mtalala says that he has employed for drivers to operate he has employed four tractor operators for his farm and more than 50 seasonal jobs in his farm.

He reveals that the Credit guarantee has increased his outputs from the field that he now serves many other small hold farmers in Nachingwea and other nearer places as he is currently the best farmer who has been doing better in agribusinesses sector since 2018.

“My production has been growing and the yields are good, for three consecutive years since 2019 I was named the best Cashews farmer in the country, I was rewarded the first best farmer in 2019/2020 and the third best famer country wide in 2020/2021, I thank PASS so much, they have lifted me to the top through the credit guarantee that improved my production” he added.

“If I consider my previous life situation and what I lead today I can say my income has been improved approximately to 75% than before” he commented arguing that the income has risen not only due to the increase in agricultural productivity in his cashews’ fields but also from other sources brought by the tractor as he uses it to support other farmers on payment basis of 60 thousand per acre.

“I also use my tractor to work on other farmers fields who pays me 60 thousand per acre, provided that the tractor I have is able cultivate up to 500 acres in a season, I get a lot of money with this tractor” he noted.

Among other personal progresses he has attained, Mr. Mtalala said he has successfully schooled his five children



Some of Mr. Said Mtalala’s farm workers sorting cashews in the farm (Photo by Philbert Felix)



Mr. Said Mtalala's new house that he built after a support from PASS Trust to get a tractor that empover her production.

and bought a plot where has constructs business camps as a part of further investment he has managed to launch from surplus he gets from his fields.

PASS credit guarantee has made Mr. Mtalala a modal farmer and help creation of employments in the region and with the tractor he bought he has been making many other small agribusiness dealers cultivate their farms on time on cheaper costs.

The Case of RUTI AMCOS, Kibondo



RUTI AMCOS board committee members pose for a photo at their office in Kibondo, Kigoma.

RUTI, a farmers cooperative Society formed by unification of several small groups of entrepreneurs in Kibondo Kigoma has improved their outputs from their occupation as PASS Trust supported them to get a financial loan from bank.

The Cooperative Society was formed by four groups; Rukindo, Upendo, Tumaini and Imani which united to form one strong Cooperative Society, RUTI with a total of 84 members of which 54 are women and 31 men.

RUTI AMCOS is a beneficiary of

PASS Credit guarantee as they were facilitated to get a loan of tsh. 520 million that was approved through TADB Bank Katavi Branch.

The Cooperative's Vice Chairperson Koletha Kagoma said the loan was claimed to support the AMCOS to collect agricultural inputs and distribute them to the member farmers so as to ensure timely availability of basic requirements for efficient production.

"We met our goal with the loan that was aimed at facilitating us to collect and distribute seeds, fertilizers and other necessary requirements to our farmers so that

they can be available on time, this has doubled our yields compared to the previous seasons" she said.

She explained that, earlier the AMCOS Was harvesting at the rate of 50 to 70 tonnes but after receiving the loan guaranteed by PASS Trust they had all necessary inputs on time and the produces have multiplied to the rate of 100 to 140 tonnes.

Ms. Koletha said that from benefits associated with the improvement in production facilitated by the loan, the AMCOSS has been able to expand the lands for cultivation and introduce new

more crops that were not cultivated before.

"In the past, we only cultivated beans but as we got the profit from the capital facilitated by PASS, we introduced cultivation of soybeans, and sunflowers and cassava which also is doing well" added the Vice Chairperson.

Gaston Gwidinga who is a Secretary of the AMCOS thanked PASS Trust saying that had it not been PASS credit guarantee, RUTI could not qualify to get the loan from TADB.

"PASS team have supported

us to a great extent, they trained us and guaranteed the credit from TADB which has helped us to improve our lives from individual members to the AMCOS level, we are now schooling our children in good school and some of us have constructed new houses with this profit" he said.

PASS Credit guarantee and agribusiness stakeholders' empowerment trainings have improved lives of people through agricultural transformations, the youths and women have benefited from employment as yields

increase and lead the AMCOS expand areas for cultivation which required more workers.

"As outputs increase, we've expanded the areas for cultivation and increase the number of labours as many youths and women are employed to sift beans and carry goods" commented Underson Lazaro, a member of RUTI AMCOS.



RUTI AMCOS' crops storage godown at Rusohoko village in Kibondo.

The Case of Kiwama AMCOS in Madaba



A maize farmer in Madaba, Neema Elenzali stands at her new house she has built after being supported by PASS via their Kiwama AMCOS in Madaba Ruvuma.

More than 300 smallholder farmers in Madaba district, Ruvuma region have managed to change their livelihoods from agricultural financial loans enabled by PASS.

The farmers who have been involved in maize farming have moved away from traditional farming to modern mechanisms which have led to increased production and productivity in different crops than in the past while joining groups and continuing to benefit from cash loans to increase investment in agriculture through PASS securities.

Commenting on how the farmers have benefited from PASS-sponsored loans, Secretary of the Kiwama AMCOS farmers' group Mr. Martin Flavian Mnyanyuka noted that the farmers have been benefiting from PASS services from 2015

to date with great success for the group and individual farmers within that group.

He said that the group with a total of 324 farmers was connected to PASS through NMB Songea Bank where for the first time, in 2015/2016 they were enabled by PASS to get a loan of Tsh. 113 million and the following year 2016/2017 were also enabled to borrow up to 245 million and in 2017/2018 borrowed 478 million loans enabled through NMB bank.

As a result of the government's advice through a program to increase productivity for farmers through TADB agricultural bank, in 2018/2019 the farmers moved to TADB bank where they have continued to get loans until last year 2020/2021 where they borrowed 375 million.

Along with many other benefits that they have been receiving through these financial loans, these farmers of

whom 178 are women, 146 men, have also been able to improve the quality of life at the household level, the individual farmers through guarantees enabled by PASS.

"We are very grateful to PASS because since we started working with them, they have changed our farming systems from traditional locally practiced farming which we used to get eight to ten sacks per acre but now we produce professionally and our yield is an average of 20 to 30 sacks per acre" explained the group's secretary, Martin Mnyanyuka.

Mr. Mnyanyuka said that the increase in production was due to the proper use of fertilizers and quality seeds as well as pesticides that have been readily available due to the availability of funds different from what they used to cultivate earlier.

Agness Luambano, a farmer in the group who is also the vice chairman of

the group said that many women have succeeded in improving their living conditions through farming and urged those who are discouraged from the challenges to stand firm so that they can succeed.

“Mothers are the most numerous in our group and have been very successful in their lives, many have built better houses, educated their children, have been ensured with food security and have been increasing agricultural areas due to the productivity they get in their production” said the vice chairman.

“Personally, I have been very successful from PASS guarantees. Apart from the success we have generally achieved in the group, I bought a plot of land and hope to build my beautiful house and leave the letting house, my three children are schooling in good schools from my farm benefits and I am getting enough food,” said Maria Salingwa, one of the female group members who grows maize due to the benefits of PASS securities.

Maize production in the group was reported to have changed significantly as previously one acre was producing eight to ten sacks but after being



iwama AMCOS members measure their maize harvests ready for sales.

empowered by PASS and being able to use modern techniques in crop production and storage facilities, they have now been producing up to 30 sacks per acre and enable the total production within the grid to be greater.

Citing the harvest of the 2021 agricultural year, the group’s secretary said that this year the group had collected a total of 8000 tones while

initially harvesting an average of 752 tones in an area of 1375 acres.

PASS has been influencing economic changes and improving livelihoods to the people through credit loans guarantees and business development services including business plans and loans security to agribusiness entrepreneurs in the country.



Part of Kiwawa AMCOS’S maize sacks stored at the cooperative’s godown In Madaba, Ruvuma.

The Case of Kanyonza AMCOS in Kakonko



Kanyonza AMCOS Committee Leaders pose for a photo at their office in Kakonko, Kigoma.

Situated in Western Tanzania in Kakonko District, Kigoma region, Kanyonza Farmers Cooperative Society has succeeded to increase productivity in agriculture and employment creation that benefits many women and youths in the region as a result of a Credit sponsored by PASS Trust.

The Credit Guarantee of tsh.130 million facilitated by PASS through TADB Bank to the AMCOS more that has benefited 310 agribusiness entrepreneurs and 40 temporal jobs in farms which have been supporting women and youths get their basic life necessities.

During a recent Visit by PASS Monitoring and Evaluation together with Communications team to meet the AMCOS' progress, the Board of farmers Chairperson Mr. Finias Damas explained the changes encountered after receiving the Credit Guarantee Service and agribusiness entrepreneurship training initiated by PASS Trust in collaboration with other Partner institutions in Kigoma.

The Chairman said that before taking

a loan, the AMCOS was able to collect the maximum of 40 tonnes of beans but as they received the load facilitated by PASS they collected 96 tonnes in 2021 which gave them more profits than before.

"We have been engaging in agriculture since a while now, in 2020 we applied for a loan from Banks but we did not qualify due to lack of qualifications suggested by financial institutions, then in 2021 we attended agribusiness trainings initiated by PASS and ENABEL in Kasulu and we applied for a loan to TADB Bank through PASS guarantee through which we succeeded to get tsh. 130 million which enabled us collect 96 tonnes of beans" he noted.

"The loan enabled us to expand our invest and get much profits as we apply modern farming mechanisms as enlightened during the Agribusiness trainings conducted by PASS in Kasulu where we learnt how to produce professionally, business records keeping, issues of budgeting and proper application of agricultural inputs such as pesticides, seeds and fertilizers"

Trough trainings and the Credit Guarantee, the AMCOS has been able

to renovate their warehouse building and improve storage facilities for the crops and used part of the profit to support construction of a secondary school (Kanyonza Secondary School) built at Kanyonza by the Government of Tanzania.

The AMCOS' General Secretary, Elson Athumani said that improvement in life status has been witnessed to the individual members in the AMCOS as their production grows, he says many of them have built new houses and are schooling their children to better schools. "This loan we received and the trainings we attended have totally changed our lives, we have improved our production which has brought development from individual level to the AMCOS' level.

"Individually I have renovated my house and many have built new houses through the achievements brought by the Credit guarantee and agribusiness trainings offered by PASS that positively impacted our businesses" he added.

He explained that the AMCOS has created 20 new employments to youths and women to work on the farms and wore houses



PASS Trust Profile





PASS Team gathered together for IGG Training that took place at Hotel Verde in Zanzibar in September, 2022.

WE ARE

An autonomous body corporate under the Trustees Incorporation Act, 2002, taxed as a charitable organization, with a purpose of stimulating investments and growth in the private sector commercial agriculture and related sectors through access to finance.

Established by the governments of Tanzania and Denmark in November 2000, PASS Trust became operational in 2001 as a project under the Ministry of Agriculture and Livestock, and later in 2007 registered as an autonomous entity.

Since inception in the year 2000, PASS has continued to contribute towards Tanzania's agricultural Finance landscape, by assisting agricultural entrepreneurs to feasibly and profitably borrow from commercial financial

institutions, for purposes of improving their Agri businesses. In reaching out to beneficiaries in the entire agricultural value chain spread across Tanzania, PASS offers a partial credit guarantee cover to collaborating banks as a means of topping up inadequate collateral to enable clients get financing. P

ASS provides banks with guarantee ranging from 20-60%, (up to 80% for women and Green Growth Investments) of the loan amount. Beneficiaries can be individuals (SMEs or farmers) or farmer groups.

PASS also offers Business Development services such as feasibility studies, supports development of business plans and conducts training or organisation of farmer groups.



PASS Trust's Managing Director shakes hands with CRDB's Managing Director, Abdulmajid Mussa Nsekela during the agreement signing event took place at CRDB Bank head office in Dar es Salaam.

VISION

An Innovative Agrifinance Development Institution that improves the quality of Life for small scale agribusiness entrepreneurs.

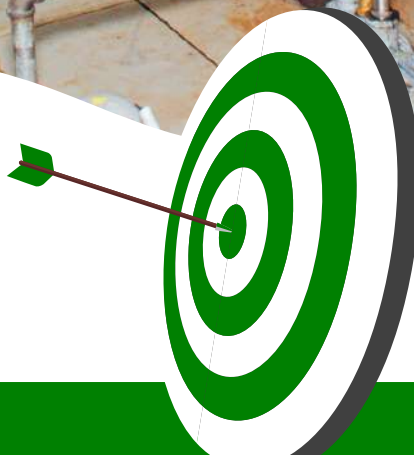




An officer from Swedish Embassy in Tanzania, Ms. Annie, receives instructions from ASAS Group's project Manager, Dr. Isaya Ketto on various processes by the company's dairy industry in Iringa.

MISSION

PASS seeks to to facilitate access to financial and business development services for the agribusiness entrepreneurs in Tanzania.





PASS Trust's Managing Director, Yohane Kaduma, receives a prize from the Prime Minister, Kassim Majaliwa as the first winner during the NEEC Exhibitions held in Dodoma.

GOAL

To stimulate Investment and growth of Private Commercial farmers and agribusinesses in Tanzania



PASS Team pose for a group photo during the National Nananene Exhibitions of 2022 in Mbeya.

We believe:

That agribusiness entrepreneurs who access, and use, financial and business development services, will increase the level of productive investments.

With an increased level of productive investment, the agribusiness entrepreneurs will become more productive and scale up activities. They will increase income and create employment (full time, seasonal, part time and casual labour) in the agricultural sector and ultimately contribute to reduced poverty levels. PASS Trust strives to achieve the following key outcome by 2023

•Increased level of productive investments among agribusiness entrepreneurs

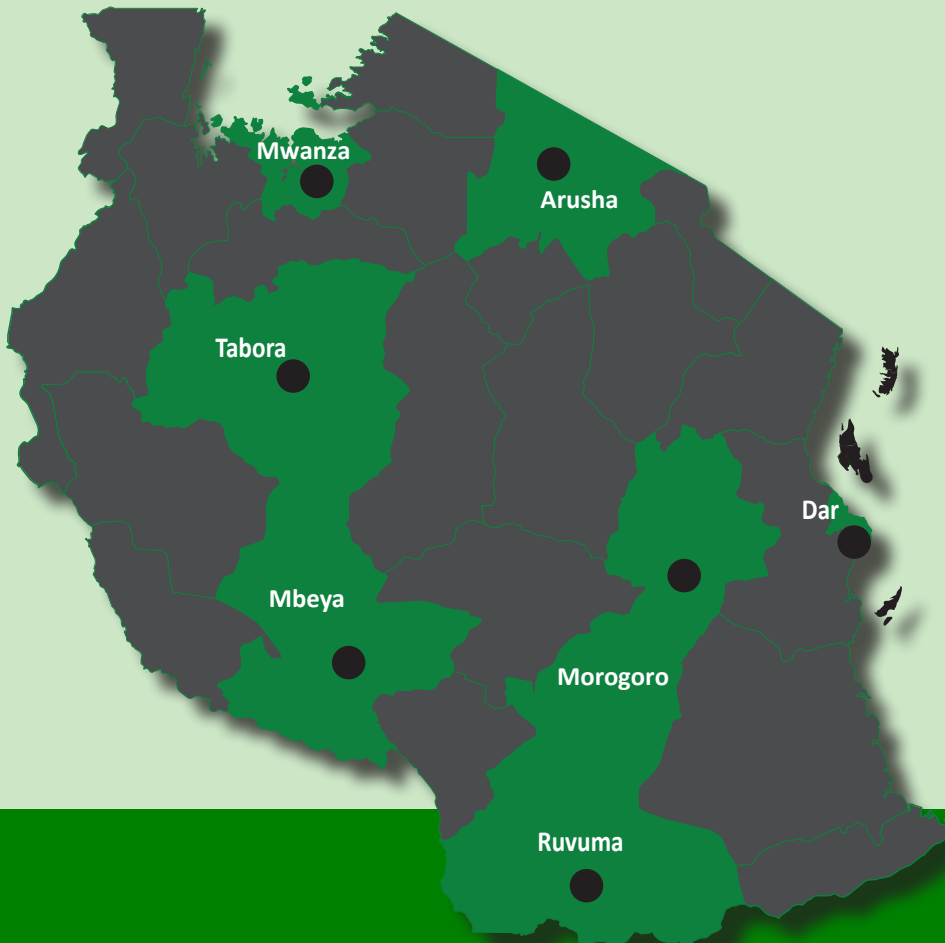
To achieve this, PASS is working towards increased capacity of small and medium agribusiness entrepreneurs in accessing financial and business development services. PASS is also working on increased capacity of financial service providers to better serve agribusiness entrepreneurs as well as strengthening the mechanism of interaction between agribusiness and financial service providers.

Currently, PASS works with collaborating financial institutions that include banks spread across Tanzania, by linking agribusinesses entrepreneurs with bankable business plans and providing partial credit guarantee cover with the aim of topping up inadequate collateral for clients.

Our Services

PASS services are provided countrywide from PASS headquarters in Dar es Salaam, with branches spread across the country as follows;

Eastern Zone office -	Morogoro,
Southern Highlands -	Mbeya,
Lake Zone -	Mwanza,
Northern Zone -	Arusha ,
Southern Zone Office -	Ruvuma,
Western Zone office -	Tabora.





A PASS' Beneficiary paddy farmer looks at his well-managed farm in Mbeya.

Traditional Guarantee

PASS' original product which has been fine-tuned and grown over the past 17 years. Based on a business plan, PASS provides banks with a 60% guarantee (up to 80% for women and Green Growth investments) of the loan amount. Beneficiaries can be individuals (SMEs or farmers) or farmer groups. PASS also provide BDS services such as feasibility studies, supports development of business plans and conduct training or organisation of farmer groups).



Traditional guarantee – large enterprises

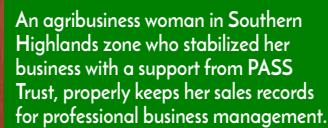
PASS has modified the traditional guarantee to serve demand in the market by also targeting large enterprises. In this case the need for BDS services is generally less. The criteria for servicing larger clients is that they should be important drivers in the value chains and smaller agribusiness entrepreneurs should benefit e.g. in the form of access to inputs or access to market



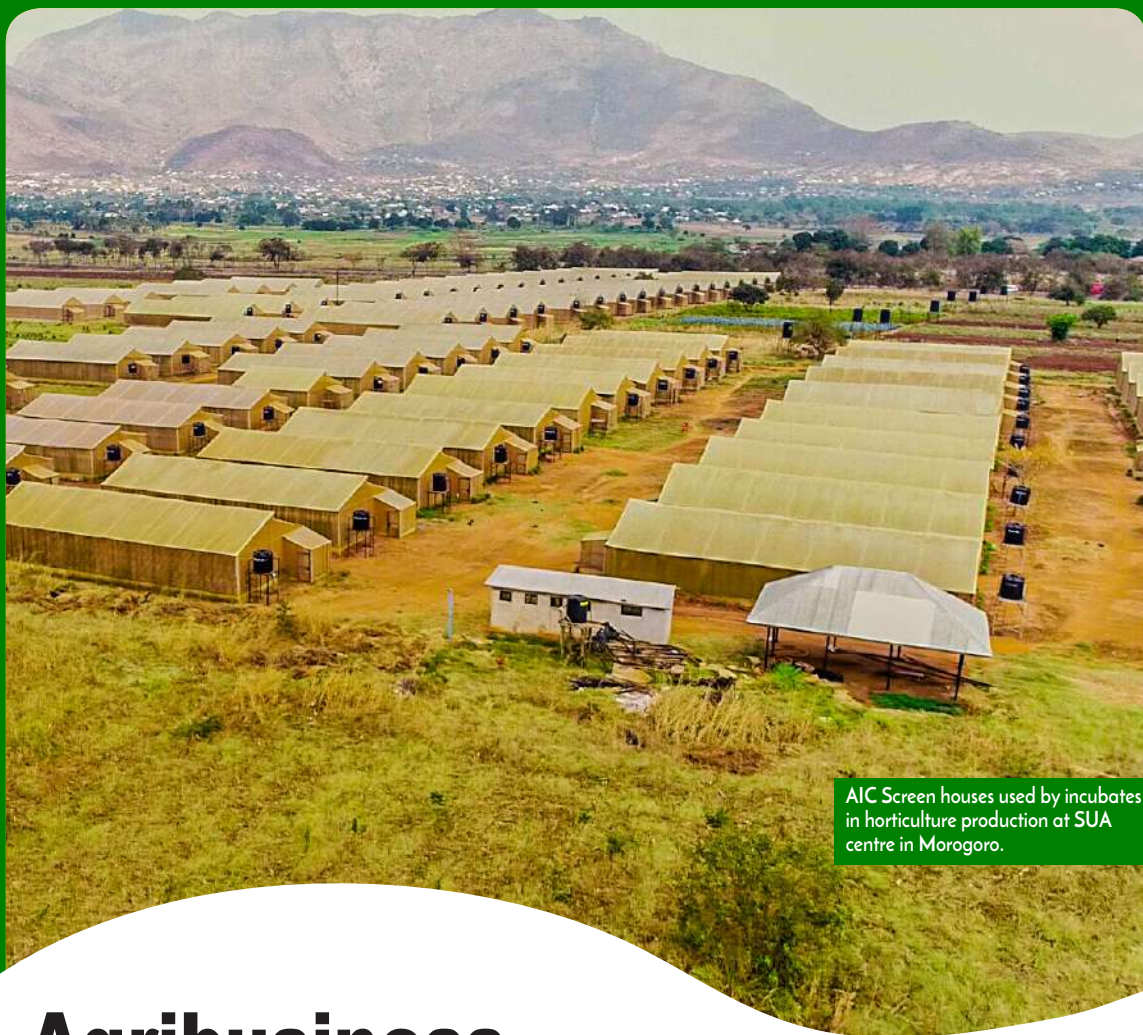
A young agribusiness entrepreneur harvests her peppers ready for sales.

Portfolio Guarantee

Portfolio guarantee was introduced in 2012. In this case, the bank identifies a group of agribusiness entrepreneurs and PASS provides a portfolio guarantee based on an application submitted by the bank. Assessment of the individual farmer is done by bank.



Smaller community banks/MFIs are closer to the farmers and see agriculture as an attractive market. In some cases, they are constrained by undercapitalisation. PASS guarantees a loan from a large commercial bank to a smaller financial institution which on-lends to agribusiness entrepreneurs. PASS can in parallel provide traditional guarantees to the smaller financial institution to Agribusiness entrepreneurs and provide BDS.



AIC Screen houses used by incubates in horticulture production at SUA centre in Morogoro.

Agribusiness Innovation Centre

AIC was established in 2015 to incubate high potential SMEs and through mentorship and business development services to support the incubates in developing and growing.



An agribusiness entrepreneur woman operates in her agribusiness' operations room.

Our Beneficiaries

PASS beneficiaries have been from various sub sectors that include livestock, crop production, processing, crop trading, mechanization, support to irrigation infrastructures, transportation of agricultural commodities, bee keeping, fish farming as well as inputs trading. The beneficiaries include any individual, Association, cooperatives as well as companies linked to the agricultural sector in the various sub sectors.

Pictures of beneficiaries

Since inception in the year 2000 until March 2020

(2000 - 31 March 2020), a total of 36,007 projects worth TZS 916.4 Billion shillings have been approved and guaranteed by PASS, with at least 1,196,891 agribusiness Entrepreneurs benefiting from this guarantee. Out of these numbers, more than 45% are women. The beneficiaries are drawn from farmers groups, SACCOS, cooperatives, farmers' associations, companies, individuals and women groups involved in agribusiness activities.

Over these years, over 2.5 Million jobs have also been created as a result of PASS Credit Guarantee in the various sub sectors.



An industrial worker collects wastes remain for recycling process to reproduce new useful products for value addition in the sector.

PASS Green Credit Guarantee

The PASS Green Guarantee product targets agribusinesses which focus on the use of green technologies and practices, adding further social and environmental value to the investment.

The Green Guarantee facilitates

access to renewable and efficient use of energy, technology for water and soil conservation and other agricultural practices that have the potential to reduce Greenhouse Gas (GHG) emissions and increase resilience of the business.



AIC extension officer, Grace Long'lway (right) with an incubate at the centre, inspects the sweet melons in the screen house farm.

PASS' Agribusiness Innovation Centre

Institute (TALIRI) Kongwa, PASS' managed Agribusiness Innovation Centre (AIC), continues Working with Sokoine University of Agriculture (SUA) in Morogoro, and Tanzania Livestock Research to provide mindset transformation and farming as a business coaching to youths.

The youths recruited by the AIC get into an incubation set up, learning about business in horticulture (tomatoes using screen houses) as well as livestock, with keen interest on goat fattening.

The Youths interact with experts who provide special mentorship and coaching on areas such as business management, book-keeping, cash flow management, marketing, quality control, scanning

of the business environment, and regulatory issues among others.

The incubates are also exposed to market challenges to learn how to deal with price fluctuations. At the TALIRI Centre in Kongwa, incubates also get mentorship on goat fattening for business.

During 2019, the first batch of 18 youth incubates successfully exited from AIC Morogoro. 14 of who are now AIC's no-wall clients receiving further support to establish their businesses in their own locations.

60 other youths were recruited for the 2019/20 period and will be exiting in September 2020 to pave way for a further 140 incubates for the period 2020/21 who are currently being recruited.



PASS Leasing MD, Killo Lussewa (left) with Kongwa DC, Remedius Mwema Emmanuel launch tractors facilitated to farmers by PASS Leasing at Kibaigwa.

PASS Leasing Company LTD

In order to offer more support to the Agribusiness Sector in the country, PASS Trust launched an independent company- The PASS Leasing Company, whose aim is to support the sector through provision of competitively priced lease financing, for purposes of ensuring that agribusinesses in the country reach their maximum potential. Through the new Leasing Company, Small and Medium Entrepreneurs and smallholder farmers who have previously

been marginalized or underserved now have an opportunity to access and own agro equipment more easily, thus cushioning them against traditional collateral requirements which are usually imposed on borrowers.

The Leasing company has already been carrying out the services since it was licensed by the Bank of Tanzania (BoT) in 2019 and started operations in 2020 after it was officially launched.



The Agribusiness Magazine for the Agribusiness Sector

PASS Trust launched the Agribusiness magazine in February 2020 with the main objective of providing a platform where agribusiness stakeholders can share information, best practices, opportunities and learn from each other for purposes of stimulating growth and development of the sector.

The bi-annual free to offer English magazine is also expected to contribute broadly to

the knowledge base on and promotion of agribusiness entrepreneurship in Tanzania, through well researched and professionally developed articles.

It targets stakeholders in the agribusiness industry including financial institutions, government, higher learning institutions, credit institutions, research, donor institutions among others.



A young agribusiness entrepreneur makes financial inquiries digitally on his smart phone.

PASS Digital Credit Guarantee

In order to serve beneficiaries more effectively, PASS Trust works on automated business processes with the aim of extending credit guarantees through digital platforms for purposes of de-risking lending by both banks and mobile network operators.

This means that, PASS' clients can access loans guaranteed by PASS through mobile money platforms.

PASS is already in contracts and talks with various banks and communication companies in actualizing this initiative that is set to benefit over more agribusiness entrepreneurs in the country.

The use of digital technology also enhances PASS' ability to attain impact targets set in its 2018-2022 strategic plan and saves the trust from a lot of human

efforts which involve many officers working long overtime hours.

Apart from our collaborating banks, PASS continues to collaborate with other institutions and stakeholders in the country to provide training to farmer organizations. We have partnered with the World Food Program (WFP) through Farm to Market Alliance (FtMA) and Agricultural Markets Development Trust (AMDT) as well as the Local Investment Climate – LIC and the International Trade Centre in offering training services to farmers in various parts of the country. As a result, thousands of farmers have been able to better their production because of these trainings and partnerships.



Dairy cows feed in a mixture of nutrients added feeds for healthy growth and milk production.

TERMS

The Green Guarantee provides a guarantee cover of up to 80% of the loan amount from participating financial institutions. The guarantee is targeted at procurement of equipment that support green activities, working capital and any inputs required to more add value in the green project. This guarantee has flexible, case specific grace period and instalment schedule. Options for reducing the application fees and the costs of business development services are considered for this guarantee.



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INCLUSIVE
GREEN GROWTH

"Improving Quality Of Life Through Agribusiness Transformation"