

Char Entrepreneurs' Profile

Access to Finance in the Char Context

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In a collaboration with



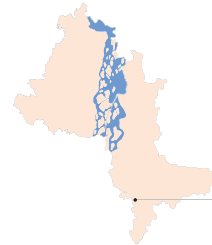
Ma Enterprise

Md. Jamal Uddin's journey with Ma Enterprise epitomizes resilience in the face of adversity. Rising above limited educational opportunities and economic constraints, Md. Jamal Uddin laid the foundation of Ma Enterprise in 2006, driven by an ambition to establish itself as a first party supplier to feed mills.

Investment Highlights

- Ma Enterprise has been profitable enterprise with a **gross profit of BDT 49.2 Lakhs** in 2022.
- Ma Enterprise specializes in supplying agricultural products like Maize, Jute, and Kalai to regional buyers and local feed mills.
- Md. Jamal Uddin envisions doubling the enterprise's current revenue to reach **BDT 60 crores**. To support this vision, he actively **seeks BDT 1 crore investment** for expansion.

Enterprise Overview



Pigna Bazar,
Sarishabari ,Jamalpur

 **Sector**
Agro trading

 **Location**
Pigna Bazar, Sarishabari, Jamalpur

 **Year of Establishment**
2006

 **Jute Sold(2022):**
1,100 Tonnes

 **Maize Sold(2022):**
6,000 Tonnes

 **Kalai Sold(2022):**
300 Tonnes

Md Jamal Uddin

Founder,
Ma Enterprise



I am a Class 5-passed individual, who worked as a laborer. However, it didn't suit me well, and I observed that the maize and jute business offers better opportunities and honor. That's why I started this business, and since then, I have been doing very well.



Key Metrics

30.7 Cr.
BDT sales in 2022

23.62%
Y-o-Y sales growth

50 Lakhs
BDT own fund

2
Full time employees

Business Model

- With a grasp of local knowledge, the enterprise concentrates on tending to two distinct customer segments.
- The primary focal point is regional mills. This sector forms the bedrock of its revenue, as Ma Enterprise provides huge quantities of Maize, Jute, and Kalai to these local mills through a first party trader.
- The enterprise has four storage facilities, each with a capacity of 190 tons, ensuring ample storage capabilities.

Char Relevance

Char Natuarpara, Char Kaogram, Char Mirkutia, Char Dakatia Manda, Char Balamanda, Char Agna, Char Ghuncha, Char Rupsha, Char Barikandi, Char Chandanpur, Char Salal Char, and Char Nagnatpur.

**Direct beneficiaries:
1000+ farmers**

**Partnership with:
30 traders**

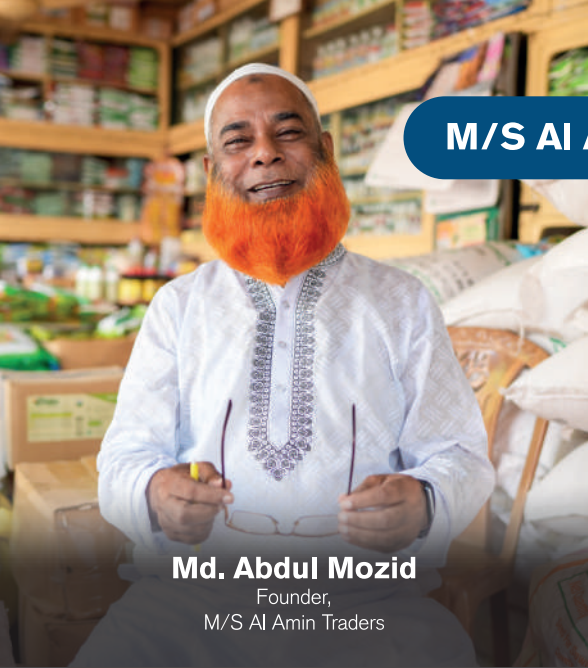
Aspiration

Ma Enterprise's entrepreneurial ambition is to become the preferred supplier for feed mills, known for quality, reliability, and competitive prices. Md. Jamal Uddin envisions doubling the enterprise's current revenue to reach BDT 60 crores. To support this vision, he actively seeks a BDT 1 crore investment for expansion. This investment will propel Ma Enterprise toward greater success and impact.



Ma Enterprise shines as a symbol of firm determination in the agricultural trading landscape. Md. Jamal Uddin's resolute commitment, combined with a visionary objective, turned a modest initial investment into a flourishing enterprise with substantial cumulative growth.

M/S Al Amin Traders



Md. Abdul Mozid
Founder,
M/S Al Amin Traders

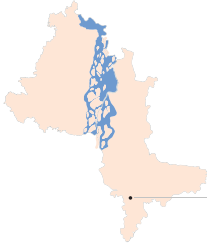
I come from a family with a business background, and my family always motivated me to get involved in the business. So, I started a crop trading business at a very young age. However, when the economic situation of the country declined back in the 80s, I decided to switch to the agro-input business so that I could better assist local farmers.

In 1987, Md. Abdul Mozid took a step forward by establishing a Pesticide, Fish Feed, Seed and Fertilizer dealership named M/S Al Amin Traders. This marked the beginning of his journey in the agriculture sector, catering to the needs of local farmers.

Investment Highlights

- The enterprise provides essential agricultural inputs like fertilizers, pesticides, certified seeds, and fish feed.
- This enterprise's strengths are rooted in a strong foundation of integrity, an excellent reputation, and strong connections with the local community.
- He's set an ambitious goal to double the enterprise's revenue, and to achieve it, he's **seeking a BDT 75 lakhs** capital infusion.

Enterprise Overview







Sarishabari
Jamalpur

Sector
Agro-inputs

Location
Simla Bazar, Sarishabari, Jamalpur

Year of Establishment
1987

 Fertilizer Sold(2022): 210526 KG	 Pesticide Sold(2022): 420 KG	 Seed Sold(2022): 6737 KG	 Fish feed Sold(2022): 943 KG
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Key Metrics

1.18 Cr.
BDT sales in 2022

11.32%
Y-o-Y sales growth

60 Lakhs
BDT own fund

2
Full time employees

Business Model

- Al-Amin Traders employs a customer-centric model, catering to local needs with fertilizers, fish feed, pesticides, and seeds.
- Customer retention is a priority, achieved through a stellar reputation, positive relationships, and expert guidance.
- Al-Amin Traders excels in delivering the right seeds and expert consultancy to its customers.

Char Relevance

Showakar, Borobaria, Kendrapara,
Helencha Bari, Baghmara, Sonakandor,
SadhinBari, and Balurchar

Direct Beneficiaries
8000-10000 local farmers

Partnerships with:
4 B2B entities

Aspiration

He's set an ambitious goal to double the enterprise's revenue, and to achieve it, he's **seeking a BDT 75 lakhs** capital infusion. This strategic investment will fuel expansion, acquire machinery, secure land, build warehouses, and develop infrastructure. An additional BDT 35 lakhs will be used as working capital to support growth.



M/S Al Amin Traders, led by Md Abdul Mozid, exemplifies compassionate and adaptable entrepreneurship since 1987. Despite challenges like limited infrastructure and market uncertainties, they thrive by prioritizing customer needs and offering tailored solutions.

M/S Ashik Traders



Motiyar Rahman (Chairman)
 Founder,
 M/S Ashik Traders



The current earnings do not allow us to establish mills on our own since these earnings need to be kept towards maintaining and running our existing operations. But we do have ample space available to establish mills should the opportunity arise.



Motiyar Chairman's journey unfolds at Kamarjani Bazaar, Gaibandha, a nexus of Jamuna River and char aspirations. In 2000, armed with BDT 5 Lakhs and inspired by his elder brother, he founded Ashik Traders. Formerly a contractor, rice trader, and betel nut merchant, Motiyar, as the Union Parishad chairman, deepened his char roots. His mokam in Kamarjani thrives primarily on Jute and Maize, and additionally on Wheat and Paddy connecting chars to the mainland.

Investment Highlights

- In 2023, Ashik Traders reported a **revenue of 2.48725 crore BDT**, representing significant growth in the agricultural sector.
- Engaged with char communities, the enterprise **impacts over 400 beneficiaries**, primarily farmers and sourcing individuals.
- With an ambitious vision, Ashik Traders is actively **seeking BDT 1 crore investment** to enhance infrastructure and support regional growth.

Enterprise Overview



Kamarjani Bazaar,
Gaibandha



Sector
Agro trading



Location
Kamarjani Bazaar, Gaibandha



Year of Establishment
2000



Jute Sold(2023):
2,200 Tonnes



Maize Sold(2023):
1,600 Tonnes



Wheat Sold(2023):
200 Tonnes



Paddy Sold(2023):
110 Tonnes

Key Metrics

2.5 Cr.
BDT sales in 2023

33.4%
Y-o-Y sales growth

5 Lakhs
BDT initial investment

4
Full time employees

Business Model

- Ashik Traders locally sourced agricultural products, including Jute, Maize, Wheat, and Paddy.
- Targets notable national-level B2B entities like Nourish, Aftab Feed Products Ltd., Tamim Agro Industries Ltd., Arbin Agro, Nahar Agro, and Kazi Farm.
- Ensures the widespread availability of quality products by connecting char farmers to the B2B market across Bangladesh.
- Facilitates credit-based transactions, further enhancing its value proposition for its esteemed B2B partners.

Char Relevance

Char Kamarjani, Char Molla, Char Gunja, and many other.

Number of Char farmers benefiting: 400

Aarot partners/direct beneficiaries: 25 to 30

Aspiration

With a vision to excel in the agricultural trading sector, offering top-quality maize, jute, and mustard, the enterprise **seeks 1 crore BDT investment**. This expansion plan aims to enhance infrastructure, transportation, and warehousing, aspiring to become a regional leader in the sector.



In conclusion, Ashik Traders, under the insightful leadership of Motiyar Rahman, epitomizes resilience, strategic acumen, and community-centric impact in the agricultural domain. The enterprise's commitment to sustainable practices and transformative growth establishes it as a pivotal contributor to Gaibandha's agricultural landscape.

Atik Enterprise



Md. Akalu Mondol

Founder,
Atik Enterprise



I used to source a small quantity of products from char farmers. Then, I had an accident, but I did not become frustrated. I prayed to Allah, asking if He would let me be established in this business, and I accumulated around BDT 25 Lakhs to restart this business. Now, my situation is better than ever.

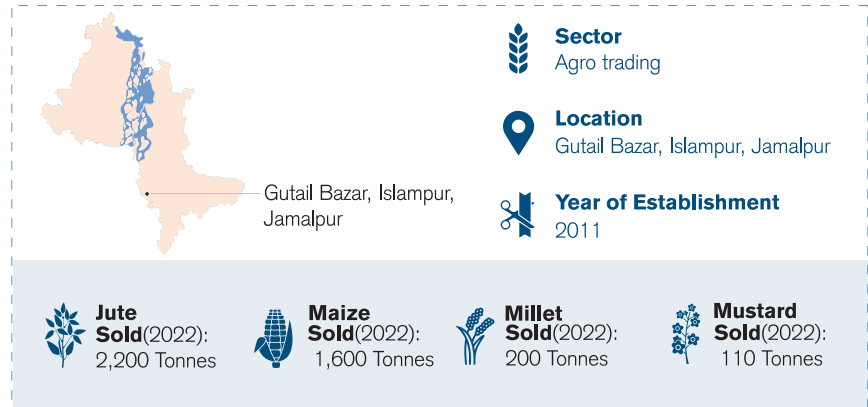


Akalu Mondol, a determined individual from the Chars Islampur, Jamalpur, set out on an entrepreneurial journey at the Gutail ghat of Jamalpur. Starting with a small amount of BDT 3,250, he initiated a storage business, later investing BDT 25 Lakhs to venture into Char crops. Akalu's vision aimed not just for personal success but community upliftment.

Investment Highlights

- Atik Enterprise achieved impressive sales of BDT 9.1 Crores in 2022, demonstrating **24.74% year-on-year growth**.
- Atik Enterprise has a direct **impact on the livelihoods of 5,000-6,000 farmers**, fostering economic growth in these regions.
- With a vision of expanding the business in greater heights, Atik Enterprise is **seeking BDT 1 Crore investment**.

Enterprise Overview



Key Metrics

9 Cr.
BDT sales in 2022

23.17%
Y-o-Y sales growth

25 Lakhs
BDT own fund

8
Full time employees

Business Model

- The enterprise targets regional buyers, supplying a significant portion of its produce to major mills.
- Atik Enterprise goes beyond traditional trading by diversifying its revenue streams. In addition to supplying crops to mills, the enterprise caters to the needs of small-scale poultry, cattle, and fish farmers. This diversification adds resilience to its revenue by tapping into various segments of the agricultural market.
- The business operates on a margin-based pricing strategy, ensuring a fair and competitive pricing structure.

Char Relevance

Char Kholabari, Char Burul and few more.	Number of Char farmers benefiting : More than 1 Lakh
	Direct Beneficiaries: 5,000-6,000 farmers

Aspiration

Atik Enterprise aspires to double its current revenue, **seeking a BDT 1 Crore investment** for land acquisition, warehouse construction, transportation improvement, and working capital.



Atik Enterprise exemplifies success through its journey from humble beginnings to a thriving enterprise, having a strong vision, and community impact. Akalu Mondol's leadership and the enterprise's commitment to excellence position it for continued prosperity.



Tahmina Begum

Sector: Agro-inputs

Investment Highlights

- Tahmina's shop has **become a central hub for farmers in her area**, with 70% of them procuring their agro-inputs from her.
- By June 2022, Tahmina had **sold seeds worth BDT 26,000 to 40 farmers, earning a profit of BDT 10,500.**
- Her **demo cucumber plot** of AR Malik Green Bird variety **contributed an additional BDT 28,000 to her earnings.**
- Tahmina Begum is **seeking BDT 1 Lakh** loan to continue her growth trajectory.

Overview

Tahmina Begum, a remarkable example of a successful service provider, has been working diligently with farmers and expanding her business by accessing financial resources. Despite being born into a destitute family in a village in Kurigram district and facing numerous hardships, Tahmina's unwavering determination propelled her forward. Despite being married at a young age and experiencing displacement due to natural disasters, she persevered in pursuing her education and successfully completed high school. Tahmina's involvement with NGOs fuelled her desire for independence and stability. In collaboration with her husband, Tahmina overcame her husband's back problems and embarked on establishing a shop, seeking a reliable business venture. With a modest capital of only BDT 10,000, she opened a grocery shop and tea stall in 2021. Additionally, after receiving training from M4C and AR Malik seed company, she ventured into the seed business, attracting more customers, and generating extra income. Her husband focused on corn cultivation and received specialized training in this field. By June 2022, Tahmina had sold seeds worth BDT 26,000 to 40 farmers, earning a profit of BDT 10,500. Furthermore, her demo cucumber plot of AR Malik Green Bird variety contributed an additional BDT 28,000 to her earnings.



I aspire to further expand my business by increasing my loan size to BDT 1 lakh and diversifying my business portfolio. My shop not only serves as a source of my income but also represents a significant part of my identity. My goal is to expand my business and create more assets. Despite facing natural disasters and personal challenges, I am determined to run my business.

Tahmina's strong work ethic and connections with M4C and AR Malik seed company provided her with access to finance, enabling her to secure a seasonal loan of BDT 50,000 with a favourable interest rate. With ambitious plans to diversify her agro-inputs business by adding fertilizer, micronutrients, and diesel, Tahmina's shop has become a central hub for farmers in her area, with 70% of them procuring their agro-inputs from her. Tahmina's decision-making process reflects her determination and independent spirit as she and her husband work harmoniously as a team.

M/S Sohag Traders



Md. Abdul Rahim
Founder,
M/S Sohag Traders



Being from the char, I started this business to source products from chars so that, besides my financial advancement, I can also provide support to my fellow char people.

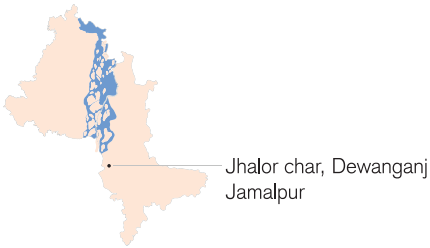


Despite setbacks and limited formal education, Md. Abdul Rahim's determination led him to establish M/S Sohag Traders, a business built on trust and community impact. By focusing on quality products and building strong relationships, M/S Sohag Traders became a well-respected enterprise that made a positive impact on the lives of hundreds of char people and their families.




Investment Highlights




- M/S Sohag Traders demonstrated a commendable performance with a **revenue of BDT 12.18 Crores in 2022**, marking a substantial **28.99% Year-on-Year growth**.
- Specializing in the trade of essential commodities such as Maize, Chilis, and Jute, M/S Sohag Traders caters to the diverse needs of both regional buyers and local businesses, contributing to the vibrancy of the local economy.
- In pursuit of its ambitious growth plans, M/S Sohag Traders is **seeking a BDT 2 Crores investment**.

Enterprise Overview



Jhalor char, Dewanganj
Jamalpur

-  **Sector**
Agro trading
-  **Location**
Jhalor Char, Dewanganj, Jamalpur
-  **Year of Establishment**
2005

 Jute Sold(2022): 27.15 Tonnes	 Maize Sold(2022): 4114.29 Tonnes	 Chilis Sold(2022): 65.83 Tonnes
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Key Metrics

12.18 Cr.
BDT sales in 2022

6.03%
Y-o-Y sales growth

2 Lakhs
BDT initial investment

3
Full time employees

Business Model

- Dynamic agricultural trading focusing on expansion, quality, and customer relations.
- Procures Maize, Chilis, and Jute from char areas, facilitating movement to the mainland.
- Serving both B2B and B2C customers.

Char Relevance

Char Jhalor, Char Bahadurabad, Char Kutuber, Char Kolakandi etc.

Direct beneficiaries :
700 farmers

Partnership with:
6 B2B entities

Aspiration

To achieve an annual revenue of **BDT 20 Crores** in the near future, M/S Sohag is **seeking a BDT 2 Crores investment**, with a substantial portion allocated for boosting working capital.



M/S Sohag Traders, under the visionary leadership of Md. Abdul Rahim, exemplifies the spirit of resilience and community impact. Its commitment to quality, customer satisfaction, and plans for future growth through investment make it a key player in Jamalpur's agricultural landscape.

AI Mizan Farm House



Md Mizanur Rahman

Founder,
AI Mizan Farm House



To achieve financial independence, I established a farm earlier. Later, I began hatching eggs at my farm using a homemade incubator. As I observed the demand for my incubator due to its affordability and better quality, I established this small workshop to build incubators

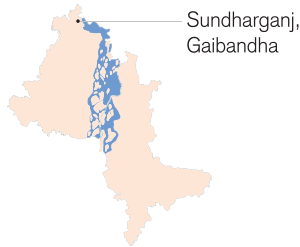


AI Mizan Farm House, established by Md Mizanur Rahman in 2015, demonstrates entrepreneurial determination and resourcefulness in the light engineering sector within the Char region. The enterprise offers Incubator, Incubator accessories, Heat bulb, and Control shield. In the beginning he took on the role of a one-person team, crafting machines on his own which yielded a positive response online, igniting a spark of growth.

Investment Highlights

- AI Mizan Farm House boasts a cohesive and dynamic business with a **gross profit of BDT 28.85 Lakhs in 2022**.
- The net of the farm income witnessed an impressive **growth of 214.56% in 2023** compared to the previous year.
- AI Mizan Farm House **seeks BDT 30 lakhs investment** with the primary objective of doubling its current revenue in the future.

Enterprise Overview



Sundharganj,
Gaibandha



Sector
Light Engineering



Location
Sundarganj, gaibandha



Year of Establishment
2015



Incubators Sold(2022):
600 Pieces



Incubator Accessories Sold(2022):
150 Pieces



Heater Sold(2022):
10 Pieces

Key Metrics

66 Lakhs
BDT sales in 2022

45.58%
Y-o-Y sales growth

30,000
BDT initial investment

4
Full time employees

Business Model

- Al Mizan Farm House ensures a consistent supply of products to cater to the demands of its customers.
- The manufacturing capacity is thoughtfully divided into two categories: Small, with a capacity of 10 pieces per day, and Large, producing 2 pieces per day. This segmentation allows for flexibility in meeting various customer requirements.
- Al Mizan Farm House's business model extends beyond its operations, forming B2B partnerships with local entities such as Trust Incubator.

Char Relevance

Sundarganj, Kulipur, and Belka

**Direct Beneficiaries:
10 Hatcheries**

Aspiration

The enterprise aims to become a key player in the poultry sector, emphasizing engineering excellence and ethical success. To achieve these ambitious goals, Al Mizan Farm House **seeks a BDT 30 lakhs investment**, with the primary objective of doubling its current revenue in the future.



Md Mizanur Rahman's journey with Al Mizan Farm House symbolizes the power of entrepreneurial spirit in the light engineering sector. Starting with limited resources, he used his practical experience and expertise to create an enterprise that revolutionized incubator manufacturing in the poultry industry.

Hisham Traders



Md. Hafizur Rahman

Founder,
Hisham Traders



Once my home was in the char. Later, I built another home here on the mainland near this bazaar. Chili farmers from my home char bring chili to Gutail bazaar, and I saw an opportunity to establish a chili business.

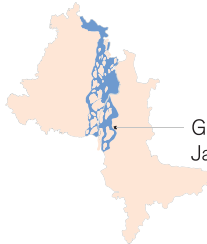


Hafizur Rahman, also known as 'Morich Bapari', founded Hisham Traders with a vision to elevate local agriculture. Overcoming adversity, Hafizur Rahman's venture, primarily in dried chillies, contributes significantly to local economies, reflecting resilience and commitment.


Investment Highlights

- Achieving **sales of BDT 6.02 Crores in 2022**, Hisham Traders reflected its noticeable presence in the agro trading sector.
- Hisham Traders directly **impacts the livelihoods of 5,000-6,000 farmers**, creating a positive economic ripple effect in the char areas.
- With a forward-looking vision, Hisham Traders aims to elevate its business to greater heights and is actively **seeking BDT 1 Crore investment**.


Enterprise Overview




Gutail Bazar, Islampur
Jamalpur



Sector
Agro Trading



Location
Gutail Bazar, Islampur, Jamalpur



Year of Establishment
2016

Dried Chillies Sold(2022):	Wheat Sold(2022):	Jute Sold(2022):	Maize Sold(2022):	Coriander Sold(2022):
164.57 Tonnes	12.34 Tonnes	61.71 Tonnes	14.40 Tonnes	6.17 Tonnes

Key Metrics

60.24 lakhs
BDT sales in 2022

273.33%
Y-o-Y sales growth

14 Lakhs
BDT own fund

16
Full time employees

Business Model

- The enterprise focuses on regional buyers, establishing significant partnerships with major food processing companies to supply a substantial portion of its produce.
- Hisham Traders adopts a margin-based pricing strategy, ensuring a fair and competitive pricing structure for its products.
- The enterprise strikes a balance between profitability and affordability, establishing itself as a trusted and preferred supplier in the market.

Char Relevance

Gutail Bazar, Char Monniya, Char Nandanpara, and more.

Number of Char farmers benefiting: Over 5,000

Aspiration

Hisham Traders aspires to become a leading supplier for renowned food processing giants, contributing to regional economic growth and empowering local farmers. Aiming to elevate its business to greater heights, Hafizur Rahman actively **seeking BDT 1 Crore investment.**



Despite challenges, the enterprise's growth, ethical practices, and positive community impact position it as a key player in the Chars of Jamalpur. With a visionary founder, diversified product range, and numerous partnerships, Hisham Traders is all set for continued success in Bangladesh's agricultural sector.

M/S Merajul Traders



Ziaul Haque
Founder,
M/S Merajul Traders



If my business has at least 10 employees, then each of them has a family of around 5 people which includes a son, a daughter, a wife, and others. This means that around 50 people or more are being supported because of my organization. Even if I don't always make a profit, at least a lot of locals are able to make their living.

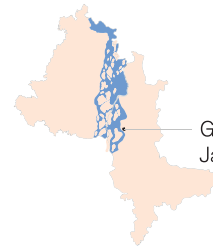


Ziaul Haque, an entrepreneur from Jamalpur, overcame challenges to establish a successful Maize trading business, M/s Merajul Traders. This enterprise not only offers agricultural products but also embodies principles of quality, customer satisfaction, and self-reliance. Ziaul Haque's commitment to these values has built a foundation of trust that defines the enterprise's legacy. His journey exemplifies the power of individual resilience and community prosperity.

Investment Highlights

- Merajul Traders achieved **BDT 18.13 Crores sales in 2022**, showcasing consistent **24.74% Y-o-Y growth**.
- Operating in over 15 Chars, the enterprise **directly impacts 5,000-6,000 farmers**, fostering economic growth.
- **Seeking BDT 1 Crore investment**, the enterprise aims to expand infrastructure, transportation, and warehousing, aspiring to be a regional leader.

Enterprise Overview



Gutail Bazar, Islampur
Jamalpur



Sector
Agro Trading



Location
Gutail Bazar, Islampur, Jamalpur



Year of Establishment
2008



Maize Sold (2022)
5598.63 Tonnes



Jute Sold (2022)
74.65 Tonnes



Mustard Sold (2022)
26.13 Tonnes

Key Metrics

18.13 Cr.
BDT sales in 2022

24.74%
Y-o-Y sales growth

35 Lakhs
BDT own investment

4
Full time employees

Business Model

- Merajul Traders sources maize, jute, and mustard from local farmers and trades in the prime market.
- Targets regional buyers, supplying a certain percentage of quantities to major mills.
- Diversifies revenue by catering to small-scale poultry, cattle, and fish farmers.
- Maintains margin based pricing strategy.

Char Relevance

Char Tangra Kandi, Char Deyolkandi, Char Khaitamari, Char Kholabari, Char Tin, and many other.

**Number of Char farmers
benefitting : 5,000- 6,000**

**Aarot partners/direct
beneficiaries: 25 to 30**

Aspiration

With a vision to excel in the agro trading sector, offering top-quality Maize, Jute, and Mustard, the enterprise **seeks BDT 1 Crore investment**. This expansion plan aims to enhance infrastructure, transportation, and warehousing, aspiring to become a regional leader in the sector.



M/S Merajul Traders, under the visionary leadership of Md. Ziaul Haque, embodies the spirit of resilience, innovation, and community impact in the agricultural sector. Their commitment to sustainable practices and transformative growth positions them as a key player in Jamalpur's agricultural landscape.



Ms. Lal Banu

Sector: LSP-Livestock

Investment Highlights

- At the beginning, she was providing service as a LSP to **70-80 farmers in a month** earning BDT 2500-3000.
- In 2021, **She formed four (4) farmers group with total 100 members** and took a training on goat rearing and treatment from DLS with facilitation from M4C.
- Gradually she is **providing services to around 250-300 farmers** of newer areas on animal treatment, vaccine, training, and medicine sales. Her monthly income soared to BDT **15000-20000**.

Overview

Ms. Lal Banu is an amicable and helpful LSP especially for the char inhabitants who is engaged in poultry, goat rearing and bull fattening. Her reputation as LSP is widespread so is her income now a days. But there is a story of struggle and determination behind her success. She was born in a destitute family living in char Shakhahati village, Chilmari upazilla under Kurigram district. She grew up in a 7-member family consisting of 1 brother and 4 sisters. With limited cultivation land and no other income source, insolvency and scarcity was ever lasting for the family. Her struggle to earn as a woman for the household in a disconnected char village of Shakhahati started in absence of any other bread-earner in the family.

She explored several avenues of income, but none seemed sufficient to run the family. In this circumstance, she received a month-long training on livestock (bull, goat, and poultry) treatment and vaccination from the Department of Livestock (DLS). She started providing service as a LSP to 70-80 farmers a month earning BDT 2500-3000. Being a woman she faced immense challenges but proved herself as successful female LSP.

Lal Banu grabbed the opportunity to work with M4C when the project was exploring TOS-Goat. In 2021, She formed four (4) farmers group with total 100 members and took a training on goat rearing and treatment from DLS with facilitation from M4C. Later she disseminated the knowledge among her group farmers about goat rearing with modern techniques. Besides, she also received a training from M4C partner company, Eskayef on livestock treatment in 2022.

Gradually she started providing services to around 250-300 farmers of newer char areas. Her monthly income soared to BDT 15000-20000. Now Lal Banu has become one of the most renowned Livestock Service Provider in her locality.



She is connecting farmers with online portals to sell their livestock. Her future is to establish a private veterinary clinic in the Chilmari Bazaar. Provision of providing service to the farmers from representative of Agro-Vet Company will be ensured from there. Apart from treatment and expanding her existing services, she is interested to take training on Artificial Insemination. She is grateful to M4C for project linkages, facilitation, and support.

Jatiyo Hatchery



Md Hafizur Rahman

Founder,
Jatiyo Hatchery

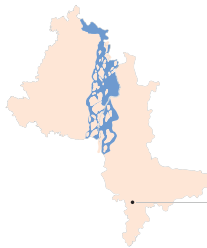
“ Seeing the dominance of broiler chickens in the poultry market and the undersupply of our original Deshi chicken, I established a farm to contribute to developing the market for this indigenous species. This initiative aims to enhance my financial status while providing a better quality protein source for the people. ”

Md. Hafizur Rahman's journey is an example of a resilient spirit of entrepreneurship that transcends adversity. Born and raised in the challenging environment of Jamalpur char areas, his early life was marked by financial limitations and challenges which prevented him pursue further education beyond SSC. As a young entrepreneur, he was able to develop his own hatchery enterprise specializing in various aged native chickens and supplying many of Dhaka's restaurants with his products.




Investment Highlights


- Md. Hafizur Rahman sold a total of **636,000 in 2022**, showcasing a consistent **28.57% sales growth** from 2021 .
- Based in the Char areas, but conducts a significant portion of his business in the mainland.
- Specializing in native chicken rearing, and caters to both regional restaurants and local markets as well as started taking product orders online.
- Actively **seeking an investment of approximately BDT 90 lakhs** to achieve the goal.

Enterprise Overview



Sarishabari
Jamalpur

-  **Sector**
Poultry
-  **Location**
Tarakandi, Sarishabari, Jamalpur
-  **Year of Establishment**
2014

 **Poultry Sold(2022):**
636,000 pieces

Key Metrics

17.18 Cr.
BDT sales in 2022

28.57%
Y-o-Y sales growth

6 Lakhs
BDT own fund

4
Full time employees

Business Model

- Jatiyo Hatchery offers a diverse range of poultry products, catering to various growth stages.
- 21-day-old chicks are a prime example of its forward-thinking approach, as these chicks are vaccinated and positioned for dual use—both for consumption and breeding.
- His clients consist of rural farmers, farmers collectives, external hatcheries, and local restaurants of Dhaka.

Char Relevance

Char Nolshoda, Char Baliabanda, Char Pagoldiga, Char Malipara, Char Brahmanjani, Char Pignai.

**Partnership with:
8 B2B entities**

Aspiration

His visionary goal is to lead the local poultry industry through sustainable practices that boost the community's economic growth. Looking ahead, he aspires to achieve an annual sales of approximately BDT 12 crore and is actively seeking an investment of approximately **BDT 90 lakhs** intended to support the enterprise's expansion and growth initiatives.



Through prudent financial management and sustainable growth strategies, Jatio Hatchery has achieved remarkable financial milestones without resorting to loans, positioning itself for sustained success in a competitive market. Beyond financial achievements, Jatio Hatchery's impact on local communities is equally noteworthy.



Yasin Agro Hatchery

Md. Al Mamun
Founder,
Yasin Agro Hatchery


I have been in the poultry business for a long time, offering a variety of chickens as my products. Although broiler and shonali chickens have a larger market, it is very volatile. On the other hand, the native chicken market is very stable, despite its lower profit margin. Since it has a low-risk margin, I chose this product over others.

Founded by Md. Al Mamun, Yasin Agro Hatchery is one of the fastest-growing hatcheries in Bangladesh that caters to native chicken rearing. With nearly 8 years of operational experience, it has established itself as a major contender within the native chicken sector. The enterprise specializes in selling native chicken hatchlings to all-size poultry farms and aspiring hatchery enthusiasts.




Investment Highlights


- Specializing in native chicken rearing, caters to both regional businesses and local buyers and enthusiasts .
- The Agro Hatchery observed a steady growth rate with year-on-year increments in production and sales with a **compound annual growth rate (CAGR) of 25.6%** over 4 years.
- He is **seeking an investment of BDT 50 Lakhs.**

Enterprise Overview




Kastoshingha,
Titpolla Union, Jamalpur

-  **Sector**
Poultry
-  **Location**
Kastoshingha, Titpolla Union, Jamalpur.
-  **Year of Establishment**
2016



Poultry Sold(2022):
18 Lakh Pieces



Egg Sold(2022):
3.6 Lakh Pieces

Key Metrics

4.27 Cr.
BDT sales in 2022

48.44%
Y-o-Y sales growth

30 Lakhs
BDT own fund

6
Full time employees

Business Model

- His primary product i.e. hatchlings of native chicken is in high demand, as the market for native chicken has been on the rise over the years. As native chicken fetches a better price per kilogram, aspiring hatchery owners are gravitating towards building a native chicken hatchery.
- His clients consist of rural farmers, farmers collectives, external hatcheries, and third-party dealers.
- His YouTube channels and facebook followings accumulate a significant number of views which further bolsters his clients number.

Char Relevance

Char Tista, Char Shishua, Char Shagura, Char Mondol, Chars in Islampur, Chars in Bakshiganj, Chars in Sarishabari.

**Direct Beneficiaries:
350 families**

Aspiration

He aims to expand the business to all 64 districts in Bangladesh. In the future, Al Mamun aims to sell 80 lakhs chicks per month, targeting an annual revenue of approximately BDT 10 crores which is 1.67x of its current revenue. To realize this ambitious vision, he is **seeking an investment of BDT 50 Lakhs.**



With a strong commitment to quality, sustainable practices, and community empowerment, Yasin Agro Hatchery has successfully carved a niche for itself in the market. By strategically leveraging both offline and online networks, Yasin Agro Hatchery has not only expanded its reach across various districts but has also become a knowledge hub for aspiring hatchery entrepreneurs.

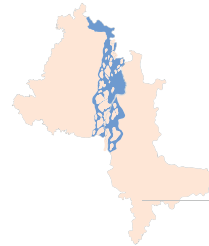
M/S Rifat Traders

Md Abu Saleh Arifin, a Char entrepreneur in Jamalpur, founded M/S Rifat Traders in 2015. Arifin's dedication led the enterprise to milestones, in maize trading, his pricing and community-focused approach established M/S Rifat Traders as a trusted partner in the agro trading sector.

Investment Highlights

- Rifat Traders achieved significant milestones in 2022, boasting an impressive **revenues totaling BDT 13.5 Crores**, reflecting a resilient year-on-year growth.
- Operating from its base in Boira Bazar, Sarisabari, Rifat Traders plays a pivotal role in the maize trading sector within the char areas of Jamalpur.
- The enterprise **collaborates with 25 partners**, including three mills and two local traders, reinforcing its integral role in the local business ecosystem.

Enterprise Overview



Boira Bazar, Sarisabari, Jamalpur



Sector
Agro Trading



Location
Boira Bazar, Sarisabari, Jamalpur



Year of Establishment
2015



Maize Sold (2022)
4180.31 Tonnes



Md Abu Saleh Arifin

Founder,
M/S Rifat Traders



Being from the char, I noticed local farmers cultivating maize, and I thought it would be easier for me to start a maize business due to readily available products. Additionally, I believed local farmers would benefit from my business. However, I faced a downfall at one point. With the help of M4C, I recovered from the loss, and now my business is better than ever.



Key Metrics

13.5 Cr.
BDT sales in 2022

100%
Y-o-Y sales growth

3 Lakhs
BDT initial investment

Business Model

- Rifat Traders directly procures maize from local farmers in Jamalpur's char areas.
- Beyond traditional trading, Rifat Traders diversifies its revenue streams by supplying maize to major mills.
- The enterprise caters to the needs of small-scale poultry, cattle, and fish farmers, adding resilience to its revenue by tapping into various segments of the agricultural market.
- Rifat Traders adopts a margin-based pricing strategy to ensure a fair and competitive pricing structure.

Char Relevance

Char Goincha, Char Barjan, and
Char Soildah.

**Number of Char farmers
benefiting: 10,000**

**Partnership with:
25 B2B entities**

Aspiration

Rifat Traders aspires to sustainably contribute to the agricultural supply chain, supporting local farmers and fostering economic growth. Its reliable maize trading platform creates sustainable opportunities while delivering top-quality produce, fostering growth, trust, and community prosperity.



Despite challenges, Rifat Traders' growth, ethical practices, and community impact position it as a key player in Jamalpur's char areas. With a visionary founder and strong partnerships, Rifat Traders is poised for continued success in Bangladesh's agricultural sector.

M/S Meher Traders



Meher Ali

Founder,
M/S Meher Traders



My strength is that whenever I receive any complaint from farmers or notice any problem, I inspect it, take pictures, and maintain records. Subsequently, I consult with supplier company representatives, experts, as well as Government Agricultural Officers and sub-officers. If necessary, I invite them to inspect the problem with me.

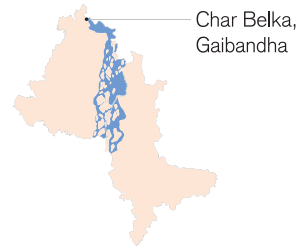


Meher Ali's journey from the challenging Char Belka region of Gaibandha is a compelling demonstration of firm determination. Mr. Meher Ali's innate entrepreneurial spirit led him to venture into business in 2000 with a modest investment of BDT 5 Hundreds. Meher Ali envisions a future where the char area flourished with bountiful yields of crops, echoing his aspirations for a thriving community.

Investment Highlights

- M/S Meher Traders collaborates with renowned companies like Syngenta, serving as a local dealer and promoter, ensuring a steady supply of quality agro-input products.
- The enterprise directly **impacts over 400 char area farmers**, empowering them through a credit sales model, and providing essential resources like fertilizers and pesticides.
- The business **seeks BDT 75 Lakhs** investment for expansion, covering machinery, land, warehouses, infrastructure, and transportation, with an **additional BDT 35 Lakhs** for working capital.

Enterprise Overview



Char Belka,
Gaibandha



Sector
Agro-input



Location
Char Belka, Gaibandha



Year of Establishment
2000



Organic Fertilizers Sold (2022)
1 Lakh KGs



Pesticide Sold (2022)
1,250 KGs



Seedlings Sold (2022)
1 Lakh KGs

Key Metrics

1.68 Cr.
BDT sales in 2022

265.76%
Y-o-Y sales growth

500
BDT initial investment

Business Model

- M/S Meher Traders Adapts strategies for both B2B and B2C segments.
- Employs a credit model, building trust with farmers.
- Empowers 400+ char area farmers economically.
- Navigates market trends and stands resilient against risks.

Char Relevance

Char Belka, and Char Ramdakua, Char Dekri, Char Jhigabari, Char Ponchanon, Char Satanoksor, Char Bazra

Number of Char farmers benefiting: 400

Strategic Partners: 6

Aspiration

In 2022, M/S Meher Traders achieved remarkable growth, with an impressive surge of 265.76%. The net profit margin stood at 9.10%, highlighting its financial strength. The substantial increase in sales volume emphasizes its rapid expansion. To continue this growth trajectory, the company is **seeking BDT 1.1 Crores** investment, which will be allocated as working capital to further support its expansion efforts.



Boasting an impressive annual revenue of around BDT 1.7 Crores in 2022 this dynamic enterprise orchestrates a harmonious dance between agro-input suppliers and the vibrant community of farmers, encompassing over 400 spirited individuals, all thanks to an ingenious credit sales model.



Hira Begum

Sector: Entrepreneurship

Overview

Hira Begum, the wife of Ripon Mia, a resident of Purba Dhonirampur Beparipara in Borovita union, Fulbari upazila, Kurigram, is an inspiring success story of a woman who defied the odds and overcame all difficulties to fulfil her aspirations.

She got married at a young age to an unemployed day labourer, and as a result, she had to become a day labourer herself. She worked tirelessly to provide for her family and two children.

Hira's determination to achieve self-sufficiency led her to enroll in a tailoring training course and invest BDT 5,000 in a sewing machine, which marked the beginning of her journey as an entrepreneur. She used the income from her tailoring business and loans from relatives and neighbours to purchase a bull worth BDT 50,000.

Through the M4C project, Hira gained the knowledge to rear cattle successfully and began her venture in bull fattening. After selling her first bull for BDT 85,000, she reinvested her profits in her tailoring business and bought another bull. She also acquired 100 eucalyptus saplings and started a garden with her earnings. She used her profit to upgrade her home and stock her shop with clothes and another sewing machine worth BDT 19,000.

Her perseverance and determination have enabled her to significantly improve her financial status, with an average monthly income of BDT 10,000. Hira Begum has plans to expand her tailoring business and start a small grocery store. Moreover, she is venturing into becoming a micro seed vendor of AR Maik Seeds, further increasing her income and enhancing her entrepreneurial skills. In addition to this, she completed the SSC examination in 2017 and has expressed a desire to pursue further studies.

Hira's inspiring story is a testament to how M4C interventions empower entrepreneurs like her in char areas of northern Bangladesh to diversify their income generation portfolio and attain economic independence

from agriculture to entrepreneurship. M4C activities are progressively broadening the range of livelihood options available to individuals in char regions, benefiting farmers and entrepreneurs. Despite her progress, Hira still faces challenges in growing her businesses due to the lack of financial facilitation. With her current status, she cannot access loans at high-interest rates. Nevertheless, Hira's entrepreneurial spirit remains strong, and with the right support and resources, she can accomplish even more significant achievements in the future.



Scan to learn more
about **M4C**



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