



PROJECT FINANCE PROPOSAL

Agrows Crops Cultivation Project

Season: 2024-25

Project Code: CCP0924-201

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Table of contents

Sections	Contents	Page
Project Highlights		3-3
About Us		3-3
Mission and Vision		3-3
Executive Summary		3-3
Project Objectives and Goals		3-3
Financial Overview		4-4
Revenue Forecast		4-4
Estimated Profit		4-4
Breakdown of Investment and ROI Projections		4-5
Risk Mitigation Strategies and Security Measures		5-5
Call to Action		5-5



Agrows Crops Cultivation Project – CCP0924-201

Project Highlights

- **Location:** Dhupigati Char, Daulatdia, Rajbari, Bangladesh
- **Total Area:** 70 Bigha (1,008,000 square feet)
- **Project Duration:** 9 Months.
- **Minimum Investment Amount:** BDT 50,000
- **Required Fund:** BDT 3,500,000
- **Target Crops:** Maize, Tomatoes, Onions, Chillies, Capsicums, Mustard Seeds, Sesame Seeds, Chia Seeds
- **Projected ROI:** 17% to 23%
- **Profit Sharing Ratio:** 45% for Investors, 55% for Agrows Network OPC
- **Shariah Compliance:** Islamic Mudaraba Model

About Us

Agrows Network OPC is a forward-thinking agricultural enterprise focused on cultivating high-value crops while adhering to Islamic financial principles. We partner with established agricultural projects, providing product-based funding rather than direct cash investments. Our mission is to promote sustainable growth and mutual benefit through environmentally friendly practices and fair profit-sharing.

Mission and Vision

- **Mission:** To create a sustainable agricultural ecosystem that benefits farmers, investors, and consumers, promoting fair profit-sharing and eco-friendly farming.
- **Vision:** To become a leading agri-fintech company leveraging technology and innovation to enhance agricultural productivity and profitability, creating a resilient agricultural community.

Executive Summary

Agrows Network OPC plans to cultivate multiple high-value crops such as maize, tomatoes, onions, and sesame seeds over 70 Bigha in Dhupigati Char, Daulatdia, Bangladesh. The project is expected to run for nine months started from September 2024, aiming to boost agricultural productivity, empower local farmers, and generate significant economic returns. The project follows a Shariah-compliant financial model, ensuring ethical and transparent profit-sharing.

Project Objectives and Goals

- **Increase agricultural productivity** using advanced farming methods.
- **Enhance market access** for farmers through strategic partnerships and supply chain management.
- **Generate sustainable economic benefits** for the region by promoting fair profit-sharing.
- **Implement eco-friendly farming techniques** to ensure long-term agricultural sustainability.

Financial Overview

Tentative List of Crops and Projected Cultivation Costs

Expense Category	Unit Cost (BDT)	Quantity (Bigha)	Estimated Total Cost (BDT)
First Cycle Cultivation			
Maize (Corn)	25,000	50	1,250,000
Early Onion	60,000	10	600,000
Tomatoes	60,000	10	600,000
Second Cycle Cultivation			
<i>Second Cycle expenses are covered by the first cycle revenue</i>			
Late Onion	60,000	10	600,000
Sesame Seeds	7,000	50	350,000
Chilli	30,000	10	300,000
Land Acquisition & Maintenance			
Low Land (50 Bigha)	5,000	50	250,000
High Land (20 Bigha)	14,000	20	280,000
Operational Expenses			
Supervisor Salary (per month)	10,000	13	130,000
Operational Expenses (per month)	20,000	13	260,000
Insurance Expenses (3.5%)			
			130,000
Total Estimated Cost			3,500,000

Note: Adjustments may be made based on market conditions, weather, and land quality

Revenue Forecast

Crop Type	Estimated Production per Bigha (kg)	Cultivation Area (Bigha)	Total Estimated Production (kg)	Estimated Market Price (BDT/kg)	Total Projected Revenue (BDT)
Maize (Corn)	1,280	50	64,000	22	1,408,000
Early Harvest Onion	2,000	10	20,000	40	800,000
Tomatoes	2,000	10	20,000	40	800,000
Late Harvest Onion	2,400	10	24,000	40	960,000
Sesame Seeds	120	50	6,000	85	510,000
Chilli Peppers	600	10	6,000	80	480,000
Total Projected Revenue					4,958,000

Note: Revenue projections are based on historical production data and market conditions. Actual results may vary due to weather and market fluctuations.

Estimated Profit

Category	Amount (BDT)
Total Revenue	4,958,000
Total Required Investment	3,499,500
Total Estimated Profit	1,458,500
Profit to Investors (45%)	656,325
Cost of Capital (ROI)	18.75%

Breakdown of Investment and ROI Projections

This table highlights the expected profit distribution for various investment amounts and ROI levels based on the projected ROI of **17% to 23%**.

Investment (BDT)	Investment Period	Profit at 17% ROI (BDT)	Profit at 20% ROI (BDT)	Profit at 23% ROI (BDT)
25,000	9 months	4,250	5,000	5,750
50,000	9 months	8,500	10,000	11,500
100,000	9 months	17,000	20,000	23,000
500,000	9 months	85,000	100,000	115,000
1,000,000	9 months	170,000	200,000	230,000

Note: These projections are based on historical data. Agrows Network OPC does not offer any fixed ROI. The return on investment depends on the production volume of crops and market conditions.

Risk Mitigation Strategies and Security Measures

Weather and Climate Risks

- **Strategy:** Utilize advanced weather monitoring and forecasting methods.
- **Benefit:** Proactively manage and mitigate weather-related disruptions.

Market Volatility

- **Strategy:** Diversify crop selection to spread market risks.
- **Benefit:** Stabilize revenue streams and reduce dependency on a single commodity.

Operational Risks

- **Strategy:** Implement robust operational protocols with contingency plans.
- **Benefit:** Minimize disruptions and ensure smooth project execution.

Investment Security

- **Transparency:** Provide regular updates and access to project performance data.
- **Shariah Compliance:** Follow Islamic finance principles, ensuring ethical and fair management of investments.

Call to Action

Invest in Agrows Crops Cultivation Project

Join us in driving agricultural innovation and supporting local farmers. This project offers a unique opportunity for Shariah-compliant investing with substantial growth potential and a strong commitment to sustainability.

Contact Us:

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