



Coconut Sugar & Coconut Milk Processing Project



HAS ELÉCTRICA, LDA

Av. 24 de Julho Nº 2761, 1º Andar, Porta 3

Cell: (+258) 82 3087780 / 84 3087780

Email: geral@haselectrica.com

NUIT: 401238281

Maputo - Moçambique

Coconut Sugar & Coconut Milk Processing Project

Inhambane Province, Mozambique

Investment Proposal for UAE Partners

Project Proponent: HAS ELÉCTRICA, LDA (HAS Group - Agribusiness Division)

Prepared for: H.E. Ambassador of the United Arab Emirates

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Contact: geral@haselectrica.com | haselectrica@gmail.com

info@haselectrica.com

Executive Summary

HAS ELÉCTRICA presents a compelling agribusiness investment opportunity: the establishment of a **coconut sugar and coconut milk processing facility** in Inhambane Province, Mozambique, to produce premium, natural sweeteners and dairy alternatives for export to the **United Arab Emirates, Europe, and regional markets**.

Coconut sugar is a natural, low-glycemic sweetener derived from coconut palm sap, increasingly popular as a healthier alternative to refined sugar. **Coconut milk** is a plant-based dairy alternative with growing global demand driven by vegan, lactose-

intolerant, and health-conscious consumers. The global coconut sugar market is projected to reach **USD 2.1 billion by 2030**, while the coconut milk market is expected to exceed **USD 4.5 billion by 2028**.

Key Investment Highlights:

Parameter	Value
Total Investment (CAPEX)	USD 3.2 Million
Processing Capacity	2,000 tons coconut sugar/year, 1,500 tons coconut milk/year
Expected ROI	20% over 4 years
Target Markets	UAE, Europe, SADC
Annual Revenue (Year 4)	USD 5.5-6.5 Million
Job Creation	120+ permanent jobs, 200+ indirect jobs
Sustainability	Organic, zero-waste, solar-powered processing

This project aligns with the **UAE's food security strategy** and the growing demand for natural, Halal-certified food products. Mozambique's abundant coconut resources, low production costs, and strategic location make it an ideal sourcing destination for UAE markets.

We are seeking a strategic partnership with UAE investors to co-develop this project, providing equity capital, market access, and expertise in food processing and export logistics.

1. Introduction & Market Opportunity

1.1 What is Coconut Sugar?

Coconut sugar (also called coconut palm sugar or coco sugar) is a natural sweetener produced from the sap of coconut palm flower buds. The sap is collected, boiled to evaporate water, and crystallized into granulated sugar.

Nutritional Benefits: - **Low Glycemic Index (GI):** 35-54 (vs. 60-70 for white sugar) - **Rich in Minerals:** Iron, zinc, calcium, potassium, magnesium - **Contains Inulin:** Prebiotic fiber that slows glucose absorption - **Antioxidants:** Polyphenols and flavonoids - **No Fructose Spike:** Healthier for metabolic health

Health Benefits: - Suitable for diabetics (low GI) - Supports gut health (inulin) - Provides sustained energy (no sugar crash) - Rich in micronutrients - Natural and unrefined

1.2 What is Coconut Milk?

Coconut milk is a creamy, plant-based liquid extracted from grated coconut flesh. It is widely used in cooking, beverages, and as a dairy alternative.

Nutritional Benefits: - **Dairy-free:** Suitable for vegans and lactose-intolerant individuals - **Healthy Fats:** Medium-chain triglycerides (MCTs) for energy and metabolism - **Vitamins & Minerals:** Vitamin C, E, B vitamins, iron, magnesium - **No Cholesterol:** Heart-healthy alternative to dairy milk

Applications: - Cooking (curries, soups, desserts) - Beverages (coffee, smoothies, shakes) - Dairy alternative (cereal, baking) - Cosmetics (skin and hair care products)

1.3 Global Market Overview

Coconut Sugar Market: - **Global Market Size (2023):** USD 1.5 Billion - **Projected Market (2030):** USD 2.1 Billion - **CAGR (2023-2030):** 5.2%

Coconut Milk Market: - **Global Market Size (2023):** USD 3.2 Billion - **Projected Market (2028):** USD 4.5 Billion - **CAGR (2023-2028):** 7.1%

Key Drivers: - Rising health consciousness and demand for natural sweeteners - Growth of vegan and plant-based diets - Increasing prevalence of diabetes and obesity - Expansion of organic and specialty food markets - Celebrity endorsements and social media influence

Major Markets: - **North America:** Largest market for coconut sugar and milk - **Europe:** Strong demand for organic and fair-trade products - **Middle East (UAE, Saudi Arabia):** Growing market for Halal-certified natural foods - **Asia-Pacific:** Traditional markets with modern product innovation

1.4 UAE Market Opportunity

Why the UAE?

The United Arab Emirates is a **strategic target market** for Mozambican coconut products:

1. Health & Wellness Trend: - Rapid growth of health food stores and organic supermarkets - High prevalence of diabetes (15-20% of population) - coconut sugar is diabetic-friendly - Fitness and wellness culture in Dubai and Abu Dhabi - Government initiatives promoting healthy lifestyles (UAE National Diabetes Strategy)

2. Halal Certification: - Coconut sugar and milk are naturally Halal (plant-based, no animal products) - Easy to certify and market to Muslim consumers - UAE is a global hub for Halal food trade

3. Vegan & Lactose-Free Demand: - Growing vegan and vegetarian population (expatriates, health-conscious locals) - High prevalence of lactose intolerance among Arab populations - Coconut milk as preferred dairy alternative

4. High Purchasing Power: - GDP per capita: USD 50,000+ (among highest globally) - Willingness to pay premium for organic, natural products - Large expatriate population with diverse food preferences

5. Food Security Priority: - UAE imports over 90% of food - Government seeks to diversify food sources and secure supply chains - Investment in African agriculture and food processing

Market Potential in UAE: - **Coconut Sugar:** 500-1,000 tons/year demand (growing) - **Coconut Milk:** 1,000-2,000 tons/year demand (growing) - **Premium Pricing:** Coconut sugar USD 4-6/kg retail, coconut milk USD 3-5/liter retail - **Distribution Channels:** Health food stores, organic supermarkets (Carrefour, Spinneys, Waitrose), hotels, restaurants, cafes, e-commerce

2. Why Mozambique?

2.1 Abundant Coconut Resources

Inhambane Province is Mozambique's coconut capital:

- **Coconut Plantations:** 50,000+ hectares of coconut palms
- **Annual Production:** 50,000-80,000 tons of coconuts
- **Coastal Location:** Ideal climate for coconut cultivation (tropical, high rainfall)
- **Underutilized Resource:** Most coconuts currently used for copra (low value) or local consumption

Key Coconut-Growing Districts: - **Massinga:** Large coconut plantations, proximity to N1 highway - **Morrumbene:** Coastal district with abundant coconut palms - **Inhambane City:** Infrastructure and port access

2.2 Competitive Advantages

1. **Low Production Costs:** - **Raw Material:** Coconuts available at USD 0.05-0.10 per coconut (vs. USD 0.30-0.50 in Asia) - **Labor:** USD 100-150/month (significantly lower than Asia, Europe) - **Energy:** Solar-powered processing (low operating costs) - **Land:** Low-cost land for processing facility
2. **Sustainable & Organic:** - Minimal use of agrochemicals in traditional coconut farming - Organic certification potential (clean environment, low pollution) - Zero-waste processing: Every part of coconut utilized (meat, water, shell, husk)
3. **Strategic Location:** - **Proximity to Port:** Inhambane and Beira ports for export - **Shipping Routes:** Efficient routes to UAE (10-12 days) - **SADC Market Access:** 300+ million consumers in Southern Africa
4. **Government Support:** - Priority sector for agricultural value addition - Tax incentives for agro-processing investments - Support from Ministry of Agriculture and Ministry of Industry & Trade

2.3 Project Location

Selected Location: Massinga District, Inhambane Province

Site Characteristics: - **Proximity to Coconut Plantations:** 5-20 km radius - **Infrastructure:** Access to N1 highway, electricity grid, water supply - **Land Availability:** 5-10 hectares for processing facility - **Labor:** Abundant local labor force - **Port Access:** 150 km to Inhambane Port, 250 km to Beira Port

3. Project Description

3.1 Technical Specifications

Component	Specification
Processing Capacity (Coconut Sugar)	2,000 tons/year
Processing Capacity (Coconut Milk)	1,500 tons/year
Raw Material Requirement	20,000-25,000 tons fresh coconuts/year
Processing Method	Traditional sap collection + modern processing
Energy Source	Solar power (primary) + grid backup
Certification	Organic (EU/NOP), Halal, HACCP, ISO 22000
Packaging	Retail (250g, 500g, 1kg) and bulk (25kg bags)
By-Products	Coconut water, coconut oil, coir fiber, shell charcoal
Project Lifespan	20+ years

3.2 Project Components

1. Coconut Sugar Production Line

Process Flow: - **Sap Collection:** Train local farmers to tap coconut flower buds and collect sap - **Sap Transport:** Collect sap from farmers (within 4-6 hours of tapping) - **Filtration:** Remove impurities from fresh sap - **Evaporation:** Boil sap in stainless steel pans to evaporate water (solar-powered or biomass) - **Crystallization:** Continue heating until sap crystallizes into granules - **Drying:** Dry granules to reduce moisture content (solar dryers) - **Grinding & Sieving:** Grind into uniform granule size, sieve to remove lumps - **Packaging:** Pack in moisture-proof bags (250g, 500g, 1kg, 25kg)

Production Capacity: 2,000 tons/year (operating 300 days/year)

Equipment: - Sap collection containers (stainless steel or food-grade plastic) - Filtration system - Evaporation pans (stainless steel, solar-heated or biomass-fired) - Solar dryers or mechanical dryers - Grinding and sieving machines - Packaging machines (vacuum sealing, nitrogen flushing)

2. Coconut Milk Production Line

Process Flow: - **Coconut Reception:** Receive fresh coconuts from farmers - **Dehusking & Cracking:** Remove husk and crack shell (manual or mechanical) - **Meat Extraction:** Extract white coconut meat - **Grating:** Grate coconut meat into fine particles - **Milk Extraction:** Add water and press grated coconut to extract milk - **Filtration:** Filter to remove solid particles - **Pasteurization:** Heat to 85-90°C to kill bacteria (UHT or HTST) - **Homogenization:** Ensure uniform consistency - **Packaging:** Pack in Tetra Pak or cans (200ml, 400ml, 1L)

Production Capacity: 1,500 tons/year (operating 300 days/year)

Equipment: - Dehusking and cracking machines - Meat extraction tools - Grating machines - Hydraulic press or centrifuge for milk extraction - Pasteurization equipment (UHT or HTST) - Homogenizer - Packaging machines (Tetra Pak filling line or canning line)

3. By-Product Utilization (Zero-Waste Approach)

Coconut Water: - Extract and bottle as beverage (high demand in UAE) - Production: 500-1,000 tons/year - Revenue: USD 1-2/liter (wholesale)

Coconut Oil: - Extract virgin coconut oil from coconut meat (after milk extraction) - Production: 200-300 tons/year - Revenue: USD 3-5/kg (wholesale)

Coir Fiber: - Process coconut husk into coir fiber for mats, ropes, growing media - Production: 500-800 tons/year - Revenue: USD 200-400/ton

Shell Charcoal: - Convert coconut shells into activated charcoal for water filtration, cosmetics - Production: 300-500 tons/year - Revenue: USD 500-1,000/ton

Total By-Product Revenue: USD 1.0-1.5 Million/year

4. Solar Power System

- **Capacity:** 200-300 kW solar PV system
- **Function:** Power processing equipment, cold storage, lighting
- **Backup:** Grid connection for backup power
- **Cost Savings:** Reduces electricity costs by 70-80%

- **Sustainability:** Aligns with UAE's green investment priorities

5. Cold Storage & Warehousing

- **Cold Storage:** 500-1,000 tons capacity for coconut milk and by-products
- **Dry Storage:** 1,000-2,000 tons capacity for coconut sugar
- **Temperature Control:** 5-10°C for coconut milk, ambient for coconut sugar

6. Organic Certification

- **Certification Bodies:** Ecocert, Control Union, BCS
- **Standards:** EU Organic, USDA NOP, Halal, HACCP, ISO 22000
- **Process:** Implement organic farming practices, traceability systems, annual audits

7. Infrastructure

- **Processing Building:** 2,000-3,000 m² facility
 - **Warehouse:** 1,000-1,500 m² storage
 - **Office & Lab:** Quality control laboratory, administrative offices
 - **Worker Facilities:** Changing rooms, canteen, restrooms
 - **Access Roads:** Internal roads and connection to N1 highway
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4. Financial Analysis

4.1 Capital Expenditure (CAPEX)

Component	Cost (USD)	% of Total
Land Acquisition (5-10 hectares)	100,000	3%
Building Construction (processing, warehouse, office)	500,000	16%
Coconut Sugar Production Line	600,000	19%
Coconut Milk Production Line	800,000	25%
By-Product Processing Equipment	200,000	6%
Solar Power System (200-300 kW)	300,000	9%
Cold Storage & Refrigeration	200,000	6%
Packaging Equipment	150,000	5%
Quality Control Lab	100,000	3%
Organic & Halal Certification	50,000	2%
Working Capital (Year 1)	400,000	13%
Contingency (10%)	250,000	8%
Development Costs & Consulting	150,000	5%
TOTAL CAPEX	3,800,000	100%

Note: Total CAPEX is USD 3.8M, slightly above initial estimate. Can be optimized to USD 3.2M by phasing by-product lines or using lower-cost equipment.

4.2 Operational Expenditure (OPEX)

Annual OPEX (Year 4, Full Production):

Component	Cost (USD/year)
Raw Materials (20,000-25,000 tons coconuts)	1,500,000
Labor (120 permanent workers)	250,000
Energy (solar maintenance, grid backup)	50,000
Packaging Materials	300,000
Transportation & Logistics	200,000
Certification & Audits	30,000
Marketing & Sales	80,000
Administration & Management	100,000
Insurance	40,000
Maintenance & Repairs	80,000
Land Lease/Taxes	20,000
TOTAL OPEX (Year 4)	2,650,000

OPEX in Early Years: - Year 1: USD 1,500,000 (50% capacity) - Year 2: USD 2,000,000 (75% capacity) - Year 3: USD 2,400,000 (90% capacity)

4.3 Revenue Model

Pricing (Wholesale to UAE Distributors):

Product	Price (USD/kg or USD/L)
Coconut Sugar (Organic)	3.50-4.50/kg
Coconut Milk (Organic)	2.00-3.00/L
Coconut Water	1.00-1.50/L
Virgin Coconut Oil	4.00-5.00/kg
Coir Fiber	0.30-0.50/kg
Shell Charcoal	0.80-1.20/kg

Production & Revenue Projections:

Year	Coconut Sugar (tons)	Coconut Milk (tons)	By-Products Revenue (USD)	Total Revenue (USD)
1	1,000	750	500,000	3,750,000
2	1,500	1,125	750,000	5,250,000
3	1,800	1,350	1,000,000	6,150,000
4	2,000	1,500	1,200,000	6,800,000
5+	2,000	1,500	1,200,000	6,800,000-7,500,000

Revenue Breakdown (Year 4): - Coconut Sugar: 2,000 tons × USD 4,000/ton = USD 8,000,000 × 50% = **USD 4,000,000** - Coconut Milk: 1,500 tons × USD 2,500/ton = **USD 3,750,000** × 60% = **USD 2,250,000** - By-Products: **USD 1,200,000** - **Total: USD 6,800,000** (conservative estimate)

4.4 Financial Projections (5-Year)

Year	Revenue (USD)	OPEX (USD)	EBITDA (USD)	EBITDA Margin
1	3,000,000	1,500,000	1,500,000	50%
2	4,500,000	2,000,000	2,500,000	56%
3	5,500,000	2,400,000	3,100,000	56%
4	6,500,000	2,650,000	3,850,000	59%
5	7,000,000	2,800,000	4,200,000	60%

Key Financial Metrics:

Metric	Value
Total CAPEX	USD 3.2-3.8 Million
Cumulative Revenue (Year 1-5)	USD 26.5 Million
Cumulative EBITDA (Year 1-5)	USD 15.2 Million
Project IRR	20-24%
Payback Period	3-4 years
NPV (at 12% discount rate)	USD 8-12 Million

Sensitivity Analysis: - **Price:** $\pm 15\%$ change in price impacts IRR by $\pm 4\text{-}5\%$ - **Volume:** $\pm 15\%$ change in production impacts IRR by $\pm 3\text{-}4\%$ - **CAPEX:** $\pm 15\%$ change in CAPEX impacts IRR by $\pm 2\text{-}3\%$ - **Raw Material Cost:** $\pm 20\%$ change impacts IRR by $\pm 3\text{-}4\%$

4.5 Financing Structure

Proposed Capital Structure:

Source	Amount (USD)	% of Total
Equity	1,900,000	50%
Debt	1,900,000	50%
TOTAL	3,800,000	100%

Equity Investors: - UAE investors: 50-60% - HAS ELÉCTRICA: 20-30% - Other (impact funds, local investors): 10-20%

Debt Providers: - Agricultural development banks (Mozambique, regional) - DFIs with agribusiness focus (IFC, AfDB, FMO, Proparco) - Commercial banks with agro-processing lending programs

5. Market Access & Export Strategy

5.1 Target Markets

Primary Market: United Arab Emirates - Channels: Health food stores, organic supermarkets, hotels, restaurants, cafes, e-commerce - **Target Volume (Year 4):** 1,000 tons coconut sugar, 800 tons coconut milk - **Pricing:** Coconut sugar USD 5-7/kg retail, coconut milk USD 4-6/L retail

Secondary Market: Europe - Countries: Germany, UK, France, Netherlands, Scandinavia - **Channels:** Organic food distributors, health food chains, online retailers - **Target Volume (Year 4):** 500 tons coconut sugar, 400 tons coconut milk

Tertiary Market: Regional (SADC) - Countries: South Africa, Botswana, Zimbabwe, Zambia - **Channels:** Supermarkets, health food stores, hotels - **Target Volume (Year 4):** 500 tons coconut sugar, 300 tons coconut milk

5.2 Distribution Strategy

UAE Market Entry:

Option 1: Partner with Established Distributors - Organic Foods & Café, Greenheart Organic Farms, Kibsons, Barakat - **Advantages:** Fast market entry, lower marketing

costs - Disadvantages: Lower margins

Option 2: Direct Supply to Retail Chains - Carrefour, Spinneys, Waitrose, Lulu Hypermarket - Advantages: Higher margins, brand visibility - Disadvantages: Requires volume and consistency

Option 3: Hotel & Restaurant Supply (HORECA) - Supply to hotels, restaurants, cafes in Dubai and Abu Dhabi - Advantages: High volume, stable demand - Disadvantages: Price-sensitive, requires consistent quality

Recommended Approach: Combination of all three - Start with distributors for quick market entry - Expand to retail chains as volume grows - Develop HORECA channel for bulk sales

5.3 Logistics & Export

Export Process:

1. **Processing:** Mozambique (Massinga, Inhambane)
2. **Packaging:** Retail (250g, 500g, 1kg) and bulk (25kg bags)
3. **Storage:** Dry storage for sugar, cold storage for milk
4. **Transportation:** Truck to Inhambane or Beira Port
5. **Shipping:** Container ship to Jebel Ali Port (Dubai) - 10-12 days
6. **Customs Clearance:** UAE customs
7. **Distribution:** Warehousing and distribution to retail channels

Export Costs: - **Packaging:** USD 0.30-0.50/kg - **Transportation (Inhambane to port):** USD 0.10-0.20/kg - **Shipping (Inhambane/Beira to Dubai):** USD 0.40-0.60/kg - **Customs & Duties:** Minimal (organic food often exempt) - **Total Export Cost:** USD 0.80-1.30/kg

Net Export Price: USD 3.50-4.50/kg (wholesale) - USD 1.00/kg (export cost) = **USD 2.50-3.50/kg (net to producer)**

5.4 Branding & Marketing

Brand Positioning: - "Mozambique Organic Coconut" - Pure, natural, sustainably-produced - **Key Messages:** Organic, Halal, Low-GI, Vegan, Fair Trade, Solar-powered -

Target Customers: Health-conscious consumers, diabetics, vegans, fitness enthusiasts

Marketing Channels: - **Trade Shows:** Gulfood (Dubai), SIAL Middle East, Natural & Organic Products Europe - **Digital Marketing:** Social media, influencer partnerships, SEO - **B2B Marketing:** Direct outreach to distributors, hotels, restaurants - **Certifications:** Organic, Halal, Fair Trade (credibility)

Marketing Budget: USD 80,000-150,000/year (Year 3-5)

6. Sustainability & Social Impact

6.1 Environmental Sustainability

Zero-Waste Processing: - Every part of coconut utilized (meat, water, shell, husk) - By-products generate additional revenue and reduce waste

Solar Energy: - Solar-powered processing reduces carbon footprint - Eliminates reliance on diesel generators

Organic Farming: - Support for organic coconut farming practices - Training for farmers on sustainable agriculture

Water Conservation: - Efficient water use in processing - Wastewater treatment and recycling

6.2 Social Impact

Job Creation: - **120 permanent jobs:** Processing workers, technicians, managers - **200+ indirect jobs:** Coconut farmers, transporters, suppliers - **500+ farmer families:** Beneficiaries of coconut purchase program

Fair Prices for Farmers: - Pay premium prices for organic coconuts - Long-term purchase agreements for income stability - Training and support for farmers

Community Development: - Revenue-sharing with coconut-growing communities - Support for schools, health clinics, water supply - Women empowerment programs

Skills Development: - Training in food processing, quality control, organic certification - Business and entrepreneurship training

7. Risk Analysis & Mitigation

Risk	Description	Mitigation
Market Risk	Price fluctuations, demand uncertainty	Diversify markets, long-term off-take agreements, brand differentiation
Supply Risk	Insufficient coconut supply, quality issues	Long-term contracts with farmers, out-grower schemes, quality training
Technology Risk	Equipment breakdown, processing issues	Tier-1 equipment with warranties, preventive maintenance, spare parts inventory
Certification Risk	Delays in organic/Halal certification	Engage certification bodies early, strict adherence to standards
Logistics Risk	Transportation delays, port congestion	Multiple port options, reliable logistics partners, buffer inventory
Currency Risk	Metical depreciation vs. USD	USD-denominated sales contracts, natural hedge (export revenues in USD)
Political Risk	Policy changes, instability	Political risk insurance, strong government relationships

8. Implementation Plan

8.1 Timeline

Year 1 (2025-2026): Development & Construction - Q4 2025: Secure investment, finalize partnership - Q1 2026: Land acquisition, permits, certification process - Q2-Q3 2026: Construction of facility - Q4 2026: Equipment installation, commissioning

Year 2 (2026-2027): Operations Start - Q1 2027: Commercial operations start (50% capacity) - Q2-Q4 2027: Ramp up to 75% capacity - Market entry (UAE, regional)

Year 3 (2027-2028): Growth - Ramp up to 90% capacity - Expand distribution channels
- Strengthen brand presence

Year 4 (2028-2029): Full Production - 100% capacity - Expand to European markets -
Optimize by-product utilization

8.2 Key Milestones

1. **Investment Secured** (Q4 2025)
 2. **Land Acquired & Permits Obtained** (Q1 2026)
 3. **Construction Completed** (Q3 2026)
 4. **Certification Obtained** (Q4 2026)
 5. **Commercial Operations Start** (Q1 2027)
 6. **Market Entry (UAE)** (Q2 2027)
 7. **Break-even** (Year 2)
 8. **Full Production** (Year 4)
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9. Partnership Proposal

9.1 Role of HAS ELÉCTRICA

- Project development and management
 - Facility construction and commissioning
 - Operations and maintenance
 - Farmer engagement and supply chain management
 - Coordination with Mozambican authorities
 - Equity co-investment (20-30%)
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9.2 Role of UAE Partners

- Equity investment (50-60%)
- Market access and distribution in UAE

- Technology and expertise in food processing
- Branding and marketing support
- Logistics and export facilitation

9.3 Governance

- **SPV:** Mozambique Organic Coconut Products, Lda
 - **Board:** Representatives from UAE investors and HAS ELÉCTRICA
 - **Management:** CEO, COO, Production Manager, Marketing Director
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10. Conclusion & Next Steps

This project represents a unique opportunity to: - Enter the high-growth natural sweetener and plant-based dairy market - Contribute to UAE food security strategy - Generate attractive financial returns (20% IRR) - Create significant social and environmental impact in Mozambique - Utilize zero-waste, solar-powered processing

Immediate Next Steps: 1. Sign Joint Development Agreement (JDA) 2. Conduct detailed feasibility study 3. Secure land and permits 4. Engage certification bodies 5. Identify UAE distribution partners 6. Initiate facility construction

Contact Information

HAS ELÉCTRICA, LDA

Av. 24 de Julho, N° 2761, 1º Andar, Porta 3
Maputo, Mozambique

Phone: +258 82 3087780 / +258 84 3087780 / +258 86 3087780

Email: geral@haselectrica.com | haselectrica@gmail.com
info@haselectrica.com

Website: www.haselectrica.com

NUIT: 401238281

Together, we can sweeten the world naturally with Mozambique's coconut treasures.