



PROJECT FINANCE PROPOSAL

Agrows Maize Trading Project

Season: 2024-25

Project Code: MAT0924-401

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Agrows Maize Trading Project - MAT0924-401

Project Highlights:

- **Location:** Daulatdiya, Rajbari District, Bangladesh
- **Project Duration:** 6 Months
- **Minimum Investment Amount:** BDT 25,000
- **Required Fund:** BDT 1,000,000
- **Projected ROI:** 9% to 12%
- **Profit Sharing Ratio:** 45% for Investors, 55% for Agrows Network OPC
- **Shariah Compliance:** Islamic Mudaraba Model

Executive Summary

The **Maize Trading Project** aims to trade 52 tons of maize in the fertile region of Daulatdiya, Rajbari District, by collaborating with local farmers. Agrows Network OPC has a strong B2B client base, including **Nourish Feedmill Limited**, and established connections with other major buyers and local wholesale markets.

This low-risk project offers investors an attractive return through the Islamic Mudaraba profit-sharing model. Agrows commits to transparency, quality control, and efficient logistics to ensure that the project reaches its full potential.

Note: The target volume of maize and the project duration may be adjusted due to weather conditions and market volatility. The projected ROI will vary based on weather conditions and market conditions. Agrows does not commit to any fixed profit or ROI but is dedicated to ensuring maximum returns within the circumstances.

Project Overview

Project Detail	Description
Objective	Trade 52 tons of maize through direct farmer partnerships and established networks.
Target Market	Nourish Feedmill Limited, local wholesale markets, dairy, and cattle farms.
Project Duration	6 months
Required Investment	BDT 1,000,000
Profit Margin per Kg	BDT 5 per kg (Total projected profit: BDT 260,000)
Expenses per Kg	BDT 0.5 per kg (Total projected expenses: BDT 26,000)
Net Profit	BDT 234,000
Profit Sharing Ratio	45% for Investors, 55% for Agrows
Storage Facility	Established storage in Daulatdiya ensures market timing and quality control.
Shariah Compliance	Islamic Mudaraba Model

About Us

Agrows Network OPC revolutionizes agriculture by integrating advanced technology and sustainable practices to empower farmers and enhance productivity. Our mission is to elevate agricultural outcomes through innovative financial models, like the Islamic Mudaraba System, and data-driven strategies. We work with experienced farmers in Bangladesh, leveraging our extensive supply chain network to ensure maximum efficiency and profitability. Partnering with industry leaders like Nourish Feedmill Limited, Agrows is dedicated to delivering high-quality, transparent, and impactful agricultural solutions.

Market Opportunities

- **Established Clientele:** Nourish Feedmill Limited, the largest feed mill in Bangladesh, is our primary buyer, ensuring stable demand.
- **Growing Demand for Maize:** Increased consumption in the livestock feed industry ensures continuous demand.
- **Farmer Expertise:** We collaborate with experienced maize farmers, reducing risk of cultivation failure.
- **Storage and Market Timing:** On-site storage allows us to sell maize at optimal market prices, maximizing profitability.

Financial Projections

Metric	Calculation
Total Maize Volume	52,000 kg (52 tons)
Profit per Kg	BDT 5 per kg
Total Projected Profit	52,000 kg × BDT 5 = BDT 260,000
Expenses per Kg	BDT 0.5 per kg
Total Projected Expenses	52,000 kg × BDT 0.5 = BDT 26,000
Net Profit	BDT 260,000 - BDT 26,000 = BDT 234,000
Investor's Share (45%)	BDT 234,000 × 45% = BDT 105,300
Agrows Network's Share (55%)	BDT 234,000 × 55% = BDT 128,700

Breakdown of Investment and ROI Projections

This table highlights the expected profit distribution for various investment amounts and ROI levels. The projected returns are calculated for three scenarios: 9%, 10.5%, and 12% ROI.

Profit Distribution Breakdown

Investment (BDT)	Investment Period	Profit at 9% ROI (BDT)	Profit at 10.5% ROI (BDT)	Profit at 12% ROI (BDT)
25,000	6 months	2,025	2,362	2,700
50,000	6 months	4,050	4,725	5,400
100,000	6 months	9,000	10,500	12,000
500,000	6 months	45,000	52,500	60,000
1,000,000	6 months	90,000	105,000	120,000

Cost of Capital and Profit Sharing

The table below details the cost of capital and profit sharing between the investor and Agrows Network OPC based on a BDT 1,000,000 investment.

Total Investment (BDT)	Total Projected Profit (BDT)	Investor's Share (45%)	Agrows' Share (55%)
1,000,000	234,000	105,300	128,700

Mitigation of Investment Risks

1. **Stable Client Base:** With Nourish Feedmill Limited as our primary buyer, market demand risk is minimized.
2. **Experienced Farmers:** We work with farmers who have a history of successful maize cultivation, reducing production risks.
3. **On-Site Storage:** By leveraging our storage facilities, we can optimize the timing of sales, reducing price volatility risks.
4. **Monitoring and Quality Control:** Regular monitoring ensures that quality standards are maintained, minimizing potential losses.
5. **Profit Variability:** Although we target a 9% to 12% ROI, the actual ROI will depend on weather conditions and market fluctuations. Agrows does not guarantee fixed returns but is committed to maximizing investor profits.

Security Measures

- **Legal Contracts:** Farmers and buyers will sign binding contracts to ensure fulfillment of obligations.
- **Quality Assurance:** Continuous monitoring of maize from cultivation to storage ensures that quality is maintained.
- **Investor Transparency:** Regular financial reports and updates will be provided to all investors, ensuring transparency and confidence.

Call to Action

The Maize Trading Project offers a unique, low-risk investment opportunity in one of Bangladesh's most fertile agricultural regions. With an established client base, secure storage, and expert management, this project is poised for success. We invite you to join us and reap the benefits of investing in sustainable agriculture.

For more information or to invest in this project, please contact:

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