

2025



IMPACT REPORT

SCALING IMPACT,
TRANSFORMING AGRICULTURE





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*We must shift from
subsistence farming
to modern, productive,
and commercial
agriculture.*

H. E. Dr. Samia Suluhu Hassan
The President of the United Republic of Tanzania



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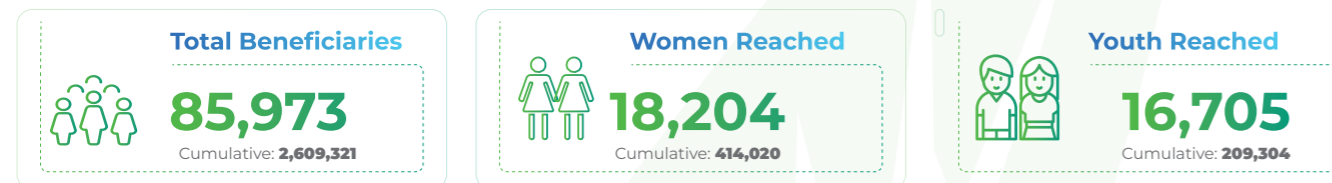
Impact Highlights:

2025 ANNUAL PERFORMANCE

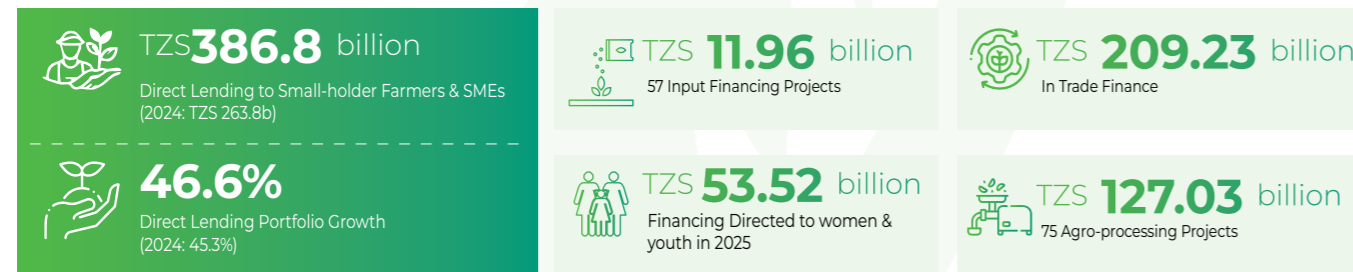
Economic Transformation



Reach



Direct Lending Performance

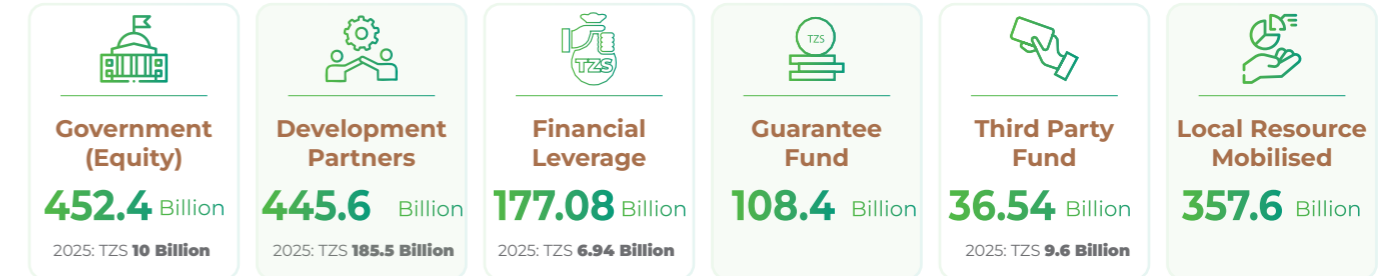


Smallholder Credit Guarantee Scheme & Wholesale Lending

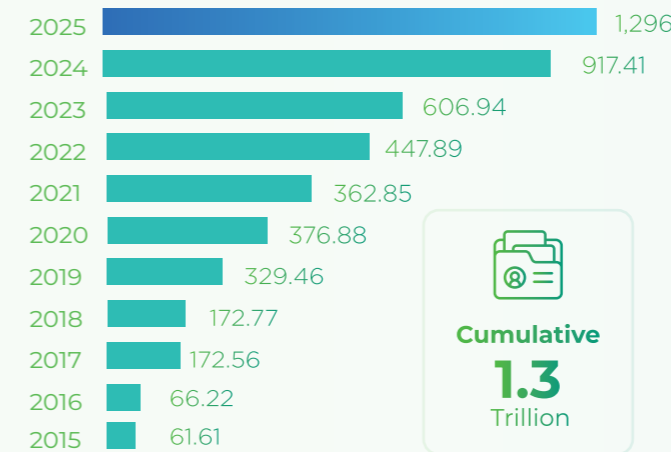


CUMULATIVE PERFORMANCE

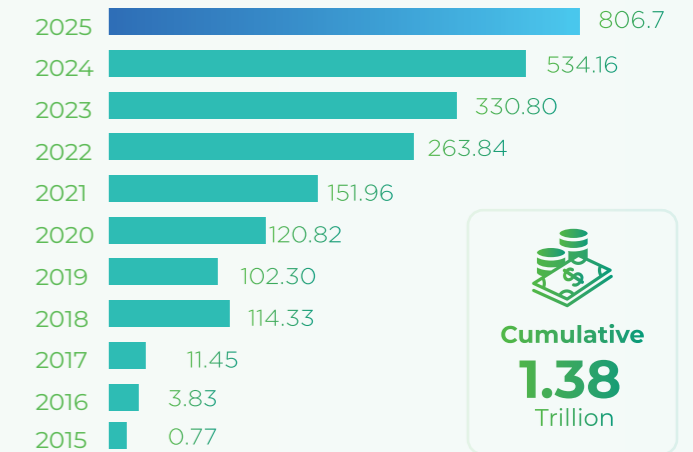
Resources Mobilised (TZS Billions)



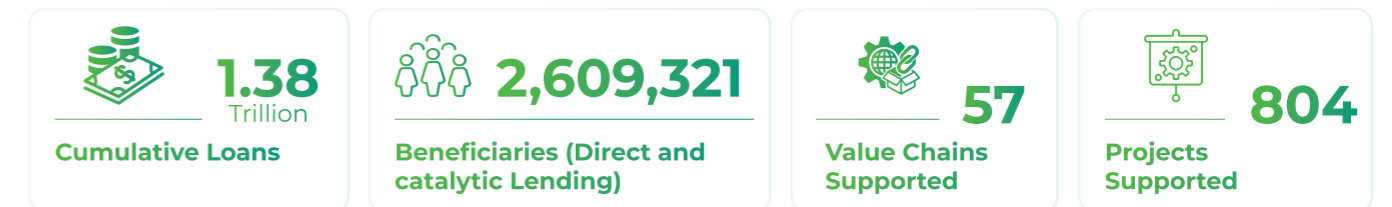
Asset Growth Trend (TZS Billion)



Loans & Advances (TZS Billion)



Cumulative Reach



Geographical Coverage



Non Performing Loans



CHAPTER 1

THE PREMIER DFI



WHO WE ARE AND WHY WE EXIST

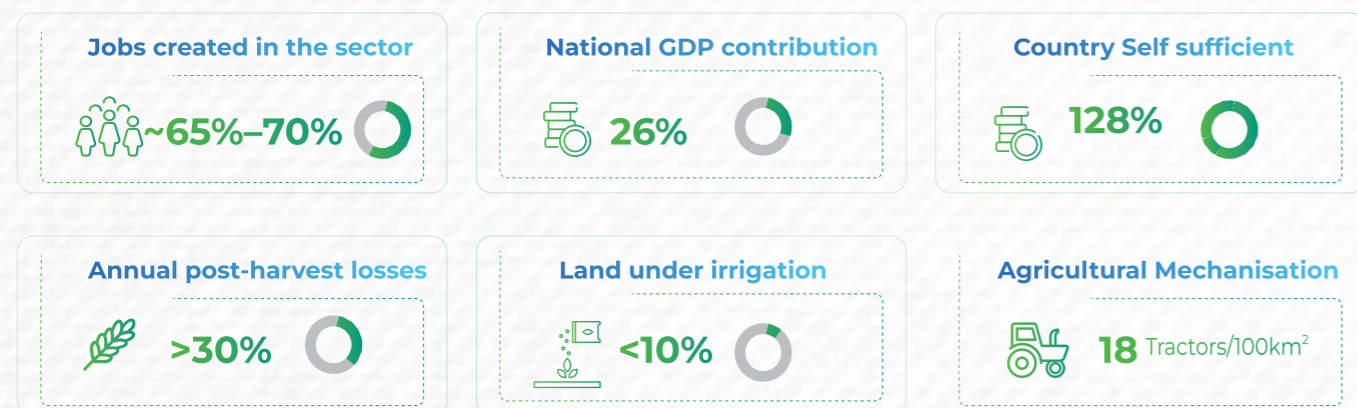
Agriculture:

The Lifeline of Tanzania's Economy

Agriculture serves as the cornerstone of Tanzania's economy, providing jobs for over 65% of the population, contributing around 26% to the national GDP, and fulfilling more than 70% of the country's food needs. This sector is vital for rural development and food security. Despite its importance, it grapples with persistent structural challenges that restrict its productivity and economic growth.

In Tanzania, smallholder farmers primarily depend on rain-fed agriculture, with merely 4% of cultivated land being irrigated. Yields for key crops like maize, rice, and pulses fall below regional averages because of limited access to modern inputs, outdated farming techniques, and inadequate extension services. Annual post-harvest losses for perishable goods are estimated to exceed 30% due to insufficient storage facilities and cold-chain infrastructure. Agricultural mechanisation is also low, with fewer than 18 tractors per 100 square kilometres. These inefficiencies hinder value addition, restrict export competitiveness, and perpetuate poverty among millions of rural households.

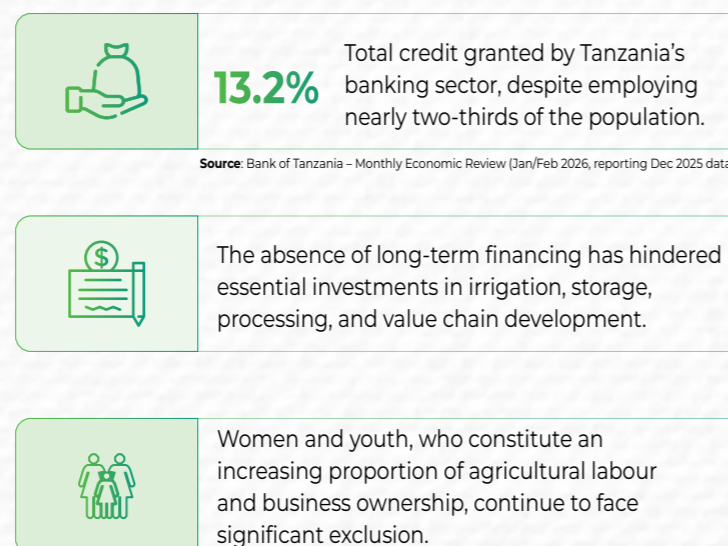
Contextual Story of Tanzania's Agricultural Landscape & Financing Gap



The Chronic Financing Gap:

A Barrier to Transformation

Despite these obstacles, the primary barrier has been the persistent underfunding of the sector. Historically, agriculture has received under 10% of the total credit granted by Tanzania's banking sector, despite employing nearly two-thirds of the population. In many rural regions, formal financial services are nearly absent, forcing farmers and agribusinesses to rely on informal, high-cost loans. The absence of long-term financing has hindered essential investments in irrigation, storage, processing, and value chain development. Women and youth, who constitute an increasing proportion of agricultural labour and business ownership, continue to face significant exclusion.



Vision and Mission

Vision: To be a champion development finance institution for agricultural transformation in Tanzania.

Mission: To contribute to food security and poverty reduction by catalysing agricultural transformation through innovative financing solutions that develop sustainable and inclusive agricultural value chains

Broad Goals



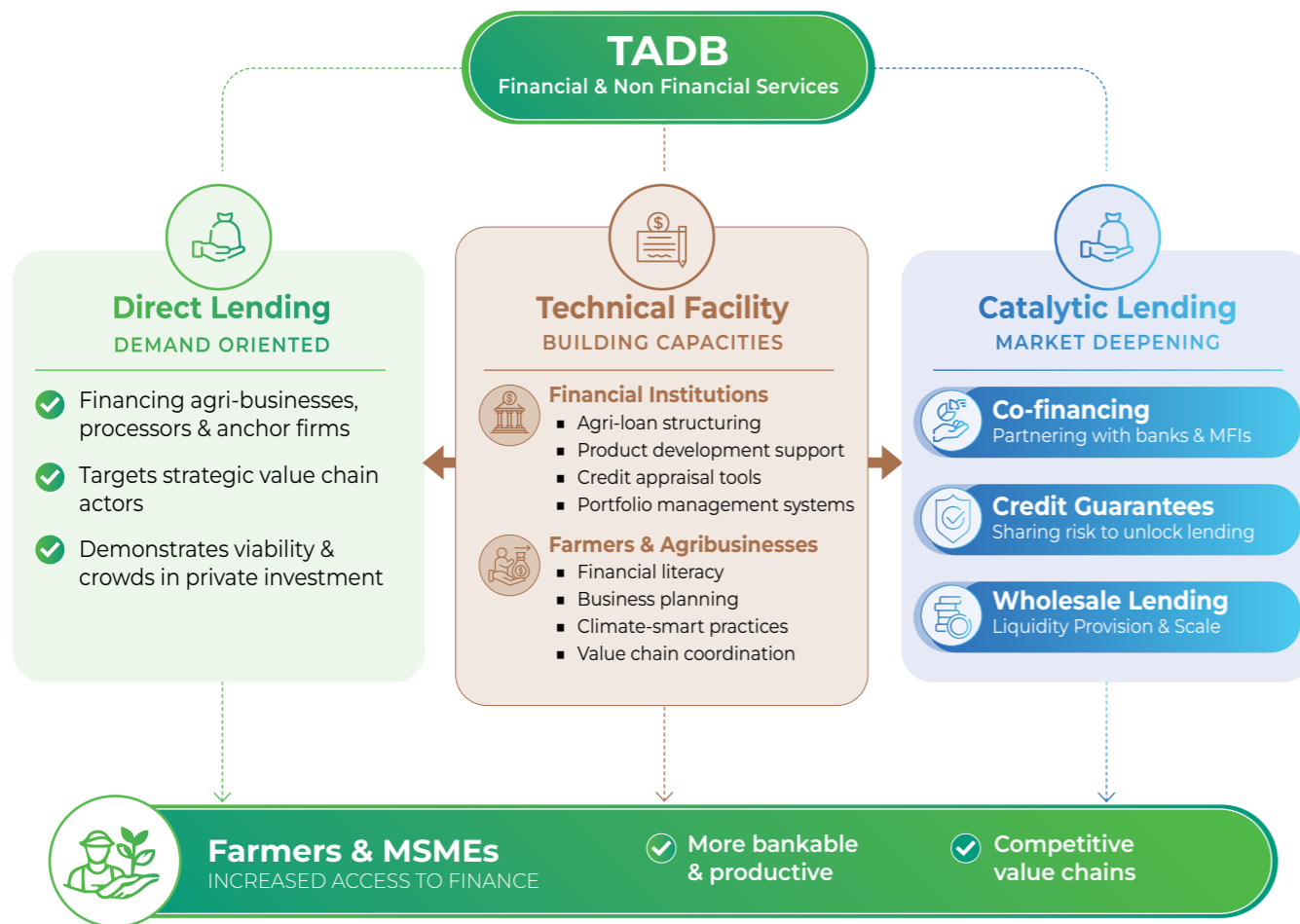
Thematic Priorities



DUAL IMPACT PATHWAYS

TADB's integrated financing approach is executed within its Integrated Value Chain Financing (IVCF) model, which focuses on entire agricultural value chains rather than individual actors. Through direct lending, TADB finances key anchor firms such as cooperative unions, farmers' organisations and large agribusinesses. Additionally, indirect lending through commercial banks, MFIs via co-financing, the credit guarantee scheme (SCGS), and wholesale lending extends funding to farmers and MSMEs connected to these anchor firms, promoting widespread participation throughout the value chain.

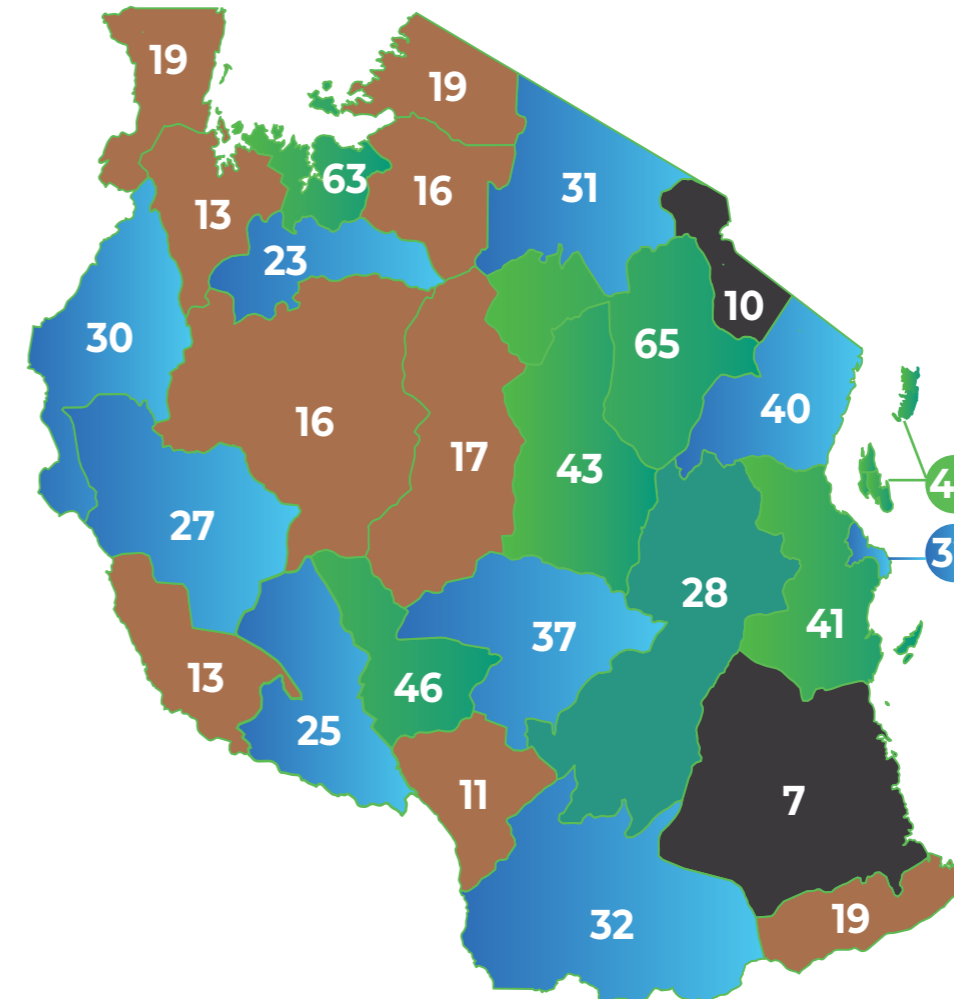
Technical assistance supports both channels by strengthening financial institutions' ability to design and deliver agricultural finance, while boosting the productivity, financial literacy, and bankability of farmers and agribusinesses. This integrated approach ensures that finance moves through structured value chain relationships, reducing risk, improving market access, and creating a self-reinforcing system where investment, capacity, and market linkages together drive inclusive and sustainable agricultural development.



Core Values



OUR PRESENCE



Number of Projects



Region	Number of projects
Dodoma	43
Arusha	31
Kilimanjaro	10
Tanga	40
Morogoro	28
Pwani	41
Dar es Salaam	32
Lindi	7
Mtwara	19
Ruvuma	32
Iringa	37
Mbeya	46
Singida	17
Tabora	16
Rukwa	13
Kigoma	30
Shinyanga	23
Kagera	19
Mwanza	63
Mara	19
Manyara	65
Njombe	11
Katavi	27
Simiyu	16
Geita	13
Songwe	25
Zanzibar	49



- Lake Zone Cluster:** Mwanza, Kagera, Mara, Shinyanga, Geita and Simiyu. Cassava, Paddy, Pulses, Beef and Dairy, Cotton, Coffee, Sugarcane, Fishing.
- Central Cluster:** Dodoma, Singida. Sunflower, Maize, Beef and Dairy and Grapes.
- Northern Zone Cluster:** Arusha Kilimanjaro, Manyara and Tanga. Maize, Wheat, Horticulture, Pulses, Dairy and Beef.
- Eastern Zone Cluster:** Dar es Salaam, Coast and Morogoro. Cassava, Paddy, Spices, Maize, Dairy and Beef, Sugarcane, Fishing.
- Western Zone Cluster:** Katavi, Kigoma and Tabora. Maize, Paddy, Sunflower, Pulses, Palm oil, Beef, Fishing, Honey.
- Southern Highlands:** Mbeya, Songwe, Iringa, Njombe and Rukwa. Maize, Paddy, Coffee, Sunflower, Pulses, Barley, Beef and Dairy.
- Southern Coast Cluster:** Ruvuma, Lindi and Mtwara. Cassava, Coffee, Maize, Paddy, Sesame, Pulses, Cashew nuts, Fishing.
- Zanzibar Cluster:** Pemba and Unguja. Spices, Seaweed, Dairy and Fishing, Fruit and Vegetables.



CHAPTER 2

WE CREATE IMPACT

BOARD CHAIRPERSON'S STATEMENT



Mr. Ishmael Kasekwa
Board Chairman

The Board also continued to stress the importance of institutional resilience and strategic partnerships in scaling development impact.

Scaling Impact

At the Tanzania Agricultural Development Bank (TADB), development impact remains central to our mandate as a Development Finance Institution, guiding both our strategic direction and operational priorities.

In 2025, the Board continued to provide strong, proactive, and forward-looking oversight to ensure that the bank delivers not only financial sustainability but also meaningful and measurable contributions to agricultural transformation, strengthened food systems, and inclusive economic growth that benefits smallholder farmers, agribusinesses, and the wider economy.

Our governance approach is firmly rooted in aligning TADB's operations with national development priorities and broader economic transformation frameworks, while also promoting global commitments such as climate-smart agriculture, environmental stewardship, and the Sustainable Development Goals. Over the year, the Board further refined policy guidance, governance structures, and oversight mechanisms to ensure that development impact is systematically incorporated across the bank's strategy, financing decisions, and risk management processes. This has facilitated a more intentional and disciplined approach to balancing financial returns with long-term socio-economic and environmental outcomes.

Throughout the year, the Board provided strategic direction to deepen the bank's value chain financing model, with a clear focus on demand-driven and market-responsive investments. Emphasis was placed on unlocking opportunities across key agricultural value chain nodes, including production, aggregation, processing, storage, and distribution, while addressing structural bottlenecks that limit productivity and market access.

By prioritising investments that directly address the needs of farmers, cooperatives, agribusinesses, and SMEs, the bank is fostering stronger linkages



within value chains, enhancing efficiency, and supporting the development of resilient and competitive agricultural systems. This integrated financing approach is key to boosting productivity, reducing post-harvest losses, and expanding market opportunities for stakeholders across the sector.

The Board also continued to stress the importance of institutional resilience and strategic partnerships in scaling development impact. By fostering collaborations with government bodies, development partners, financial institutions, and private sector actors, TADB is better positioned to mobilise resources, de-risk investments, and broaden its outreach. These partnerships are vital in supporting innovation, promoting inclusive financing models, and speeding up the adoption of sustainable agricultural practices across the country.

As we look ahead, the Board remains committed to strengthening governance, improving operational efficiency, and positioning TADB as a transformative and catalytic force within Tanzania's agricultural sector. We will continue to promote initiatives that boost productivity, foster inclusivity, and support sustainability, while ensuring the bank remains responsive to emerging challenges and opportunities. We are confident that TADB's strong governance framework, along with its clear strategic focus and robust partnerships, will continue to generate lasting development impact, better livelihoods, and long-term value for all Tanzanians.

Mr. Ishmael Kasekwa
Board Chairman

MANAGING DIRECTOR'S STATEMENT



Frank Nyabundege
Managing Director

TADB continued to enhance its integrated delivery model by incorporating technical assistance and capacity building into its operations.

Transforming Agriculture

The year 2025 represented a major step in translating TADB's strategic goals into tangible development results. Guided by our role as a Development Finance Institution, we provided both financial and non-financial solutions that directly address the needs of farmers, SMEs, and agribusinesses across key value chains.

During the year, the Bank disbursed a total of **TZS 429.8 billion** in financing, representing a **50.1%** increase compared to 2024. Of this, **TZS 17.3 billion** was allocated to primary production and smallholder farmers, while linking them to supported agro-processing, and export-competitive ventures, reinforcing our commitment to inclusive value chain development.

Through our demand-driven value chain financing model and catalytic interventions, in 2025 TADB directly reached **85,973 farmers** and made our cumulative reach **2,609,321 farmers**, most of whom are smallholders, and supported **250** new SMEs and agribusiness enterprises through direct investments.

Our 2025 interventions helped create **3,835** new direct jobs and **6,607** indirect jobs across the agricultural value chains. Additionally, farmer incomes rose by an average of **25%**, driven by improved market access, better input utilisation, and strengthened value chain linkages.

Beyond financing, TADB continued to enhance its integrated delivery model by incorporating technical assistance and capacity building into its operations. In 2025, over **3,800 farmers** and SME clients benefited from capacity-building programmes focused on financial literacy and business development services. This has increased access to finance, improved loan utilisation, and reduced portfolio risk.

From a financial inclusion perspective, **21%** of our beneficiaries were women and **19%** were youth, highlighting our dedication to inclusive growth.



We are also exploring digital financing and strengthening partnerships to facilitate more comprehensive service delivery and broader outreach, especially in underserved rural areas.

To strengthen accountability and learning, we enhanced our Monitoring and Evaluation systems, including the adoption of digital tools to capture both direct and systemic impacts. This includes tracking outcomes such as productivity improvements, income growth, employment creation, and private sector crowding-in.

Importantly, TADB's operations are increasingly contributing to broader system-level transformation. By strengthening market linkages, supporting aggregation models, and promoting

climate-smart practices, the Bank is helping build resilient agricultural systems capable of sustaining long-term growth.

As we move forward, we remain focused on scaling high impact investments, improving operational efficiency, and delivering innovative financial solutions that respond to evolving sector needs. Our commitment is clear: to deepen impact, expand inclusion, and accelerate Tanzania's journey toward a modern, resilient, and commercially viable agricultural sector.

Frank Nyabundege
Managing Director

HOW FINANCE BECOMES IMPACT

IMPACT PHILOSOPHY

TADB drives agricultural transformation through an integrated and interconnected approach of both indirect and direct interventions, where the bank provides skilled staff, partnerships, financial resources, and tailored products to support two mutually reinforcing pathways. The catalytic (indirect) pathway operates through partner financial institutions to expand outreach and attract private investment, while the integrated (direct) pathway supports key actors in the value chain; in both pathways, technical

assistance is included alongside financing to build capacity, strengthen institutions, and enhance the efficiency of financial service delivery. Together, these pathways create a system-wide capacity-building mechanism, enabling more efficient, demand-driven, and impactful financial services across the agricultural sector. This results in sustainable market and systemic change, making markets more inclusive, resilient, and competitive, which ultimately contributes to sustainable food self-sufficiency, food security, and economic growth and poverty reduction.



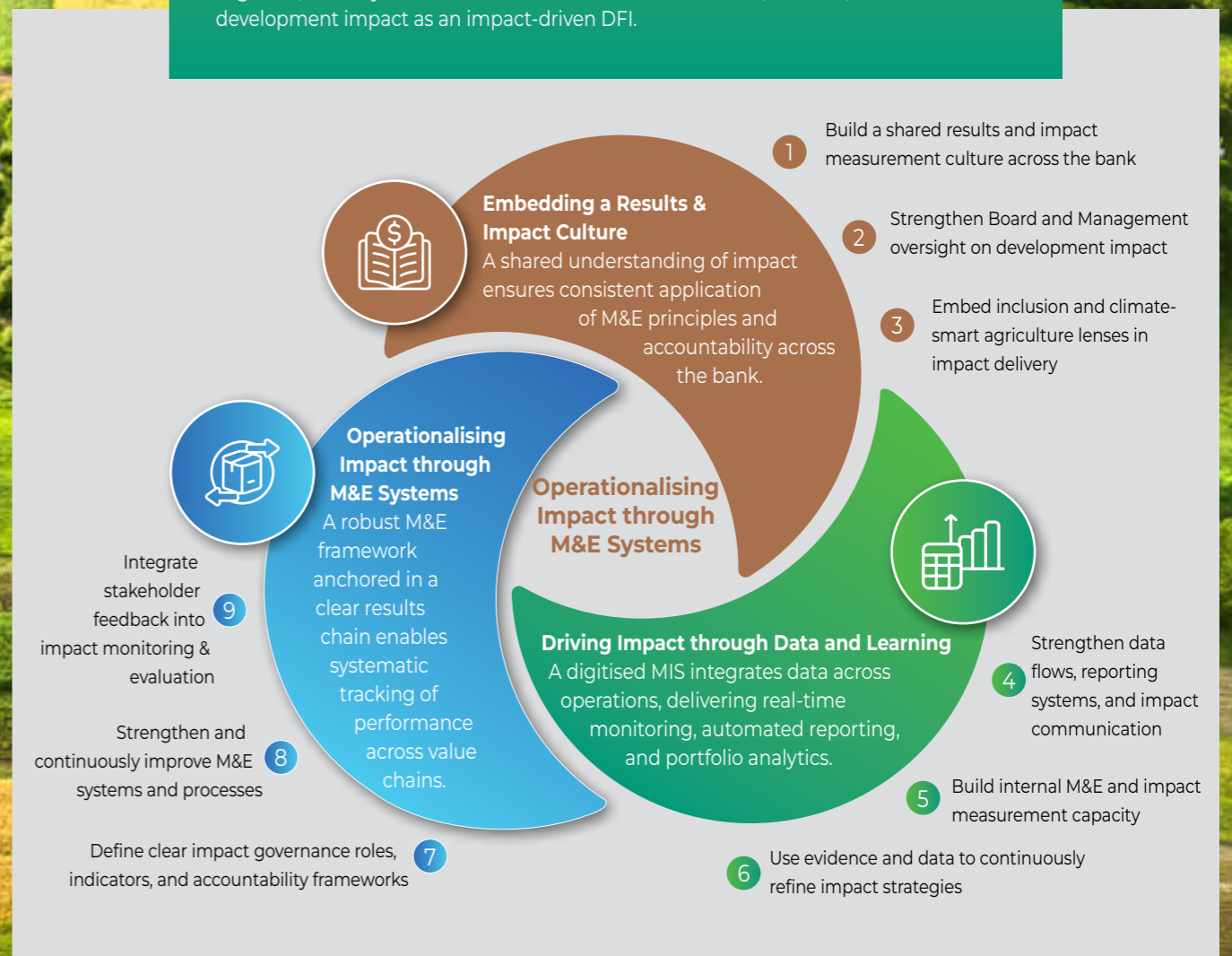
Impact Governance & Results Management

As a Development Finance Institution (DFI), TADB prioritises development impact, measuring success not only by financial results but also by gains in productivity, inclusion, and livelihoods. Its impact governance aligns with national strategies and global agendas, including financial inclusion and climate-smart agriculture.

This is delivered through a robust Monitoring and Evaluation (M&E) framework with a clear results chain from inputs to long-term impact, embedded in institutional processes to support performance tracking, accountability, and adaptive management across direct and indirect financing.

A digitised Management Information System (MIS) integrates operational data, providing real-time insights, automated reporting, and portfolio analytics to enhance transparency and evidence-based decision-making.





Together, these systems enable TADB to deliver measurable, scalable, and sustainable development impact as an impact-driven DFI.





Delivering Impact with Stakeholders



Stakeholder	Key Interests	How TADB Relates & Responds	Outcome / Value
 Shareholders	<ul style="list-style-type: none"> Sustainable return on investment Transparent reporting Sound risk management 	<ul style="list-style-type: none"> Provide timely, accurate financial statements Maintain strong governance and risk controls Drive growth via strategic initiatives 	<ul style="list-style-type: none"> Growth in share value Confidence in bank stability and prospects
 Employees	<ul style="list-style-type: none"> Fair remuneration & benefits Career growth & training Safe work environment Inclusion & diversity 	<ul style="list-style-type: none"> Offer competitive pay & benefits Provide learning & development programs Promote health and wellbeing Foster an inclusive culture 	<ul style="list-style-type: none"> Improved morale and productivity Low turnover rate Positive workplace culture
 Customers	<ul style="list-style-type: none"> Convenient & secure banking access Fair pricing & transparency Innovative solutions 	<ul style="list-style-type: none"> Ensures data protection and cybersecurity Promotes financial inclusion through accessible, transparent services 	<ul style="list-style-type: none"> Improved customer satisfaction Strong brand reputation
 Suppliers	<ul style="list-style-type: none"> Fair & transparent procurement Timely payments 	<ul style="list-style-type: none"> Adhere to procurement policies Evaluate based on quality and value 	<ul style="list-style-type: none"> Strong supplier relationships Mutually beneficial contracts
 Regulatory Authorities	<ul style="list-style-type: none"> Compliance with regulations Financial system stability Input in policy frameworks 	<ul style="list-style-type: none"> Strict adherence to risk-based regulations Timely tax & statutory payments Proactive policy engagement 	<ul style="list-style-type: none"> Enhanced trust & reputation Support of national development goals
 Government	<ul style="list-style-type: none"> Economic empowerment Social welfare Environmental responsibility 	<ul style="list-style-type: none"> Promote financial inclusion (women and youth) 	<ul style="list-style-type: none"> Positive economic impact Strengthened public-private partnerships
 Community / Society	<ul style="list-style-type: none"> Economic empowerment Social welfare 	<ul style="list-style-type: none"> Support local development projects Expand financial access to undeserved areas 	<ul style="list-style-type: none"> Positive community impact

PARTNERSHIPS THAT MADE SCALE POSSIBLE



An aerial photograph of a flooded agricultural field. A blue tractor is driving through the muddy water in the center. The field is divided into rows, and many white birds, likely egrets, are scattered throughout the water and on the banks. The sky is overcast with dark, heavy clouds. The overall color palette is dominated by greens, blues, and browns.

CHAPTER 3

IMPACT DERIVATIVES

DIRECT LENDING DEMAND ORIENTED



TZS**386.8** billion

Disbursed Under Direct Lending to Small Holder Farmers and SMEs (2024: TZS 263.8b)



46.6%

Direct Lending Portfolio Growth (2024: 45.3%)



250

Cumulative Project: 804



4,288

Cumulative: 1,953,989



CASE STORY: Hatching Growth: Unlocking Zanzibar's Poultry Potential

In Zanzibar, eggs are no longer just a household staple they are a fast-growing market driven by urban consumption and a booming tourism industry. For years, demand outstripped local supply. In 2025, the Tanzania Agricultural

Development Bank stepped in with a targeted, value chain - wide intervention turning fragmented production into a coordinated, scalable system.

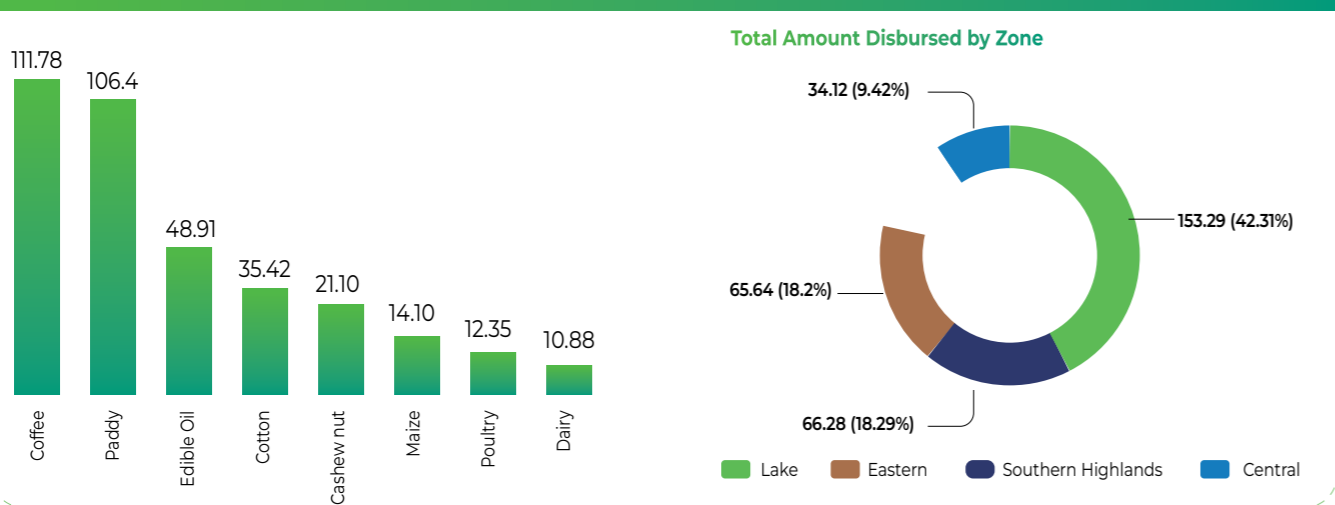
In 2025, the Tanzania Agricultural Development Bank (TADB) utilised its direct lending window as a strategic, demand-driven tool to accelerate agricultural transformation through an Integrated Value Chain Financing (IVCF) approach. Financing was structured across the entire value chain, covering input supply, production, aggregation, processing, and markets, targeting value chains with strong domestic or

export demand, established anchor firms, and high potential for smallholder inclusion. Through this model, smallholder farmers gained access to affordable inputs, mechanisation, and improved technologies, while integrating into structured markets. This led to higher productivity, reduced post-harvest losses, and more stable, improved incomes.

OPERATIONALIZING DEMAND-DRIVEN VALUE CHAIN FINANCING UNDER IVCF



Portfolio Distribution Aligned with Value Chains (TZS Billion)



RESPONSE TO THE NEED

Demand Pool

- Rising demand** from households to hotels & restaurants
- Persistent** local supply gap

TADB Interventions

- TZS **2.07** Billion invested
- 101,500** layers financed
- 137,600** bird capacity installed

TADB positioned its financing where demand was already proven ensuring investments were pulled by market needs, not pushed by supply assumptions.

LINKING NODES

Input Supply Strengthened

- Feed Warehouses** Financed (CAPEX)
- Working Capital** for Feed Stock
- Extension Services** Embedded

Production Upgrade

- From **Traditional Sheds** → **Modern Poultry Houses**
- From **Floor Systems** → **Cage Systems**
- Adoption of **Semi & Fully Automated Operations**

Farmers are not just expanding they are transforming into commercially viable producers, capable of delivering consistent volume and quality.

OUR IMPACT

- Increased Egg Supply:** ~85,000-90,000 eggs/day boosting local availability or 31-33 million eggs/year
- Improved Farmer Incomes:** Higher productivity and more stable cash flows
- Reduced Supply Gap:** Lower reliance on imports, stronger domestic production
- Stronger Value Chain Linkages:** Seamless connection between inputs, producers, and markets
- Job Creation:** New jobs across farming, feed supply, logistics, and markets
- Better Nutrition:** Greater access to affordable, high-quality protein for households

DIRECT LENDING

VALUE CHAIN WIDE IMPACT



In 2025, TADB's investments spurred transformation across the entire agricultural value chain by strategically resolving bottlenecks at each stage, from inputs and production to storage, processing, and markets. Financing allowed farmers to adopt quality inputs, irrigation, and mechanisation, increasing productivity and climate resilience; enhanced post-harvest systems through warehouses and cold chains, lowering losses and stabilising prices; expanded agro-processing capacity to turn raw outputs into higher-value products and jobs; and facilitated trade finance to connect producers with reliable markets and liquidity. By linking these stages, TADB is shifting agriculture from a fragmented, subsistence activity into an integrated, competitive, and market-oriented agro-industrial system.

Direct Lending Impact Highlights

 **TZS 127.03 billion**
75 Agro-processing Projects

Shifting agriculture from raw commodity production to value-added industrial output, creating jobs, increasing export potential, and retaining more value within Tanzania.

 **TZS 10.79 billion**
34 Storage Facilities


Transforming post-harvest systems by reducing losses, improving quality, and enabling farmers to sell strategically, turning seasonal production into stable income streams.

 **TZS 209.23 billion**
In Trade Finance

Integrating farmers and agribusinesses into structured markets, improving cash flow, and strengthening reliable farm-to-market linkages.

 **TZS 3.15 billion**
19 Micro-Irrigation Projects

Moving farmers from rain-fed vulnerability to controlled, climate-smart production unlocking consistency, higher yields, and year-round farming.

 **TZS 2.2 billion**
22 Mechanization Projects

Transitioning agriculture from labour-intensive practices to efficient, scalable operations boosting productivity and reducing production costs.

 **TZS 11.96 billion**
57 Input Financing Projects

Enabling adoption of quality inputs at scale, leading to higher yields, improved crop quality, and stronger food system performance.

 **TZS 4.94 billion**
35 Livestock Projects

Upgrading livestock systems from subsistence to commercial production improving supply reliability, quality, and income generation.




CASE STORY: FROM COTTON TO EDIBLE OIL


In Tanzania, rising demand for edible oil has increased dependence on imports, highlighting a gap in domestic production. Through targeted financing, TADB is addressing

this gap by unlocking value from cotton by-products and strengthening linkages along the value chain.

RESPONSE TO THE NEED


TADB Interventions


 TADB, through KACU and Vira 2020 Co. Ltd, invested **TZS 26.1 billion** in value addition along the cotton value chain


 **Installation of edible oil processing capacity** in the domestic market

TADB moved from revamping ginning operations to deepening value addition. As a farmer-owned union, improved capacity and oil processing enable greater value retention and stronger market access for smallholder farmers.

KACU

 Ginning capacity increased from **10,000,000 kg** to **17,600,000 kg** through revamping

 **TZS 12.1 billion** financed for crop off taking and establishment of oil milling facility

 Installed oil processing capacity of **30 tons** per day of cotton seeds.

What started with revamping ginning has grown into deeper value addition, enabling KACU to retain more value and improve market access for its farmers.

Vira 2020 Co. Ltd


 **Addressed inefficiencies** in solvent extraction that limited oil recovery


 **TZS 14 billion financed** to install new extraction machinery


 Processing capacity of **100 tons per day, 5,000 MT** annually, and **10 units/hour** lint processing


From losing value in inefficient extraction to unlocking more oil from the same raw material, Vira's upgraded processing has significantly expanded its production capacity.

OUR IMPACT

 **Increased domestic edible oil production**, reducing import dependence

 **Expanded market** for cotton and its by-products

 **Strengthened linkages** between farmers, cooperatives, and processors

 Over **13,455 farmers** connected to a structured market system with strong inclusion of **2,600+ women** and **5,300+ youth**

 Over **143 jobs** created

CATALYTIC LENDING MARKET DEEPENING

TADB's mandate to catalyse agricultural finance is implemented through a complementary set of instruments: Credit Guarantee Scheme, Wholesale Lending, and Co-Financing, all designed to address key market constraints. The Small Holder Credit Guarantee Scheme reduces risk and unlocks lending to under-served segments; wholesale lending provides liquidity to financial institutions to scale medium to

long term investments along value chain financing; and co-financing mobilises additional capital and partnerships to expand investment. Together, these tools form an integrated financing approach that combines risk sharing, liquidity provision, and capital leverage to attract private sector participation, deepen agricultural finance markets, and promote sustainable sector transformation.



Complementarity of Financing Instruments



SCGS Key Risk Cover Metrics (2025)

- TZS 213.36 billion Loans guaranteed in 2025
- +63% Year-on-year increase
- TZS 130.79 billion Loans Guaranteed in 2024
- TZS 594.92 billion Cumulative guarantees since inception in 2018

These figures highlight SCGS's growing role in absorbing credit risk and scaling agricultural lending.

SCGS as a Risk Cover Instrument (De-risking Agricultural Lending)

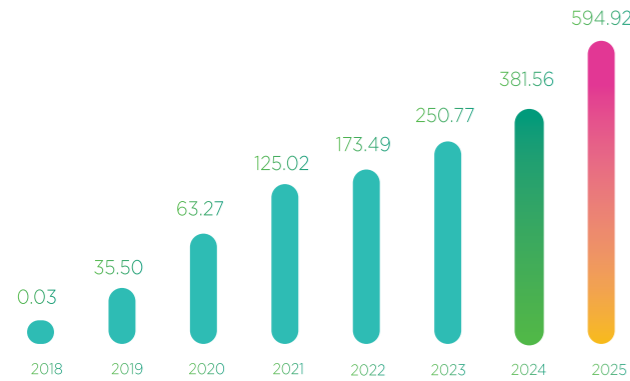
The Smallholder Credit Guarantee Scheme (SCGS) serves as a risk-sharing instrument, reducing PFIs' exposure to agricultural lending and addressing the sector's high-risk perception. By partially absorbing credit risk, it enables financial institutions to expand lending into under-served agricultural segments.

Risk Mitigation Impact

Through its guarantee facility in 2025 TADB has:

- De-risked lending to **66,635 smallholder farmers** and rural micro-enterprises
- Enabled financing to **171 MSMEs**, key drivers of value chains
- Reduced reliance** on traditional collateral requirements
- Strengthened PFIs'** agricultural loan portfolios and risk appetite

Cumulative SCGS Loans (TZS Billions)



Risk Mitigation Impact

Through its guarantee facility, TADB has:

- De-risked lending to smallholder farmers and rural micro-enterprises
- Enabled financing to MSMEs, key drivers of value chains
- Reduced reliance on traditional collateral requirements
- Strengthened PFIs' agricultural loan portfolios and risk appetite

WHOLESALE LENDING

Wholesale Lending as a Financing Scaler

TZS 43 billion
Deployed to 5 new Partner Financial Institutions

15,096
Farmers & agri-SMEs reached through partner networks across 29 regions

4,024
Total Number of Women Reached

3,667
Youth benefited which also contributed to youth employment across value chains

TADB shifts from direct financing to system-level scaling mobilizing multiple institutions to deliver agricultural finance at national scale.

Market Scaler and Liquidity Enhancer to Financial Institutions

Wholesale lending is a core instrument through which TADB delivers on its mandate of catalysing agricultural finance at scale. Rather than relying solely on direct lending, the bank channels strategic, low-cost liquidity through partner financial institutions, enabling a broader and faster outreach to farmers and agri-SMEs across the country. This model allows TADB to multiply its impact by leveraging the capital, networks, and client relationships of participating institutions thereby transforming limited resources into system-wide financing expansion.

Wholesale Lending as a Source of Affordable Liquidity

- TADB concessional funding at **~7% vs 12-18%** market rates → **5-11pp** reduction in cost of capital
- On-lending rates reduced to **10-12% vs 18-22%** market lending → making agriculture bankable and accessible
- Tenure extended to **10 years vs 1-3 years** → aligned with agricultural production cycles
- ~45.5%** reduction in borrowing cost for end beneficiaries
- Improved loan structuring → NPL maintained below **5%**

SCGS as an Agri-Financing Enabler (Catalysing Access & Investment)

66,635
Smallholder farmers and rural micro-enterprises

171
MSMEs, many of whom lacked prior access to formal credit

Enabling role is reflected in:

- Value chain financing, especially SME off-takers improving market access
- Investments across production, agro-processing, and post-harvest management
- Strong multiplier effects through cooperatives and agribusiness linkages

Inclusive Reach

5,397
Direct Smallholder Beneficiaries

61,238
Farmers Reached via Cooperatives

6,330
Farmers reached through SMEs

Productivity & Mechanization Outcomes

87
Power-Tillers

54
Tractors

14
Agri-Logistics Trucks

8
Combine Harvesters

System-Level Effect

By mitigating downside risk at scale, SCGS has:

- Shifted agriculture towards a more bankable and investable sector
- Encouraged PFIs to expand outreach and deepen agri-lending portfolios
- Created a sustainable entry point for long-term agricultural financing

These investments contributed to higher productivity, reduced post-harvest losses, and improved market access, reinforcing inclusive agricultural growth.





CO-FINANCING

Market Deepener



TZS **105.96** billion
Deployed in long-tenure CAPEX financing (8–12 years) and short term investments 2025



TZS **177.08** billion
PFI financed short and mid term tenure projects demonstration strong leverage



17
On-going projects



363.3
Value of ongoing sanctioned projects



141,966
Smallholder farmer and rural micro enterprise benefited as end beneficiaries

PFIs Driving Growth and Market Deepening Through Co-Financing

TADB's co-financing approach is anchored on targeted investment in long-tenure, capital-intensive CAPEX financing segments that typically fall outside the risk appetite and tenor limits of commercial lenders. These investments require patient capital and concessional structuring, given their long gestation periods, delayed cash flow realization, and exposure to production risks.

In 2025, TADB invested TZS 120 billion in long-term CAPEX financing (8–12 years) alongside targeted short-term project funding, supporting both infrastructure development and operational stability across agricultural value chains. During this period, three additional projects were successfully launched under co-financing arrangements, bringing the total number of ongoing projects to 17. This growth reflects increasing investor confidence and the effectiveness of TADB's blended financing model in unlocking bankable agricultural investments.

Scale & Outreach

- Total of **3 new Co-financed Projects** kick off in 2025
- **130 rural micro enterprises** directly benefited
- **17 Value chains** covered
- **7,479 women & 2,793 youth** benefited as end beneficiaries

Crowding-In at Lower Risk Layers:

Partner Financial Institutions supported co-financed projects through working capital and expansion funding, ensuring operational continuity and growth, while playing a limited role in long-term CAPEX due to risk and tenor constraints.

TADB's co-financing model positions the bank as a catalytic anchor, leveraging its capital to crowd-in private sector financing, de-risk agricultural investments, and scale impact across Tanzania's agricultural value chains.

Our Co-Financing Partners



Unlocking Scale and Market Depth



6 PFIs

Mobilised through structured co-financing frameworks, increasing the depth and scope of agricultural funding by leveraging private sector investment



Large-Scale Co-financing Interventions

Focused on big-ticket, capital expenditure-intensive projects, enabling scale in agricultural and agro-industrial investments across priority value chains.



Co-financing as a Market Deepener

Strengthens the agricultural finance ecosystem by attracting capital, improving deal flow, and increasing the participation of financial institutions in the sector.



Scaling Agricultural Finance

Co-financing promotes portfolio expansion and larger ticket transactions, boosting the growth and maturity of Agri finance markets



FINANCING INCLUSION AT SCALE

WIDENING ACCESS



TZS **53.52** billion

Financing directed to women and youth in 2025 through direct lending



TZS **26.5** billion

Financing directed to women and Youth through SCGS



34,909

Number of women and youth directly reached through both direct financing and catalytic interventions.



11,328

Number of women and youth reached through the guaranteed portfolio (SCGS)

TADB continues to expand inclusive access to agricultural finance at scale, deliberately targeting underserved segments, particularly women and youth, who remain structurally excluded from formal finance. By embedding inclusion across all instruments, the bank is not only widening access but also enabling productive participation in agricultural value chains. This approach aligns with global DFI practice, in which

financial inclusion directly drives economic participation and improves livelihoods.

Women and Youth Participation Across Instruments TADB places women and youth at the centre of its inclusion strategy, recognising their critical role in agricultural transformation and job creation.

Impact across TADB's Financial Instruments



Reduced exclusion of women and youth from formal agricultural finance.



Lowered collateral and risk barriers through customised structuring and risk-sharing.



Unlocked access to finance for previously informal and under-served segments.



Expanded participation of women and youth across agricultural value chains.



Shifted livelihoods from subsistence activities to commercially viable agribusinesses.



7 PFIs

On boarding new PFIs with targeted incentives to lend to women and youth



Dedicated support

Given to high-impact value chains (e.g., horticulture, poultry, dairy) where women and youth are most active



Women and Youth

Deliberately targeted to reach under-served, financially excluded segments.



CASE STORY: OPENING THE WATERS

In Tanzania's lake regions, fisheries offer real opportunity yet for many young people, limited access to capital has kept that opportunity out of reach. Through the Wavuvi Project, TADB

in collaboration with the Ministry of Livestock and Fisheries, is closing this gap by unlocking financing and enabling youth participation across key fisheries value chains.

RESPONSE TO THE NEED

TADB Interventions



Financing of over **TZS 15.29 billion** to support youth beneficiaries



Direct support to **1,651 Youth Beneficiaries**



Deployment of 59 fishing boats and over 270 fish cages



Improved access to productive assets and structured financing

Access to financing has enabled youth to acquire essential fishing assets, allowing them to move from limited participation into active engagement in fisheries as a productive economic activity.

TURNING ACCESS INTO INCOME AND ENTERPRISE



Fish production reached **329.65 tons in 2025**



Fish sales generated over **TZS 5.26 billion**



Expansion of fisheries activities across multiple lake regions, including Lake Tanganyika



Loan repayments reached **TZS 2.24 billion**, reflecting enterprise viability

With increased production and market activity, youth are now generating income and building viable enterprises within economy, demonstrating the commercial potential of fisheries.

OUR IMPACT



Increased participation of youth in fisheries and related value chains



Expanded access to income-generating opportunities in lake regions



Strengthened financial discipline through loan repayment



Integration of youth into a more structured and commercially viable economic system



Over **1,651 youth** beneficiaries reached, expanding inclusion in Agri Sector



Improved access to capital, enabling investment in productive assets such as boats and fish cages

READY TO LEAD GREEN FINANCE

FROM FOUNDATION → STRATEGY → EXECUTION

Green Agri-Finance Strategy

2025–2027

Accelerating Climate-Smart, Resilient, Inclusive and Sustainable Agricultural Transformation

TADB approaches green finance not as a mere compliance task but as a central driver for agricultural transformation. The bank has intentionally invested in systems, tools, and institutional infrastructure needed to shift from ambition to implementation, positioning itself as a credible leader in climate-smart agricultural finance among African DFIs.



1. Strong Foundations Established

TADB's green finance journey started with a conscious shift from treating climate as an external risk to developing internal climate-smart intelligence that guides how the bank comprehends and manages agricultural financing.

- E&S Management Policy in place
- Climate-Related Financial Risk Policy operational
- Comprehensive situational analysis & climate risk assessment completed
- Bank-wide visibility of climate exposure across channels

2. Tools that Turn Strategy into Decisions

Building on this intelligence, during the period TADB translated insights into practical tools, ensuring that climate-smart intelligence is not merely theoretical but actively influences investment decisions.

- Climate risk due diligence tool embedded in appraisal
- CSA Adaptation Catalogue guiding eligible investments
- Standardized climate screening across the pipeline

4. Integrated Business Model

To operationalize the strategy, TADB designed an integrated business model embedding climate-smart tools across products, partnerships, and performance systems.

- Green Agri finance products
- Risk mitigation instruments
- Direct & indirect lending integration
- Technical assistance embedded

5. Ready to Scale Climate-Smart Agriculture

With systems, tools, and strategy aligned, TADB is transitioning from readiness to scale deploying climate-smart capabilities to unlock resilient agricultural growth.

- Expanding pipeline of CSA-aligned investments
- Increased financing toward targeted value chains
- Crowding in the private sector through de-risked structures

3. Strategy Approved – Clear Direction Set

This strategy provides a clear and actionable roadmap, defining the bank's direction on green and climate-smart agriculture financing. It introduces a pipeline of innovative products, including blended finance solutions and non-financial support mechanisms, designed to crowd in private capital while de-risking investments for smallholders and agribusinesses.

- Fully aligned with national frameworks such as DIR 2025, Agriculture Master Plan, and National CSA Guidelines
- TADB Green Agri-finance Strategy (Approved – Dec 2026)
- Defines the bank's climate-smart agriculture pathway
- Introduces blended finance + non-financial solutions

The strategy transforms climate-smart interventions into a clear roadmap, ensuring that each investment supports a resilient and sustainable agricultural system.



6. 2026 Focus – Full Integration implementation

The next frontier is institutionalising climate-smart tools seamlessly into TADB's daily operations.

- Integration into automated internal systems:
 - Pipeline generation
 - Loan appraisal
 - Monitoring & Evaluation (M&E)
- Automation of climate risk screening and tracking

7. Leadership Positioning

Through this deliberate and structured approach, TADB is demonstrating not just readiness, but institutional transformation, and setting a benchmark for how African DFIs can integrate climate finance into core banking operations while driving inclusive & climate resilient agricultural growth.

- Emerging leader among African DFIs in green finance
- Transition from policy → intelligence → execution
- Benchmarking climate-integrated agricultural financing



An aerial photograph of an industrial facility, likely a refinery or chemical plant. The facility is enclosed by a concrete wall and features several large yellow cylindrical storage tanks, a large white industrial building with a corrugated metal roof, and a multi-story white office building. The surrounding area is a mix of green fields and some residential or commercial buildings in the distance. The sky is blue with scattered white clouds.

CHAPTER 4

**NATIONAL
OUTCOMES AT
LARGE**

DRIVING FOOD SECURITY

STRATEGIC INVESTMENT IN FOOD SYSTEMS

In 2025, the Tanzania Agricultural Development Bank (TADB) advanced sustainable food security by financing both staple and non-staple food systems nationwide. Through direct lending and the Smallholder Credit Guarantee Scheme (SCGS), the bank allocated **TZS 417.11 billion**. Of this, **TZS 166.59 billion** supported staple crops, while **TZS 250.52 billion** financed non-staple value chains, promoting diversification. Direct lending contributed **TZS 203.81 billion**, and SCGS mobilised **TZS 213.30 billion**. These investments benefited over **70,923** smallholder farmers in 2025, enhancing food availability, market stability, resilience, and inclusive economic growth throughout Tanzania.

STRATEGIC DIRECT LENDING: ANCHORING FOOD SECURITY IN STAPLE & NON-STAPLE CROPS



DISBURSED THROUGH DIRECT LENDING

213.3
TZS Billion

Disbursed directly to finance both staple and non staple food-crops, 53% of direct disbursement.



FOUR MAIN STAPLES

45.4
TZS Billion

Disbursed directly to finance staple food-crops equivalent to **21.3%** of direct investments.



NON STAPLE VALUE CHAIN

167.9
TZS Billion

Disbursed directly to finance non-staple food-crops equivalent to **78.7%** of direct investments.

Staple food investments target maize, rice (paddy), cassava, and beans the nutritional backbone of Tanzanian diets. The disbursed Capital expenditure of TZS 26.04 billion has modernized mechanization, irrigation systems, warehouses, silos, and agro-processing plants, while TZS 92 billion in operating costs supports quality inputs, trade financing, and working capital. This has directly enabled improved yields, reduced losses, and greater income security.

On the **non-staple front**, encompassing animal-based products, fruits, vegetables, nuts and seeds, fats and oils, and sugar crops, investments have strengthened agro-processing, cold storage, irrigation, mechanization, inputs, and livestock support. This support has reached women and youth-led projects, fostering diversification and dietary quality improvements.



Collectively, direct lending has empowered a substantial number of beneficiaries, contributing to meaningful improvements in food production and enhanced household nutrition.

FOOD SYSTEM TRANSFORMATION THROUGH CREDIT GUARANTEES



SCGS FINANCING

213.3
TZS Billion

Guaranteed to finance both staple and non staple food-crops.



STAPLES (SCGS)

45.4
TZS Billion

of guaranteed loans financed staple food-crops equivalent to **21.3%** of SCGS investments.



NON-STAPLE (SCGS)

167.9
TZS Billion

of guaranteed loans financed non-staple food-crops equivalent to **78.7%** of SCGS investments.



CASE STORY: FROM ABUNDANCE TO MARKET

In Tanzania's Lake Zone, particularly Kahama, high production of paddy and maize has not always translated into reliable markets. Limited processing capacity has often resulted in fragmented markets, price uncertainty, and post-harvest

losses for farmers. Recognizing this gap, TADB initiated targeted financing to strengthen local processing capacity and create a more structured and dependable market for farmers.

RESPONSE TO THE NEED



TADB invested **TZS 62.8 billion** to establish and operationalize a rice and maize processing facility through KOM Food Products Ltd



Additional **TZS 19.29 billion** in working capital was disbursed to operationalize the factory and enable procurement of crops from smallholder farmers



Strengthened linkage between farmers and a reliable, structured market



Established a reliable off-take system that stabilizes demand and absorbs surplus during peak harvest

What began as a region of surplus without reliable markets has been transformed through the operationalization of local processing, enabling farmers to access a structured market and reduce post-harvest losses.

OPERATIONAL ACTIVATION



Transition from establishment to **full operation in 2025**



Establishment of **8 silos** with a total **storage capacity of 2,000 tons**



Installed processing capacity of **130 tons per day**, equivalent to approximately **47,450 tons per year**



Creation of **110 direct jobs** and over **300 indirect jobs**: Youth (~60%) and Women (~35%)

What began as a region of surplus without reliable markets has been transformed through the operationalization of local processing, enabling farmers to access a structured market and reduce post-harvest losses.

OUR IMPACT



Improved and more reliable market access for paddy and maize farmers



Stronger linkage between agricultural production and agro processing



Reduced post-harvest losses through enhanced storage and processing capacity



Farmers integrated into a more structured and dependable market system



Job creation and expansion of local economic activity

FOOD SECURITY INVESTMENT ANCHORS (Direct Lending & SCGS)

PRODUCTION

82.8

TZS Billion

Invested on Mechanization, Irrigation, Inputs increasing yields, climate resilience and productivity

STORAGE & PRESERVATION

12.3

TZS Billion

Invested on Warehouses, Silos thus reducing post-harvest losses, stable supply

PROCESSING & VALUE ADDITION

127.03

TZS Billion

Invested in Agro-processing enterprises, enhancing value addition and extended shelf life

MARKET ACCESS & STABILITY

209.2

TZS Billion

Invested in Offtake financing, Trade deals, Procurement boosting market linkages and price stabilization



OUR NATIONAL FOOD SECURITY IMPACT

TADB's financing model comprising direct lending and the Smallholder Credit Guarantee Scheme has emerged as a strategic instrument in advancing Tanzania's national food security agenda.

By addressing critical gaps across the food value chain, TADB's targeted interventions have directly contributed to key improvements in food availability, access, stability, and nutrition. Our key food security key impact areas of **contribution** are;

<p>1</p> <p>Increased Food Production</p> <p>TADB's invested in mechanization, irrigation infrastructure, and quality agro-inputs, these efforts have contributed to national food self-sufficiency level which stood at 128% by December 2024</p> <p>SDGs Addressed:</p> <p>02 ZERO HUNGER, 13 CLIMATE ACTION</p>	<p>2</p> <p>Reduced Post-Harvest Losses</p> <p>Financing the construction and rehabilitation of storage and agro-processing facilities has improved crop handling efficiency and significantly reduced post-harvest losses.</p> <p>SDGs Addressed:</p> <p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION, 09 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>	<p>3</p> <p>Market Stability & Food Access</p> <p>TADB's support for offtake financing and value chain nodes linkage has improved market access, stabilized prices, and ensured predictable farmer incomes.</p> <p>SDGs Addressed:</p> <p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION, 10 REDUCED INEQUALITIES</p>	<p>4</p> <p>Improved Household Nutrition</p> <p>TADB's deliberate investments into non-staple food value chains covering fruits, vegetables, animal based, legumes, and oils has promoted dietary diversity and access to nutrient-rich foods.</p> <p>SDGs Addressed:</p> <p>02 ZERO HUNGER, 03 GOOD HEALTH & WELL-BEING</p>
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ECONOMIC DEVELOPMENT

TRANSFORMING AGRICULTURAL FINANCE

The Tanzania Agricultural Development Bank (TADB) has become crucial in promoting inclusive economic growth by transforming the agricultural sector into a significant driver of development. Through targeted financing efforts, the bank boosts productivity, stimulates agro-industrial value chains, improves livelihoods, expands trade, and helps to stabilise prices placing agriculture at the centre of sustainable and resilient economic progress.

643.2 TZS Billion Disbursed

Expanding Agricultural Output and GDP Contribution

In 2025, TADB facilitated TZS 643.2 billion in agricultural value chain investments, TZS 386.8 billion directly, TZS 213.4 billion via SCGS, and TZS 43.0 billion through wholesale lending, enhancing farming, storage, processing, and productivity

Pathway:

TADB financing → Increased Productivity and Processing → Expanded output and Value Addition → Higher Sectoral GDP Contribution → Broader National Economic Growth

85,973 Smallholder farmers accessed capital

Employment creation and improving Livelihoods

TADB's inclusive financing models, especially those executed through structured cooperative schemes and value chain-based interventions, reached a total of 85,973 beneficiaries, including 4,288 through direct financing, 66,635 via the Smallholder Credit Guarantee Scheme (SCGS), and 15,050 through wholesale (WL) lending. These initiatives allowed smallholder farmers to access capital for production inputs and farm improvements, while also supporting agro-processing enterprises and aggregation hubs, creating significant employment opportunities and strengthening value chains.

Impact Pathway:

Affordable Finance + Structured Value Chains → Inclusive Production Models → Job Creation + Increased Household Income → Economic Development

127.03 TZS Billion Disbursed in 2025 directly

Advancing Industrialisation and Import Substitution

Investments in sugar, sunflower oil, and dairy processing have reduced import dependency and increased domestic value addition, saving foreign exchange and boosting national food self-sufficiency.

Impact Pathway:

Investment in agro-processing (133.76) → Expanded domestic production → Reduced imports → Foreign exchange savings + enhanced food self-sufficiency

19 Partner Financial institutions (PFIs)

Deepening Financial Sector Participation in Agriculture

TADB is partnering with 19 financial institutions through a diverse mix of wholesale lending, co-financing, and the Smallholder Credit Guarantee Scheme (SCGS), serving as a market enabler, scaler, and deepener. These instruments combine risk coverage, low-cost liquidity, and scaled financing to facilitate TZS 362.32 billion in private investment.

Impact Pathway:

De-risking tools (SCGS, co-financing)+ concessional capital (WL TZS billion) → Expanded access to credit

Increased PFI engagement → Greater private sector participation in agriculture

Reinforcing Economic Policy and Institutional Capacity

ECONOMIC DEVELOPMENT

TRANSFORMING AGRICULTURAL FINANCE

12
Institutions trained

Impact Pathway:

Research + training + strategic guidance

Enhanced policymaking + institutional learning

More effective agricultural financing and planning

643.2
TZS Billion Invested in 2025

Embedding Additionality through Structural Financial Innovation

TADB delivered this impact through both direct and indirect interventions, providing financing not typically available from commercial banks including long-term loans, extended grace periods, support to under-served regions, and the mobilization of blended finance.

Impact Pathway:

TADB's financial innovation

Filling market gaps

Increased access for high-risk/transformational investments

Sustainable market system change.

168.3
TZS Billion Disbursed in 2025

Strengthening Export Competitiveness and Foreign Exchange Earnings

TADB financed over **TZS 168.3 billion** in cashew, cotton, and coffee exports. This enhanced AMCOS and processors' capacity to access global markets, stabilized farmers' incomes, and improved Tanzania's trade balance.

Impact Pathway:

Trade finance (TZS 586.9 billion) + processing upgrades →

Increased and higher-quality exports →

Forex earnings + stronger farmers export economies

417.11
TZS Billion Disbursed in 2025

Supporting Price Stability and Controlled Inflation through Food Production Finance

TADB financed **TZS 417.11 billion** in staple crop production, supported warehouse systems, & invested in volatile commodities like sugar & edible oil mitigating food-induced inflation & securing real incomes.

Impact Pathway:

Targeted food production finance (TZS 213.05 billion) →

Increased supply + reduced import dependency →

Stabilized retail prices →

Controlled food inflation + protected real incomes

SDGs Addressed:



CASE STORY: DRIVING ECONOMIC DEVELOPMENT IN CASHEW PROCESSING

Given the importance of cashew exports to Tanzania's economy, the sector holds significant untapped potential in local processing and value addition. However, constraints in storage and working capital have limited processors from fully capturing this opportunity. TADB scaled up targeted financing

to unlock capacity and strengthen the cashew value chain and this is vivid through Sabayi Investment Ltd in Mkuranga where targeted financing addressed critical constraints and enabled the company to scale its operations

SCALING CAPACITY AND MARKET REACH

TZS 1.6 billion invested in warehouse construction, increasing storage from **1,000 MT to 10,000 MT**

TZS 7 billion working capital in 2025, raising industrial capacity utilization from **10% to ~30%**

Industrial processing capacity of **12,000 MT per annum**

Expanded procurement capacity from **1,000 MT to 3,000 MT**

Financing addressed key storage and liquidity constraints, enabling higher capacity utilization and expanded market engagement.

MARKET EXPANSION AND ECONOMIC LINKAGES

Engagement with **20+ AMCOS**, strengthening cooperative-based aggregation

Direct sourcing from primary markets, improving farmer-market linkages

Farmers reached increased from **1,200 to over 3,000**

Over 500 jobs created, with more than **80% women**

Purchase of ~10% of cashew output in Mkuranga

Extended operations enabling more stable employment and income

Improved capacity enabled the company to expand procurement and deepen market linkages, creating a reliable off-take system for farmers while generating employment and strengthening local economic activity.

OUR IMPACT

Increased utilization of processing capacity from **10% to ~30%**

Creation of **stable employment** for over **500 workers**, majority women

Expanded domestic processing, increasing value retained locally

Improved efficiency and business sustainability through better access to finance

Strengthened market access for over **3,000 farmers**

Enhanced export competitiveness through increased processing scale, efficiency, and cost optimization



CHAPTER 5

REFLECTIONS AND DIRECTION

LESSONS LEANT

KEY LESSONS FROM 2025

Institutional and Coordination Factors

Co-financing, wholesale lending, and Smallholder Credit Guarantee Scheme (SCGS) have effectively complemented financial institutions by channelling liquidity, de-risking lending, and expanding outreach to under-served segments. These instruments have enabled TADB to crowd in private sector capital while strengthening the lending capacity of partner financial institutions. This is further reinforced by strong partnerships enhancing both technical and financial capabilities. The Integrated Value Chain Financing (IVCF) model complements these efforts by linking finance with capacity building and market access, improving coordination, efficiency, and reducing value chain fragmentation.

Emerging Good Practices to be Scaled

Scaling the IVCF model across value chains, expanding and diversifying credit guarantee and deepening PFI partnerships can accelerate financial inclusion and systemic impact.

Embedding climate-smart financing across bank interventions will strengthen resilience, while institutionalising partnership management and enhancing results-based M&E systems will improve coordination and accountability.

Additionally, advancing digital transformation and expanding capacity building and knowledge sharing will boost efficiency and scalability, and position TADB as a leader in agricultural finance.

Strategic-level Insights

Expansion through zonal offices has enhanced decentralised service delivery by increasing client proximity and responsiveness, allowing for more targeted interventions across regions. This has supported the rollout of tailored financing for women and youth, expanding access to credit, deepening financial inclusion, and increasing grassroots impact.



FUTURE-FOCUSED & READY TO SCALE

LOOKING FORWARD TO 2026

Looking ahead to 2026, the bank remains dedicated to fostering inclusive growth, enhancing innovation, and broadening opportunities across all sectors. Our focus is on resilience, sustainability, and impactful partnerships that empower communities, improve service delivery, and generate lasting value for stakeholders while advancing national development goals.



Strengthening Development Additionality:

Deepening the bank's additionality by deliberately addressing systemic challenges that other financial institutions have under-served, focusing on areas beyond their capacity or risk appetite, in line with TADB's development mandate.



Expanding Technical Assistance Services:

Expand technical support for Partner Financial Institutions (PFIs) and end-customers to ensure a balanced, integrated approach across financial and non-financial services, improving overall effectiveness and sustainability.



Reinforcing Resource Mobilisation:

Enhance resource mobilisation efforts by reaffirming strategic priorities and securing funding to grow green finance investments, positioning Tanzania's agricultural financing ecosystem to be more resilient and adaptive to climate change.



Advancing Digital Customer Onboarding:

Accelerate the digitalisation of customer onboarding by integrating climate risk assessment tools, ESG evaluation frameworks, and strong results measurement systems to improve decision-making and impact tracking.



Scaling Digital Lending Through Partnerships:

Expand digital lending solutions through strategic partnerships to enhance access to affordable credit for agricultural stakeholders, harnessing technology to boost outreach, efficiency, and inclusion.



Designing Youth-focused Financing Solutions:

Develop and implement innovative funding models tailored to attract and empower youth involvement in agriculture, fostering entrepreneurship and enabling meaningful contributions to national economic transformation.





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