



# COLLATERAL MANAGEMENT AGREEMENT

Drum Resources Ghana Limited

## CASHEW NUTS

# CASHEW NUT



Cashew Nut Fruit (Apple)



Roasted Cashew Nuts



Raw Cashew After  
Harvest

## CASHEW NUT PROCESS

- 1) Raw cashew nuts are delivered by the farmer to the factory/buyer.
- 2) The cashew nuts are then dried for a period of 1 -2 days.
- 3) The cashew nuts are then bagged in hessian (jute) sacks ready to be calibrated.
- 4) After calibration the cashew nuts are roasted to a particular temperature to make the shell brittle. The roasted nuts continue onto the shelling process to separate the cashew kernel from the shell.
- 5) The product is then graded and classified as per the grading system and then vacuum packed as per the specifications of the customers for sustaining the quality / shelf life of the product for further export.

## DRUM COMMODITIES RESPONSIBILITIES UNDER CMA

- 1) Monitor the unloading, quantity, quality and storage of product received.
- 2) Report to the Bank and to issue a Warehouse Receipt for the product received.
- 3) Ensure pledge cards are placed on all the Bank's products.
- 5) Ensure Drum seals are in place at the warehouse/storage facility.
- 5) Monitor the finished product at factory for export.
- 6) Complete detailed and daily reporting on all stock figures.

# THE PROCESS

The farmer arrives with the cashew nuts





The cashew nuts are sun dried and then bagged into jute sacks



The cashew nuts are stacked neatly into the warehouse to ensure quality control. All stock is recorded and reported to the Bank.



House Number 88 Royal Castle Road  
Rakumbela - Azara  
www.mondialthara.com

**MONDIAL**

OCCURRENCE BOOK

DATE	TIME	IN	OUT	NET	UNIT	PRICE	AMOUNT	REMARKS
20-05-12	10:00	1100		1100	MT	40.857	44736.7	AVI 744-2
21-05-12	11:00		1100			45.420	49772	AVI 744-2
22-05-12	11:00		1100			167.251	18247	AVI 744-2
23-05-12	11:00		1100			26.655	29300.5	AVI 744-2
24-05-12	11:00		1100			6.560	7216	AVI 744-2
25-05-12	11:00		1100			5.440	5984	AVI 744-2
26-05-12	11:00		1100			7.060	7700	AVI 744-2
27-05-12	11:00		1100			10.237	11256.3	AVI 744-2
28-05-12	11:00		1100			74.400	81540	AVI 744-2
29-05-12	11:00		1100			20.465	22511.8	AVI 744-2
30-05-12	11:00		1100			24.060	26208	AVI 744-2
31-05-12	11:00		1100			110.320	12035.2	AVI 744-2
01-06-12	11:00		1100			190.565	187643.5	AVI 744-2
02-06-12	11:00		1100			255.878	281465.8	AVI 744-2

For and on behalf of Drum Rakumbela Ltd  
www.drumcommodities.com

Drum staff undertake stock checks.

Reports are made to the Bank.

# DRUM

Resources Limited

**Presented to:**  
**SITUATION REPORT:**  
**Prepared by:**

***'Bank'***  
***'day-month-year'***  
**DRUM Resources**

**Attention:**

**CMT –*'Bank'***

**Re: Daily Report update:**  
**Please find attached the reports on product movements**

**At: Location**

WAREHOUSE 3 STOCK CHECKLIST

	GRADE	BAGS	KGS	CARD
2A1	para	08	400	1226
2A2	pod	05	250	1235
2A3	pod	13	650	1015
2A4	para	280		
2A5				
2A6				

	GRADE	BAGS	KGS	CARD
2B1				
2B2				
2B3				
2B4				
2B5				
2B6				
2B7				
2B8				
2B9				
2B10				
2B11				

STOCK CHECKLIST

GRADE	BAGS	KGS	CARD
		2509	

GRADE	BAGS	KGS	CARD
1205	560	2160	3013
1205	348	2088	3013
1206	836	2088	3013

WAREHOUSE 2 STOCK CHECKLIST

	GRADE	BAGS	KGS	CARD
2A1	1599	376	29624	2447
2A2	Arab pouch	374	15550	3013
2A3	Drum	194	18560	3041
2A4	Arab pouch	780	31260	2014
2A5				
2A6				
2A7				
2A8	Arab	377	22395	3030
2A9	"	383	21747	2443
2A10	Arab pouch	122	2480	3032

	GRADE	BAGS	KGS	CARD
2B1	1599	700	29264	2441
2B2				
2B3				
2B4				
2B5	Arab pouch	515	21300	2952
2B6	Arab pouch	116	6672	3088
2B7				
2B8	Arab	142	6280	2444
2B9	Arab pouch	402	15561	2938
2B10				
2B11				



Pledge cards are issued and attached to the stock



Once the Bank has issued a release instruction the cashew nuts can then be calibrated ready for roasting





Once roasted, the cashew nuts are processed through the factory



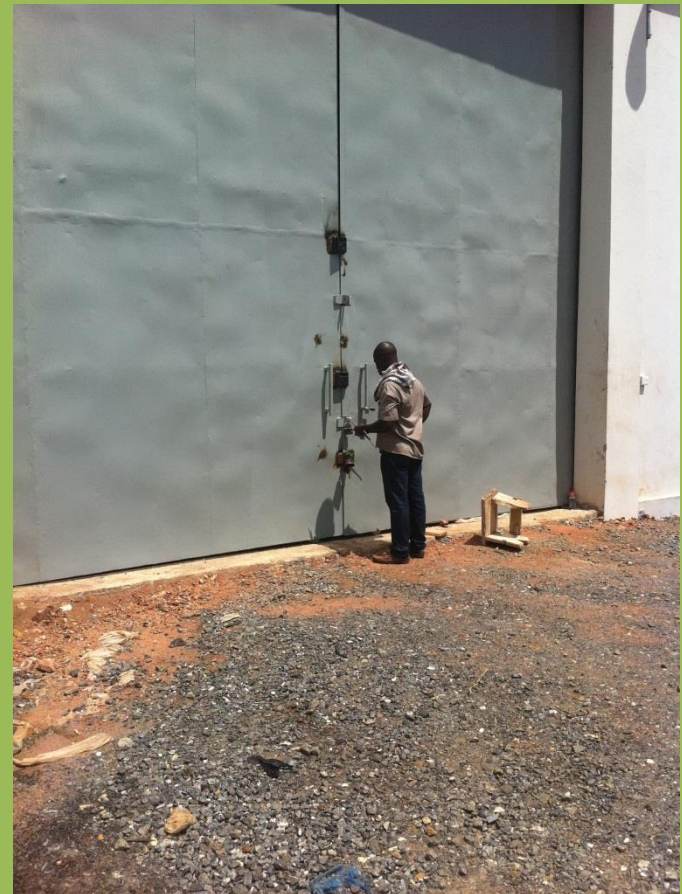
The finished product is then vacuum packed and ready for export. The finished product is monitored by Drum to ensure all goods are accounted for.





The storage of the product is monitored by Drum staff

Warehouse and storage facilities are secured by Drum staff with numerically identifiable seals and padlocks.

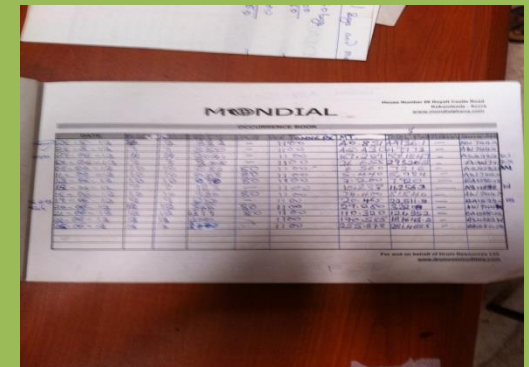
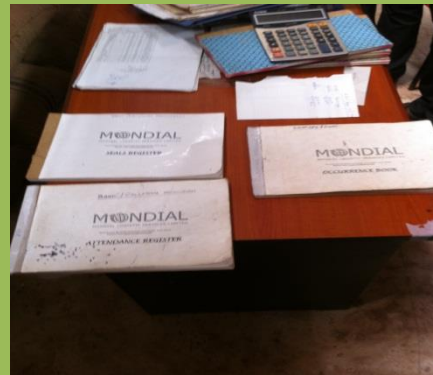


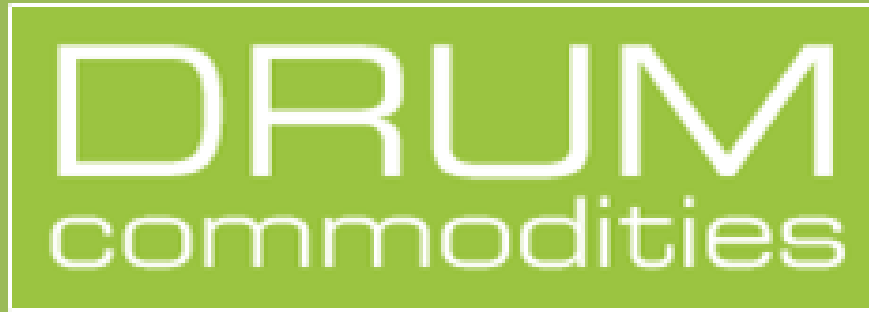
## DRUM COMMODITIES RESPONSIBILITIES

- 1) Receive Release Instructions from the Bank.
- 2) To ensure that the amount released does not exceed the amount specified in the Release Instructions.
- 3) Ensure that all information regarding the amount of product released is sent to the Bank.

The recording and reporting that Drum staff undertake include:

- Warehouse receipts
- Tallies
- Stock quantity controls
- Actual stock levels
- Movement records
- Stock records





Drum provides a bespoke service to its customers, providing them a process that is complete, competent and professional, and on the ground where it is needed most.

*“Drum Commodities delivers a service, not just a certificate.”*

[www.drumcommodities.com](http://www.drumcommodities.com)