Objective:

Upliftment of minority community in India through education, skills-building, and establishing start-ups of agriculture-related businesses.

Challenge:

- Resources shortage that community fails to overcome
- Mindset of Pessimism
- Organized effort is absent and always looking towards others for charities
- Old approach like forming trust which has failed the community due to ethical deficiencies
- Lack of leaderships

Background:

Analyzing the current situation of minority community, we find particularly in U.P. and Bihar the following:

- Current minority educational institutions (colleges, schools, madrasas, etc.) are populated with students from low income families who could not pay enough to meet the operational expenses of the institutions.
- Middle & upper-class families from minority community send their students elsewhere, believing that they are getting better education.
- Educated young men and women seeking and failing to find employments blaming majority community for discrimination and thus believing that nobody will hire them. It results in to pessimism.
- Financial needs of Minority educational institutions are increasing exponentially that charitable funds are not able to keep up. It is further challenged by financial needs of riots victims, sickness, mirages, etc.
- There are still significant number families in minority community who own agricultural lands. The incomes from the lands sustain them but when marriages, sickness, educational expenses, etc. take place in the families; they are forced to sell land to meet expenses. Thus, as the time passes on, they have less and less lands.

Solution:

To meet our objective and overcome our challenge in the background described above, we need to think outside box of traditional thinking. Like:

- Establish a Rs. 100-caror for-profit company, Insha'Allah, with undertaking of upliftment of minority community in India through education, skills-building, and establishing start-ups of agriculture-related businesses.
- Sell Shares, each priced at Rs. 1,000 to raise Rs. 100 carors.
- Develop digital education videos that are for children, illiterate adult and agriculture related start-up businesses:
 - Example: Alphablocks Jolly phonics " ABCD "; https://www.youtube.com/watch?v=AGueqFYM5Ms
 - Example: Centrifugal Pump dismantling;
 https://www.youtube.com/watch?v=B1dFLhP07ik
 - Example: Hybrid Tomato greenhouse in Pusa (krishi mela);
 https://www.youtube.com/watch?v=xDpNHxXJc-Q
- Establish strategically located training centers where digitally educate, train, and certify candidates from minority community with few candidates from majority community. Given, the climate of the country, particularly in U.P. will be politically feasible.
 - Certify them after training-cum-education that is recognized by some government agency for obtaining funding from lending institutions.
 - o Estimate for these certified candidates; required equipment, needed materials for the startup business and transportation like motorcycle
 - Secure bank-loan for them covering training-education cost, needed equipment & resources, and profit for the company. Lending institution could be Jamia Co-Operative Bank or other lending institutions
- Enter lease or buy arrangement with strategically located farm-lands for development of agri-biz for entrepreneurs with profit.

Once, the company establishes itself as described above will be sought by many potential entrepreneurs, Insha'Allah.

Road Map:

Establish and Register for profit company:

- Assemble like-minded people for a brainstorming session
- Entice likeminded eminent individuals in the community to become board members
- Chose a good suggestive name, non-religious, non-denominational
- Bring on board a CPA either by hiring or as volunteer for formation of a for-profit private limited liability company
- Register the company
- Issue initial public offering (IPO) of 10,00,000 shares each worth Rs. 1,000
- Raise money Rs. 100 carors through sale of shares of the company
- Hire a CEO with staff
- Document company's policy, procedure, and bylaws
- Outline net-profit to be shared after two years of company's operation in three ways: (1)
 Retained by company for growth, (2) Paid to investors, and (3) Donations to colleges,
 schools, madrasas, etc. to meet their operational expenses deficiencies under company's
 guidelines

• Using local and overseas markets to sell shares to investors for raising capital. The investors should include NRIs Muslims. Their returns on investments can be repatriated

Establish and/or Acquire Strategically Located Reginal Training Centers and develop digital courses:

- Company must have its rural educational training centers through ownership and later urban training centers
- In partner with Aligarh Muslim University, Jamia Millia Islamia, JIT Jahangirabad Institute of Technology, etc. develop educational and training courses appropriate for rural training centers and later for urban training centers
- These training centers must have facilities for teaching digital courses, such as electric wiring, plumbing, mechanics, solar power installation, repairmen for cell phones, computers and terminals, etc.
- These training centers must have basic facility for accommodation of trainees, where food can be prepared and served as well as space for night stay and showers and bathrooms.

Developing Video-based training for Start-ups Businesses as Distant Learning and Certification from JIT or Other Institutions:

- Videos of to how to start low-end businesses, like water pump repairmen, electricians, motorcycles repairmen, etc.
 - Video shows how to dismantle, and assemble the entire engine, identifying each part and how to assemble the engine back
 - Video shows a simple business calculus for remaining profitable
 - Video shows the resources needed to run this business that should include tools,
 cell phone, motorcycle, and a basic computer for the business and review training
 - Video show to how to compute cost including depreciation cost, profit, and payment to the bank who are financing the business
- Videos for How to Integrate Agriculture Farming business
 - Video to how to start up an egg-layer poultry farm
 - Video can also be developed for companies to how to construct housing, cages, drinking water system, feed dispensing system, etc.
 - Video could be developed for taking chicken droppings and converting it into methane gas, fertilizer, and liquid bugs replant
 - This technology is being consider by AMU Nano-tech and Engineering College. For a royalty AMU will authorize vendors to offer it to farms
 - Video to show to how to take 75 weeks and older hen and process them for chicken burger
 - Video to show to how to raise fishes in a pond on the farm
 - Video to how to clean soiled chicken feed and chicken droppings and use it to feed fishes for their growth
- Videos for growing organic Vegetable
 - Pusa Institute demonstrate how-to; it can be replicated on appropriate training centers
- Videos for other agri-biz could be developed and the trainees then can be certified for receiving bank-financing

- o If one has three acres of land, U.P. Government has a scheme for subsidized funding through bank for 30,000 and 10,000 egg-layer poultry farms.
 - http://animalhusb.up.nic.in/Poultry%20Policy%20Eng.pdf
 - http://animalhusb.up.nic.in/Poultry_dev_cell/Scheme%20for%2010000%20
 Commercial%20Birds%2012-01-2016.pdf

Establishing Businesses and/or Provide Training for Start-ups:

- The company establishes running businesses those can be sold with profit and financed by banks like Jamia Co-Operative Bank Ltd
- Based on training and certification that the company has provided for start-up businesses for trainees; can be sold with profit and financed by banks like Jamia Co-Operative Bank Ltd
- o This one-stop, do all, should attract potential candidate for owning businesses with assistance of the company and partner banks like Jamia Co-Operative Bank Ltd

Keeping a simple approach will provide an opportunity for the company to start slow and grow fast, Insha'Allah!