



Fatima
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Sustainable, Ethical and Socially Responsible Sourcing Report

The Place (Goa)

Cashew is one of the most important plantation crops in India, bringing in considerable foreign exchange earnings. In the state of Goa, cashew occupies the largest area among horticultural crops, covering approximately 55,302 hectares of land, with annual production estimated at 27,070 tonnes.

The Farming Process

The cashew crop is planted just prior to Monsoon season, usually between June and July. The well-drained soils of Goa are among the best in the world for growing cashews. The cashew fruit adapts well to the hot and humid conditions, which range from 25 to 30 degrees with a relative humidity of 65-90%. Harvesting then takes place from February to May.

What makes Goan Cashew Nuts different (tasty and crunchy) from the rest?

Goa is the only place where every nut is handpicked from the cashew fruit. Harvesting takes place only when the fruit has fully ripened and naturally fallen to the ground, thus enhancing the taste of the nuts. This contrasts with harvesting practices in other Indian states, where the fruit is often picked prematurely and sun-drying is required to obtain the nut.

Agriculture Industry Support

The grass on the cashew farms, which is grown naturally during rainy season, is often used for cattle grazing. Milk dairies are often set within cashew farms and the composed cattle dung is used as an organic manure for the cashew trees.

About Zantye Cashew Nuts (Our Supplier)

Our supplier has been exporting cashew nuts since 1928 and has set up 4 processing units across Goa and Maharashtra. Zantye Cashew Nuts are currently leading the cashew processing industry in Goa, selling quality Goan cashew across India through numerous outlets and e-commerce. They export 100% organic cashew nuts mainly to the USA, Japan, Holland, Germany and the UK.

Due to their ethical practices, successfully undergone audit for SEDEX certification, which covers all ethical aspects. They have over 250 farmers who source them with handpicked cashew nuts. These

farmers are paid premium for the raw cashews, as price rates are controlled and regulated by the state government. Zantye Cashew Nuts pay a premium of up to 5% extra.

Our suppliers are committed to sustainable sourcing and are members of programs that certify this. They have been approved by internationally recognised bodies, namely ISO 22000, Indian Organic, USDA, Kosher and ECO.

Indian Organic Certification

The organic certification process in India follows a set of standard guiding principles laid down by the National Program for Organic Production (NPOP).

Our supplier is required to comply with the following standards:

- All inputs to the farm should be natural.
- No Genetically Modified inputs or Irradiation technology should be used.
- Integrity of all processes (physical, biological, mechanical) must always be maintained.
- No contamination from nearby farms or other means must be present.
- Sustainable practices must be followed in the farm.

Control Union Certifications

Control union certification in India is accredited by the National Accreditation Body (NAB), Government of India. Under this accreditation, CUC perform inspections and certifications of farms/farmer groups, processors, traders/exporters and units, in accordance with the guidelines of the National Program for Organic Production.

Food Safety System Certification (FSSC) 22000

FSSC 22000 focuses on assuring food safety by defining, evaluating and controlling risks and hazards during processing, manufacturing, packaging, storage, transportation, distribution, handling or offering for sale or supply in any sector of the food chain. The certification standard is also Global Food Safety Initiative (GFSI) recognised.





Social /Ethical Responsibility

Zantye Cashew Nuts' processing units have generated around 300 employment opportunities in the town of Bicholim, Goa. Around 90% of their employees are women.

Wages

Factory employees work on a daily contract or permanent basis. They are paid in the range of £8 per day, which is well above the minimum wage as per standard of living in the Bicholim area.

The employees are also entitled to additional benefits, such as festival bonuses and flexible working hours.

Employees working on the processing plants are provided with appropriate personal protective equipment to protect against injury and minimise occupational hazards.

Giving back to the community

A. Narayan Zantye College

Narayan Zantye College of Commerce was established in 1994 by Zantye Brothers' Educational Foundation, Bicholim-Goa. Narayan Zantye College endeavours to give best training and knowledge in higher education in the field of Commerce and Information Technology.

The College is affiliated to Goa University and conducts regular B. Com Program and B.Com. Vocational Program. Under both the B.Com. Programs, students can specialize in Financial Accounting, or Costing or Business Management. The College also conducts professional Programs like CMA (Foundation Program) and CA-CPT (Foundation Program). These Programs enable the students to carve their careers in Business, Industry and other different allied professions. The college offers M.Com. Program affiliated to Goa University. Goa University has granted recognition to our college as a research centre (Ph.D.) in Commerce, with effect from the Academic Year 2012-13.

The College has its own campus with library facilities, an indoor hall, open air auditorium, computer laboratory, canteen, seminar hall, etc. Above all, there are well qualified and dedicated teachers who ensure that quality education and training is imparted in the most holistic manner to our students.



B. Eye Check-up Facility

Established in 2002, Hirabai Zantye Eye hospital provides farmers and residents of rural villages in the District of Sindhudurg with easily accessible and affordable eye care. The hospital now has over 3,500 surgeries to its credit.

C. Co-operative Bank

Zantye Brothers were the pioneers in establishing a local co-operative bank to offer financial solutions to individuals and small to medium business enterprises. Bicholim Urban Co-Operative Bank now has

7 branches across Goa and is one of the most popular co-operative banks. The Bank is run by Directors elected by its Shareholders, thus creating numerous employment opportunities locally.

D. Adoption of Mecurem

Launched in 2008, this ambitious program aims to promote awareness, early detection, monitoring and treatment of diabetes and hypertension. It has helped to transform the health of the populace, particularly the farming community of Mecurem, a village in the District of Bicholim.

Logistics/Shipping

International shipment is done via sea. Our forwarders take the utmost care in shipping the cashew nuts, protecting them from getting moist in order to keep their crunchiness and quality intact.

Case Study

We travelled across town collecting feedback from members of the community. We met numerous people who have benefitted from their social cause. Two such examples are recorded below:

"I started as a junior clerk in 1996 and have now worked my way up to become the Branch Manager. I was supported and fairly promoted during my career journey. Many other residents have been working and supporting their families by working here. We are grateful to the Zantye family for opening up job opportunities in our community"

-Sajida Mamlekar (Branch Manager, Sanquelim -Goa)

"I am extremely thankful for Zantye family for starting a College in our area, which gave us easy access to higher education. Many students every year like me graduates and their placement facilities also helps us to secure jobs"

-Maqsood Ahmed (B.com, Masters in Financial Markets and Services)

Best Practices

- 1.To create a process and guidelines in order to control and keep a check on the product quality of the organic goods at every stage, right from cultivation, processing and packaging
 - 2.Obtain necessary certifications required and follow the legal standards set by the local government and international authorities.
 - 3.Create an awareness among the producers/farmers by guiding them about sustainable ways of using natural resources to create organic manure and fertilizers.
 - 4.Paying a premium price to the farmers/producers to encourage them in ethical and sustainable farming.
 - 5.Supporting animal husbandry by using the non- farming land for cattle grazing.
 - 6.Empowering women by giving them equal employment opportunities and flexible working hours.
 - 7.Giving back to the community by creating employment opportunities or any other support in areas like health and education.
 - 8.Paying fair wages to the employees to match the economic and living standards.
 - 9.Creating safe and healthy working environment.
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