# श्राणि अत्य <mark>द्याय</mark>

## What is praniSheba Joutho Khamar?

**praniSheba Joutho Khamar (Shared Farming)** is a crowdfunding platform that connects marginal farmers with urban investors. It is a timely strategy for making modest investments available to marginal farmers to have a big impact on their livelihoods. By use of 4IR technologies, Joutho Khamar is both efficient and effective.

In praniSheba Joutho Khamar, young oxen aged between 18 and 24 months are bought and given to marginal livestock farmers in the vicinity of a pranisheba branch office. For the next 4 to 6 months, the farmer raises the cattle which is then sold at local markets or through the **praniSheba Shop** to a buyer at the most profitable price.

## Why praniSheba Joutho Khamar?

The praniSheba Joutho Khamar was launched in January 2021 with an aim to generate alternative income and employment opportunities for marginal farmers who have been severely affected by COVID-19. While many investors involve themselves in Joutho Khamar out of love for marginal farmers, needless to say, praniSheba Joutho Khamar is not a grant-in-aid project but a lucrative and participatory investment opportunity. By investing in a farmar you can directly contribute to the betterment of your own and also to the country's rural economy.





## Joutho Khamar Workflow

#### **How Joutho Khamar Works?**

An individual or institution invests in an ox (200 kg on average) at a specified price. adorsho praniSheba Joutho Khamar Team selects marginal farmers and provides them with the oxen for rearing. praniSheba brings the bull under insurance coverage by registering it through praniSheba Easy Package which uses artificial intelligence, machine learning and facial recognition technologies to identify the cattle. Oxen are also initially dewormed and vaccinated.

In Joutho Khamar, the praniSheba platform provides investors with the praniSheba App through which they can oversee and monitor their purchased bull.

praniSheba officials work in the Joutho Khamar area to facilitate smooth implementation of the project. Farmers rear cattle for 4 to 6 months. At the end of the rearing period, cattle are sold at their best prices either on praniSheba Shop or regional markets. While 60% of the profit is shared with the farmer, the investor receives a 15% return on profit along with the invested amount.

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## **Profit Details**

Duration	6 Months				
Investor Profits	15% of profits				
Example					
Investment (BDT)	65,000				
Sale Value	110,000				
Total Profit (BDT)	45,000				
Investor Profits	45,000 X 15% = 6,750				

## **Project Timeline**

Investors can invest in Shared farming projects at any time of the year for a period of 6 months.

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## Responsibilities of Smallholder Farmer, Investor & praniSheba in Joutho Khamar Lifecycle

Action	Smallholder Farmer	Investor	praniSheba	Notes and Remarks
Purchase	$\oslash$	$\otimes$	$\oslash$	Farmers and praniSheba buy the cattle together with the investor's money. Cattle are usually bought for BDT 60,000 to 80,000.
Rearing	$\oslash$	$\bigotimes$	$\bigotimes$	Duration: 4-5 months
Insurance	$\bigotimes$	$\bigotimes$	$\oslash$	praniSheba insures the cattle to provide maximum financial security to both investors and farmers.
Deworming & Vaccination	$\bigotimes$	$\bigotimes$	$\oslash$	praniSheba takes care of deworming and vacci- nation of cattle.
Treatment / Medicine	$\oslash$	⊗	$\oslash$	Treatment is provided through <b>praniSheba Vet</b> at free of cost by praniSheba. Farmers bear the cost for medicine.
Sale	$\oslash$	$\oslash$	$\oslash$	The investor gets 15% of the profit after selling the cattle with the full share of his investment.