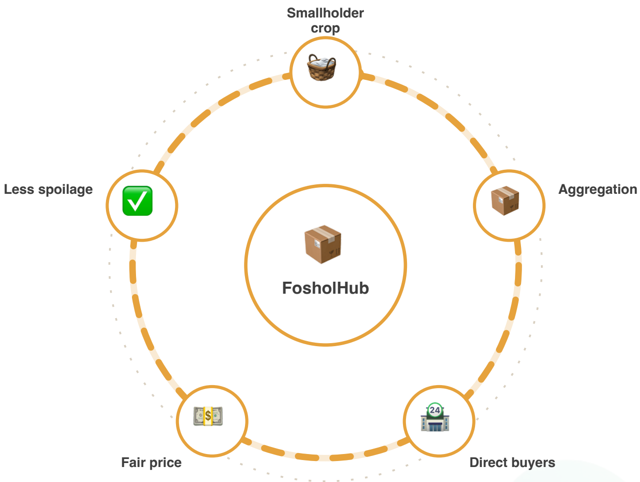
AGRI VALUE-CHAIN

📦 FosholHub

Farmer marketplace

Bangladesh smallholders lose to middlemen and post-harvest waste; aggregation lifts income



Smallholder crop → Aggregation → Direct buyers → Fair price → Less spoilage

✓ PROVEN PRECEDENT

Producer-orgs lift income +15%; Ama Krushi BCR 9–15

▲ WHY IT MATTERS

Farmers get <50% of price · ~25% post-harvest loss

THE SITUATION IN BANGLADESH

In Bangladesh, marginal and smallholder farmers make up roughly 83% of the farming community and work about half the cultivable land, yet most hold under 1.5 acres, leaving the sector deeply fragmented [6]. Agriculture employs about 35–37% of the labor force but contributes only 11–12% of GDP, a gap that reflects how little value reaches the farm gate [7]. Layers of middlemen capture most of that value: in Dhaka District farmers receive under 50% of the consumer price for key vegetables (around 33% for tomato, 39% for cauliflower), while consumers pay two to three times the farm-gate price [13]. On top of this, post-harvest losses are severe, with vegetables losing about 25% and roughly one-third of all horticultural produce wasted for lack of storage, cold chain and transport [2].

OUR PITCH

FosholHub buys produce directly from smallholders, aggregates it, and sells to buyers, collapsing the intermediary chain that today drains farmer margins and inflates consumer prices [13]. Aggregation through producer-organization models has measurable income effects: survey evidence shows membership raising marketed surplus 25%, production value 18%, and total income 15% [4]. Better market linkage also lifts farm-gate prices directly, with internet and price-information access shown to win farmers up to 5% higher prices [8], while shorter chains and faster offtake cut the post-harvest spoilage that erases a quarter of vegetable value [2]. Digital agri precedents in the region prove the model scales cheaply, with platforms reaching millions of farmers at well under a dollar each and benefit-cost ratios of 9–15 [9], and Bangladeshi players like iFarmer and AgroMukam already validate demand for input-and-buyer connectivity [5]. FosholHub's wedge is owning the aggregation and offtake layer rather than only publishing prices, turning information advantage into guaranteed purchase and a fairer split for the farmer.

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 **smallholder crop** 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.

SOURCES (9)

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