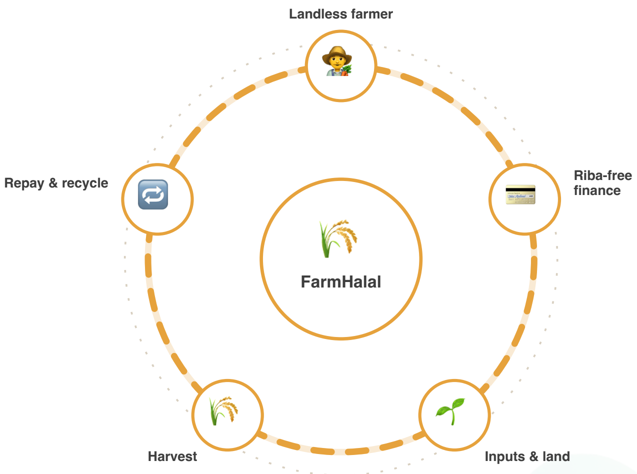
AGRI VALUE-CHAIN

🌾 FarmHalal

Interest-free finance

Bangladesh's landless tenant farmers face a collateral-blocked credit gap Islamic profit-sharing finance can fill



🧑‍🌾 Landless farmer → 💳 Riba-free finance → 🌱 Inputs & land → 🌾 Harvest → 🔄 Repay & recycle

✓ PROVEN PRECEDENT
Akhuwat: 6.8M interest-free loans, 99.9% repayment, no collateral

▲ WHY IT MATTERS
56% of rural households landless · microcredit debt traps

THE SITUATION IN BANGLADESH

In rural Bangladesh roughly 56% of households are landless and nearly 40% of farm households are pure landless tenants, with about 43% of farmers sharecropping land they will never own [1]. Because banks lend almost exclusively against land titles, these tenants are shut out of concessional agricultural credit — fewer than one in ten formal farm loans are issued without land-based collateral [2]. The microcredit that fills the void often deepens the hole: about 26% of microcredit borrowers are over-indebted versus 22% of non-borrowers, and multiple-borrowing across lenders climbed to 33% of members [3]. Meanwhile about 45% of adults remain unbanked and account ownership has stalled at 53%, leaving the rural poor structurally excluded [7].

OUR PITCH

FarmHalal pairs landless farmers, idle land and Halal capital through Mudarabah profit-and-loss-sharing: investors fund the crop cycle, farmers contribute labor and skill, and they split the actual harvest profit — with no interest and no debt left owing when a season fails, so a bad harvest cannot trigger the spiral that traps interest-based microcredit borrowers [3]. The wedge is real and underserved — landless tenants are excluded precisely because they lack collateral, the exact constraint equity-based finance is built to bypass [2]. The model is proven: Pakistan's Akhuwat has sustained 6.8 million interest-free loans worth USD 1.53 billion at a 99.9% repayment rate without collateral [6], and Islami Bank's Rural Development Scheme shows measurable poverty reduction and women's empowerment in rural Bangladesh [4]. Demand is already mainstream and growing — Islamic banks hold about 26% of national deposits [5] and lifted agricultural investment from BDT 12.13 billion to BDT 20.03 billion in two years [8] — and BRAC's randomized field experiment confirms that relaxing the credit constraint for sharecroppers raises tenant-farm investment and output [9].

Built so the operator never fails

HelperChain doesn't hand out a loan and walk away. Every operator gets the **full rail** — inputs, training, finance, supervision and a **guaranteed buy-back** of what they produce. We carry the risk so an ordinary person can succeed.

🧰 **Equipped & trained**
We provide the tools, inputs and hands-on training to start — turning **landless farmer** into a working operation. No prior capital or expertise required.

💳 **Funded, not indebted**
Pay-as-you-go, **riba-free** finance turns a poor person into a *funded* operator — with **no debt if a cycle fails**. The network carries the downside, not the operator.

🤝 **Supervised & supported**
Ongoing follow-up and quality assurance — the single factor peer-reviewed evidence shows decides whether ventures survive **($p<0.001$)**. The operator is never left alone.

📦 **Guaranteed buy-back**
HelperChain **commits to purchase the output at a fair, pre-agreed price**, so there is always a market — the operator just produces; **we guarantee the offtake**. This is what removes the fear of failure.

♻️ **Surplus recycles**
A thin margin is recycled to fund the next operator — so help compounds and the network grows stronger with every person it lifts.

The promise: we give the operator everything needed to succeed — and we buy back the output at a fair, pre-agreed price. Inputs in, output bought back, risk carried by the network — so they never fail alone.

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