



CASHEW TRAIL

Creating a trail to sustainable cashew through partnerships

• Economic
Opportunity

• Education
& Skills

• Diversity
& Inclusion

• Climate
Action

2030

• Nutrition
& Health



**Olam
Food
Ingredients**



“ We need the support, expertise and reach of our customers and partners to make a real difference to farmers, communities and the planet. ”

Ashok Krishen - CEO Nuts, OFI

SCALING POSITIVE IMPACT IN CASHEW SUPPLY CHAINS

Every nut tells a story – how it was grown, cracked open, processed and then packed for the enjoyment of consumers. That story starts with hard-working farmers and processing workers, but many face real and present challenges in their day to day lives. That is why we are setting ambitious targets to tackle the most pressing issues in the cashew supply chain, starting with farmer poverty.

Q. What are the issues facing cashew farmers?

As one of the world's largest suppliers of nuts, OFI has been working for well over a decade to tackle the most pressing issue faced by cashew farmers – poverty. Cashew farmers are among the poorest in the world. There are around 1.65 million cashew farmers across the globe, many of whom operate in highly rural areas across Africa and Asia, typically surviving on less than US\$3 a day. In countries like Ghana, earnings for cashew farmers drop to US\$1.3 a day – falling below the International Poverty Line. They cannot always grow enough to feed their families, let alone send their children to school or afford vital healthcare.

They urgently need the industry to step up and support them. But compared to cocoa or coffee, there has been far less impetus at a global level to tackle poverty in the cashew supply chain. We've been working for over a decade to change that. With the help of new and existing partners, OFI provides a unique platform to make a profound impact; one where farmers can earn a living, so they not only survive but also thrive.

Q. What about issues beyond the farm gate?

Much of the world's cashew processing happens in Asia. As the largest processor of cashew in Africa, we remain committed to Africa-based processing; not only does it reduce the GHG emissions created when the raw cashew is transported by sea to Asia, but it also creates jobs and economic opportunity in producing countries like Côte d'Ivoire and Nigeria.

Q. Tell us about OFI's sustainability efforts so far?

We've worked with customers and partners for over a decade to tackle poverty and create lasting positive impact at each step of the cashew supply chain, from donating robust seedlings, to launching health campaigns, and constructing boreholes. With our customers and partners including Deutsche Gesellschaft für Internationale Zusammenarbeit

GmbH (GIZ), ComCashew and Gain, OFI has already supported 50,000 smallholder cashew farmers in Africa and Asia. But we stand ready to do much more. Our ambition is to increase this fivefold so that 250,000 people have the opportunity for enhanced livelihoods by 2030.

Q. What are your commitments to the cashew sector for 2030?

We have launched our first publicly stated goals and targets for a fair and more resilient supply chain. One where farmers and workers earn enough to support their families, everyone has access to education and opportunities, and where the natural world is protected. This includes a commitment to increasing cashew farmer yields by 50%, helping 250,000 households improve their livelihoods and providing US\$4mn in premiums.

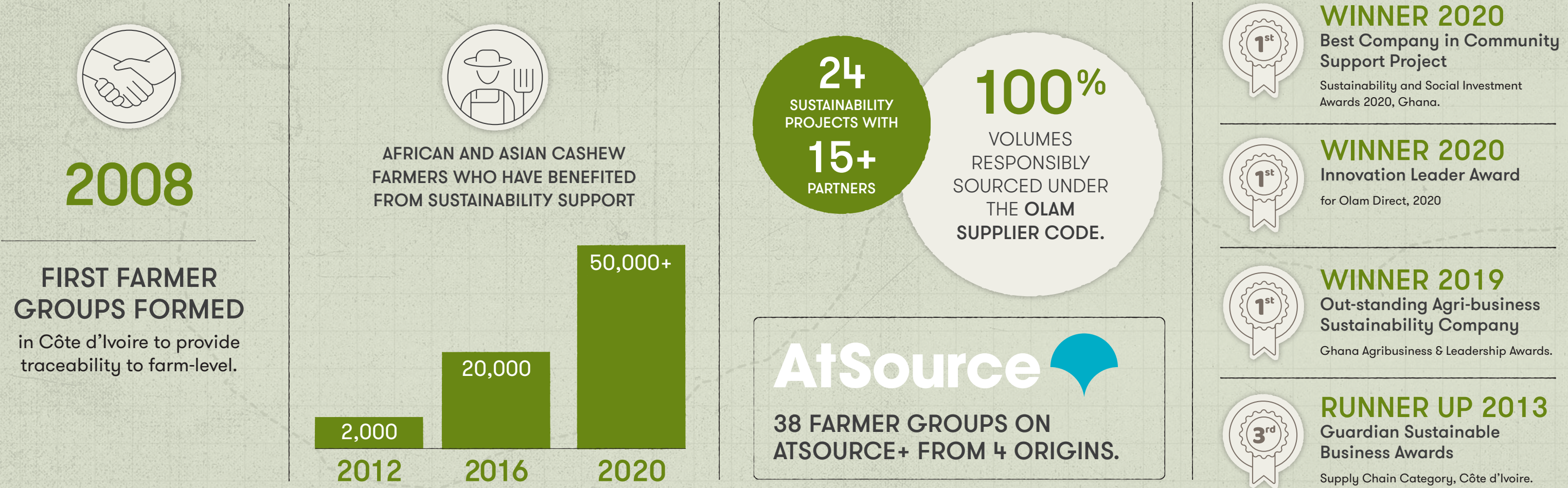
We will need an unprecedented level of data to monitor our supply chain, tailor our interventions, and measure our progress. We will manage this through, AtSource Plus, our sustainability insights platform, by tracking 100+ economic, social and environmental metrics from the farms right through logistics and processing. We are aiming for 100% of our direct cashew volumes to be traceable to farmer group-level, via AtSource Plus, by 2030.

We cannot do this alone. We need the support, expertise and reach of our customers and partners to make a real difference to farmers, communities and the planet. So please join us on our trail and together we can scale positive impact.



To find out more about how you can support the Cashew Trail initiatives please email: CashewTrail@olamnet.com

OUR SUSTAINABILITY PROGRESS TO DATE



OFI CASHEW THROUGHOUT THE YEARS



TOWARDS THE FUTURE

BY 2030



Economic Opportunity

Education & Skills

Nutrition & Health

Diversity & Inclusion

Climate Action

250,000

FARMERS TRAINED on Good Agricultural Practices (GAP)

250,000*

cashew households supported for ENHANCED LIVELIHOODS

50%

YIELD INCREASES for farmers

US\$4mn

distributed in PREMIUMS TO CASHEW FARMERS GLOBALLY

* Includes farmers and wider members of farming communities.

50,000

farmers TRAINED on LITERACY AND NUMERACY

100,000

farmers TRAINED on BUSINESS AND MARKETING SKILLS

100%

of CHILDREN, from directly sourced cashew communities, benefitting from INVESTMENTS INTO EDUCATION INFRASTRUCTURE

100%

of OFI EMPLOYEES in processing facilities have ACCESS TO PROFESSIONAL SKILLS AND DEVELOPMENT OPPORTUNITIES

NUTRITION AND HEALTH IMPROVED FOR

500,000

people in cashew communities

250,000

farmers sensitised on DISEASE PREVENTION AND FIRST AID

1,000

villages with IMPROVED HEALTH, INFRASTRUCTURE AND SUPPORT

100%

of OFI employees in PROCESSING FACILITIES have access to NUTRITION PROGRAMMES and support

30%

of registered farmers are WOMEN

100%

of registered WOMEN FARMERS participate in FARMER TRAINING PROGRAMMES

50,000

WOMEN benefitting from labour saving TOOLS AND EQUIPMENT

5,000

women have access to VILLAGE SAVINGS AND LOANS ASSOCIATIONS (VSLAs)

250,000

farmers trained on CLIMATE-SMART AGRICULTURAL PRACTICES and WASTE REDUCTION

50%

reduction of GHG emission intensity in CASHEW SUPPLY CHAINS

Landscape partnerships in place to end ECOSYSTEM LOSSES and REGENERATE FORESTS in all high-risk sourcing areas

30%

of ENERGY CONSUMPTION in PROCESSING FACILITIES to come from RENEWABLE SOURCES



ECONOMIC OPPORTUNITY



Alleviating poverty by creating economic opportunity



For many cashew farmers their orchard provides their only source of income. But with just one harvest a year, the majority are often not able to grow enough to support their families. That is why we focus on increasing yields and cashew farmer incomes. We do this in a number of ways, from providing access to credit and innovative training programmes, through to supplying robust seeds and effective organic fertilisers. By 2030, we will support farmers' incomes by increasing their average yields by 50% and help 250,000 cashew households to improve their livelihoods. This will have a profound impact for those below or at the precipice of the International Poverty Line. As the largest cashew processor in Africa, our efforts to process raw cashew nuts where they are grown has also created thousands of jobs in processing and logistics.

SDGs



NO POVERTY



NO HUNGER

VISION

Cashew farmers prosper through increased yields, income and employment opportunities, and reduced post-harvest loss.

2030 TARGETS

Increase average yields of cashew farmers by **50%**

Deliver training on Good Agricultural Practices (GAP) to **250,000** farmers

Support the livelihoods of **250,000** cashew households* through capacity building, cooperative support, access to finance, producer goods, and economic infrastructure initiatives

Distribute **US\$4mn** in premiums to cashew farmers globally.

* Includes farmers and wider members of farming communities.

OUR IMPACT



Upskilling to improve cashew yields and quality

Yields and quality can often be improved through simple agricultural practices such as pruning, giving a much-needed boost to farmer incomes. But many farmers can lack the knowledge, skills or resources. OFI's field staff train smallholder farmers across Africa and Asia on Good Agricultural Practices (GAP) in pruning, crop diversification, farm management, optimal post-harvest and storage techniques, as well as supplying inputs. This helps them produce more to sell and increase the quality of what they sell. Many programmes also integrate certifications such as Organic and Fairtrade, which command a premium.

US\$3.4mn

in premiums distributed to cashew farmers since 2012

50,000 GAP trained farmers since 2012

57% Increase in yields for Côte d'Ivoire cashew farmers between 2011-2020



Promote financial inclusion with mobile banking

Given limited access to banking services, associated fees and cash theft in many cashew growing origins, we are rolling out mobile banking to our farmers and processing employees in Côte d'Ivoire, improving access to finance and savings.

US\$50,000

in payments by mobile transfer since 2020



Digitising cashew chains to empower farmers

The Olam Direct platform has enabled 7,000 farmers across Ghana and Vietnam to access the latest market prices and negotiate directly with us rather than traditional buying agents. This means they can retain more value from their crop, as well reduce their expenses as OFI manages "last mile" collection.

Costs savings amount to

4 weeks

worth of food*

* the average daily food budget for a typical Ghanaian household is 14-15 Cedi (\$2.40 - \$2.58 USD)



“ After taking GAP training, the quality and yield of my farm’s cashews have improved. Harvests are bigger and the cashews are healthier, too. ”

Puih Thinh
Cashew farmer in Ia Grai, Vietnam.



PARTNER WITH US

Fight poverty

by expanding GAP training to more farmers, which enables them to increase in their yield and quality of cashews

Promote financial inclusion

by rolling out mobile banking to farmers and processing employees in Côte d'Ivoire

Boost the income of farmers

by providing them with access to yield enhancing agri-inputs, such as robust crops and quality organic fertilisers



EDUCATION & SKILLS



Investing in education to support farmers and future generations

According to UNICEF, globally one in five school-aged children are not in school. Further, children from rural areas are twice as likely to be out of primary school than those in urban areas. As a result, many cashew farmers are not able to read, write or count, which denies them the opportunity to improve their economic conditions. A World Bank study, for example, found that farmers who had at least four years of education were able to increase their productivity by an average of 8.7%. Through financial assistance, vocational training, school materials, and infrastructure support, we aim to invest in the education of today's generation and the next to help alleviate poverty and foster a thriving community.

SDGs



QUALITY
EDUCATION



GENDER
EQUALITY



REDUCED
INEQUALITIES

VISION

Cashew farmers and processing workers are equipped with the necessary skills and vocational training to continually progress their careers and improve their livelihoods.

Remove the barriers to education for children of cashew farmers and processing workers, so they can build brighter futures for themselves and their community.

2030 TARGETS

Deliver literacy and numeracy training to **50,000** farmers

Train **100,000** farmers on business and marketing skills

Invest in education infrastructure in **100%** of OFI directly sourced cashew communities in rural Africa

Promote opportunities for professional skills development and vocational training to **ALL** of OFI employees in processing facilities

OUR IMPACT



Allowing children to pursue further education through scholarships

OFI's Yearly Educational Support (YES) scholarship programme in Vietnam funds primary, secondary and higher education for children of cashew workers at our processing facilities, who are otherwise unable to afford to send their children to school. Up to US\$217 is awarded per child on an annual basis, which covers their school fees for an entire year. Additional support and expenses are also offered for children with disabilities.

179

scholarships awarded to children in 2020



Building better access to education in farming communities

Since 2013, OFI's cashew business has provided educational support to over 7,500 children in Côte d'Ivoire by building three schools, refurbishing existing school buildings and canteens, and providing school kits consisting of reading books, textbooks, and stationery.

US\$20,000

invested in education infrastructure annually in Côte d'Ivoire.



Improving literacy rates among farmers to boost productivity

A lack of education can be an invisible barrier to agricultural productivity. In Ghana, farmers with low literacy levels participate in 2-3 month literacy and numeracy courses as a precursor to on-farm training, to equip them with the necessary knowledge and vocabulary to understand and correctly implement GAP concepts.

6,000+

farmers have received literacy and numeracy training since 2019



“ We sincerely thank OFI for helping us both financially and mentally so that our children can continue their study. ”

Nguyen Dac Cao Dinh
Employee, Olam Quy Nhon
Cashew Processing Facility, Vietnam.



PARTNER WITH US

Refurbish and equip schools

in your sourcing origin(s), each benefitting 250 children

Provide scholarships

to fund education for financially disadvantaged or children with disabilities in Vietnam

Deliver literacy and numeracy training

to female cashew farmers in Côte d'Ivoire, Ghana and/or Nigeria



NUTRITION & HEALTH



Improving the nutrition and health of cashew communities

Cashew-producing countries face high rates of malnutrition, with many farming households unable to access foods with the micronutrients needed for normal functioning of the immune system and optimal health, which has a knock-on impact on productivity and earning potential. This is often combined with poor health infrastructure and access to clean water and sanitation. Through partnerships, our cashew teams work with communities to help meet health and nutrition needs year-round.

SDGs



ZERO HUNGER



GOOD HEALTH & WELLBEING



CLEAN WATER & SANITATION

VISION

The health of cashew farmers and their families is improved through greater access to healthcare, food security and knowledge of nutrition and first aid.

All factory employees have access to nutrition and health support, with dedicated facilities for breastfeeding and childcare.

2030 TARGETS

Reach **500,000** people in cashew communities with nutrition and health support

Educate **250,000** farmers on disease prevention and first aid

Improve health infrastructure in **1,000** cashew farming villages

Ensure access to nutrition programmes and support for **100%** of OFI employees in processing facilities

OUR IMPACT



Tackling malnutrition and preventable diseases

As part of a multi-stakeholder partnership with Côte d'Ivoire's National Nutrition Programme* in 2020, OFI helped reach 2.5 million children with vitamin A supplementation, nearly 400,000 with deworming tablets and some 200,000 with acute malnutrition screening, to promote good nutrition and COVID-19 prevention practices amongst cashew-producing communities. In Nigeria, farmers and our processing workforce participated in an annual mass drug administration (MDA) exercise in partnership with the END Fund, to tackle Neglected Tropical Diseases (NTDs) such as River Blindness and Schistosomiasis.

~3,000

factory workers and farmers in Nigeria given access to medicine for tropical diseases in 2020

* Partners included UNICEF, World Health Organisation, Hellen Keller International and the Government of Canada.



Bringing clean water to cashew communities

As part of the Olam Healthy Living campaign, boreholes have been installed in three cashew farming villages in western Nigeria, each providing around 10,000 litres of clean water every day for a community of 200 people.

US\$30,000

invested in sanitation and health infrastructure in 2020



Promoting health and wellbeing of processing workers

While OFI cashew shelling facilities are mechanised, requiring minimal manual intervention, all employees are provided with industrial PPE (three layers of gloves, masks, aprons, shoes and hairnets) while performing any processing tasks. To support employee wellbeing, facilities are equipped with a dispensary and nurse on site. Daily meals are also provided for employees in most facilities to provide adequate nutrition. In Côte d'Ivoire and India, five day-care and two breastfeeding facilities have been set-up at our factories to support female employees to return to work after having children. Additionally, all women workers in our Ilorin processing facility in Nigeria have been sensitised, screened and tested for breast and cervical cancer, HIV, Malaria and other conditions.

10,000

OFI processing employees are supported in their nutrition and health



“Today more than ever it's essential to ensure good nutrition for our partner communities. Cashew farms are only viable if the farmers are healthy, so we're proud to have been part of this effort.”

Diomande Daouda,

Head of Sustainable Procurement and Sustainability Coordinator Cashew, Côte d'Ivoire



PARTNER WITH US

Construct new boreholes

for villages across Africa (including Côte d'Ivoire, Ghana, Nigeria)

Fight infectious diseases

by reaching more people in Africa with sensitisation and medication

Support hospital refurbishment

or health equipment provision for local health clinics in your sourcing origin(s).



DIVERSITY & INCLUSION



Building a diverse and inclusive supply chain

We are committed to tackling all forms of discrimination and building an inclusive supply chain, which includes equal opportunities for women of all ages. In many communities, women have unequal decision-making power, control over income, and access to education, finance and land. According to the FAO, almost two-thirds of the world's illiterate adults are women (565 million) and most live in the developing nations of Africa, Asia and Latin America. Throughout our sourcing networks and processing facilities, we support women through literacy classes, health awareness programmes and professional development initiatives, designed to build confidence, motivation and financial autonomy.

SDGs



GENDER EQUALITY



REDUCED INEQUALITIES

VISION

Empowering women within the cashew supply chain by increasing their representation in leadership positions and ensuring all have the means to be financially autonomous.

2030 TARGETS

Increase women representation of registered farmers to **30%**

Achieve **100%** participation from women registered farmers in training programmes

Supply labour saving tools and equipment to **50,000** women

Create access to Village Savings and Loans Associations (VSLAs) for **5,000** women

Train **100%** of processing workforce on gender equality and women's rights*

Increase representation of women in leadership positions to **30%** in processing facilities

*newly recruited OFI employees to receive training within three months of joining.

OUR IMPACT



Supporting female entrepreneurs in cashew communities

In Djekanou, Côte d'Ivoire, OFI outsources raw cashew processing to a satellite unit staffed by members of an all-women cooperative set up by entrepreneur Mme Amenan Constantine Kouadio. Today, the plant employs 300 workers, 80% of whom are women.

“ The town is more alive now, the housing market has exploded as people are building and buying better places to live and, most importantly for me, women can now look after their children without having to depend on anyone else. ”

Mme Amenan Constantine Kouadio



Empowering women with beehives and bee keeping techniques

In Ghana, our teams have introduced beekeeping to women as an additional income-generating activity. Hives are placed in the orchards in return for bee pollination services, boosting cashew nut yields, as well as income from the sale of honey and wax.

2,000
women trained as
beekeepers in Ghana



Promoting women leadership in processing

A dedicated leadership programme in our Vietnam processing operations engages women, who make up 74% of the total workforce, in coaching and skills development activities. The aim is to promote 15 women leaders year-on-year to supervisor and managerial positions. In our Nigeria plant, which employs the highest number of women in Kwara state, annual training seminars are held to advise and inform employees on legal issues relating to women's rights, domestic violence and child custody.

57%
of leadership positions
held by women in Vietnam
processing factories



“ The commercial interest in our farmers is what distinguishes OFI from others; and we are indeed happy to be in this partnership to contribute to a future worth living for these women and their families. ”

John C. Dutu

Team Leader, Employment and Skills for Development in Africa (E4D) Ghana Programme, GIZ



PARTNER WITH US

Deliver gender equality training
for 100 cashew farmers in your sourcing origin(s)

Establish VSLAs
(Village Savings and Loan Associations) for 20 women in Côte d'Ivoire and/or Nigeria

Supply labour-saving equipment
for rural women such as cook stoves, wheelbarrows and beekeeping. Beekeeping projects in Côte d'Ivoire, Ghana and/or Nigeria help to generate ~US\$200 additional income annually.



CLIMATE ACTION

Cutting carbon emissions from farm to factory

The vast majority of cashew's carbon emissions are generated at farm-level through land-use change and fertiliser use. Training farmers on agroforestry practices, creating organic fertilisers and reducing waste are important factors in lowering emissions. Meanwhile, we remain committed to our processing capacity in Africa to reduce the volume of raw cashew exported to Asia and therefore reduce transport emissions. Across all our Africa and Asia plants, we are stepping up efforts on renewable energy to further improve our environmental footprint.

SDGs

12 ∞

RESPONSIBLE
CONSUMPTION
AND PRODUCTION

13 🌍

CLIMATE ACTION

15 🌳

LIFE ON LAND

VISION

The carbon footprint of cashew is markedly reduced through the implementation of climate smart agricultural practices, reduced waste, and improved resource-use efficiency.

2030 TARGETS

Train **250,000** farmers on climate-smart agricultural practices and reducing waste

Build landscape **partnerships** to end ecosystem losses and regenerate forests in all high-risk sourcing areas

Reduce GHG emission intensity in cashew supply chains by **50%**

Increase use of renewable energy to **30%** of total consumption in processing facilities

OUR IMPACT



Monitoring tree cover in cashew supply chain

Using our OFIS (Olam Farmer Information Systems) technology, we have GPS mapped 100% of our AtSource Plus farmer groups in Vietnam to identify the proximity of every farm to deforested areas. The analysis showed a small number of farms in potentially high-risk areas where we are implementing deforestation remediation plans with the farmers.

1,868

farms GPS mapped in Vietnam



Extracting value from cashew apples to reduce waste

Weighing ten times more than the nut, the cashew apple is typically discarded and left to rot on farms as a by-product of the harvest. Farmers across all our origins are trained to convert cashew apple into organic compost, reducing the need for chemical fertiliser. In addition, in Ghana, which produces ~840,000MT cashew apple annually, we are training women to produce cashew apple-based products*, as both a way to reduce waste and provide an additional source of income.

130^{MT} of organic compost created in Ghana in 2020

30 women trained on producing cashew apple products

* An OFI partnership with The Competitive Cashew Initiative (GIZ/ComCashew), Women in Agricultural Development (WIAD) of the Ministry of Food and Agriculture (MoFA) and Swiss State Secretariat for Economic Affairs (SECO).



Harnessing solar power for processing

100% of the energy consumed at the Tien Nga processing facility in Dong Nai Province, Vietnam, is generated from 2 MW solar panels installed on the rooftops, as part of efforts to step up our use of renewable energy.

25%

of energy consumption generated from solar power in all Vietnam cashew factories



“ We do not spend money on fertilizers to support our cashew’s growth, we only use the fruits left after picking the nuts and this saves us cost and also protects the soil. ”

Tawiah Joseph
Farmer in Ghana



PARTNER WITH US

Train 100 cashew farmers

in your sourcing origin(s) on agroforestry practices such as Integrated Pest Management (IPM), water management and soil conservation

Install solar panels

to generate ~1,400kWh renewable energy each year for cashew villages in Vietnam

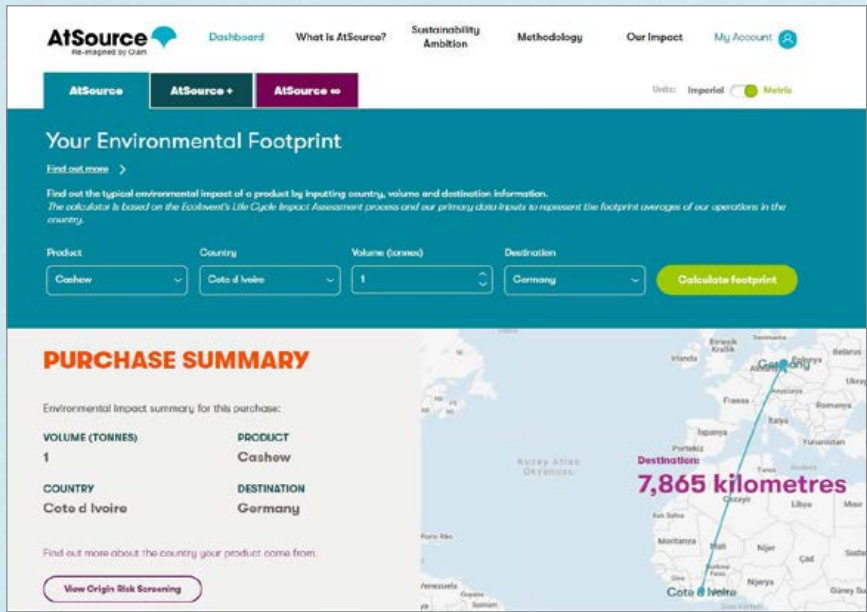
Supply ‘eco-stoves’

for farming households in your sourcing origin(s), to offset CO2 emissions from traditional firewood stoves (1 eco-stove offsets 1.5-3 tonnes CO2 over 1 year)

TRACKING AND DRIVING POSITIVE IMPACT THROUGH ATSOURCE

AtSource is Olam’s B2B sustainability insights platform for agricultural supply chains, purposefully designed to evidence social and environmental impact and drive positive change for farmers, communities and eco-systems.

Through the end-to-end metrics, action plans and corresponding narratives, we aim to bring our cashew customers closer to the people and landscapes their products come from, so they can better understand the issues on the ground and work with us to improve them.



How it Works

Covering value chains end-to-end from the farm through logistics, processing, right to the factory gate.

- Three ascending tiers feature increasingly granular data and insights
- Each tier builds on and carries forward the benefits from previous tiers
- Developed to meet multiple needs; from environmental reporting and risk mitigation to transformational change
- Provides valuable content to inform and steer every customer’s sustainability journey, from new entrants to mature leaders.

AtSource

INFORMATION | TRANSPARENCY | IMPACT

AtSource

Information and Assurance

- Supply chain reassurance via Olam Supplier Code (OSC)
- Country level footprinting and third-party risk scores.

AtSource +

Driving Measurable Impact

- Origin traceability to farmer group
- Information across nine sustainability topics covering over 100+ metrics
- Granular metrics and footprinting specific to the customer’s supply chain
- 3rd party verification and robust sustainability system
- Ongoing insights support more effective and efficient interventions via continuous improvement plans
- Impact narratives bring metrics to life on the digital dashboard

AtSource ∞

Regenerating Agriculture and Landscapes

- Transformational ‘net positive’ impact where we put more back into landscapes than is taken out
- Based on achieving all principles listed in Olam’s Living Landscape Policy
- Delivery is scaled at community or landscape level
- Achieved in partnership with communities; customers and other stakeholders.



We share this goal to create sustainable supply chains, improve the livelihoods and conditions of farmers and workers, and help the sector to flourish.

Increased transparency and traceability are essential to making this a reality, so we welcome the publication of a clear roadmap and targets by OFI and encourage others in the sector to do the same. To achieve a sustainable future for cashew, we need all nut supply chain actors to come together and show a shared commitment to sustainability.



JOIN US ON OUR CASHEW TRAIL

We are looking for partners to help scale our efforts and positive impact so we can achieve our vision of a fair and resilient cashew supply chain.

Three ways to engage:

- 1 By directly contributing to existing or new initiatives, based on premiums or a one-off payment. Opportunities to get involved could include:
 - funding six beehives for a farmer (US \$200)
 - a child's scholarship (US \$217)
 - sponsoring a VSLA for 15 women (US \$8,750)
 - village borehole (US \$8,000-10,000)
- 2 Through AtSource programmes which provide customers with engagement options tailored to individual sustainability ambitions.
- 3 As a strategic partner, to support with technical expertise and resources for new and exciting initiatives on the ground

We can support you in developing a marketing campaign based on the supported initiatives; supplying you with evidence to demonstrate the impact of our share activities including verified data and testimonials from the field. We also welcome discussion and development of new initiatives.



To find out more about how you can support the Cashew Trail initiatives please email: CashewTrail@olamnet.com

GLOBAL RELIABILITY WITH LOCAL SUPPLY CHAIN EXPERTISE

Our presence in most major producing and processing countries means greater reliability and supply chain control, while our marketing offices are close to our customers in consumption markets. Our mechanised processing facilities that operate under superior safety and hygiene parameters, and are all **HACCP** and **BRC** certified, enabling us to offer our customers full traceability of our products to international standards.

Presence in most major producing and processing origins:

AU	Australia	IN	India	SG	Singapore
BF	Burkina Faso	IDN	Indonesia	TH	Thailand
CHN	China	KH	Cambodia	USA	United States of America
CID	Cote D'ivoire	MY	Malaysia	VT	Vietnam
DXB	Dubai	NI	Nigeria		
GH	Ghana	NL	Netherlands		





**Olam
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