

Borrower Overview

Elements Limited is a food processor and agricultural commodity trading company based in Dar es Salaam, Tanzania. Elements sources grains, oilseeds, pulses and cashew nuts from major producing regions within Tanzania, either directly from smallholder farmers or indirectly through farmer co-operatives and buying agents. The company then processes most of the products for trade and distribution by connecting supply and demand through various platforms. Elements Limited has been a trusted supplier in the international trading market for seven years.

Impact Focus

Elements connects farmers, particularly smallholder farmers, to markets that they may otherwise struggle to access. Growing populations, urbanization, and improved communications and infrastructure are generating opportunities in expanding domestic and export markets for those farmers who can consistently link production with sales [1]. Elements provides reliable and consistent access to markets ensuring a secure and greater revenue for farmers, supporting business growth and as a result job creation.

Furthermore, Elements provides technical assistance via its association with Rural Urban Development Initiative (RUDI), a company that assists farmers in improving agronomic practices, access to credit and marketing of produce. Elements and RUDI assist farmer suppliers improve crop agronomy, and link farmers to agricultural input providers for the purchase of seed and fertilizers. Elements also has an agreement with the input providers to extend farmers credit for agricultural inputs, provided the farmers can demonstrate a purchase agreement for their crop from Elements Limited. Therefore, there is an accrual of benefits to input suppliers and farmers alike, enhancing the value proposition for a large swathe of role players in agriculture in Tanzania. The access to credit provided to these farmers is very important, as many of them do not have access to the amount of cash that is required to purchase agricultural inputs timeously before the onset of the season.

Elements reports that 48% of the smallholder farmers that supply the company are female. This is a large contingent, comprising 10,320 female smallholders out of a total 21,500. Employees contracted by Elements show an even greater percentage (59%) of females, with the combination of permanent and seasonal employees totalling 54 people, of which 22 are male and 32 are female.

References

1. Ferris, S, et al. 2014. *Linking Smallholder Farmers to markets and the Implications for Extension and Advisory Services*. MEAS Discussion paper.



Female Empowerment



Food Security



Access to Capital



Community and Rural Development

Committed Investment: USD 3mn

10 320 Female Smallholders Supported

21 500 Smallholders Supported



An initiative by

