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Tuesday, April 8, 2025

Subject: 0% Interest Credit Fund Proposal for US$25 million upwards each year (US$100 million over 4 years) in the form of 2 Liquid, 100% Organic Bio-Fertilizers (Bio-Plant and Pro-Plant) to Make The People's Republic of Bangladesh's Agriculture 100% Organic and to Ensure Food Security.

Dear Sirs,

We would like to offer to the government of The People's Republic of Bangladesh of an interest-free US$25 million per year Credit Fund with no change in price over 4 years in the form of two very effective, liquid, 100% organic bio-fertilizers to help the country to phase out chemical agriculture, replace it with 100% organic farming, and deal with the country's soil problems, food insecurity, malnutrition, and undernutrition problems. Chemical farming cannot solve these problems.

The terms we are offering are very generous. The government will be able to use the money it would normally use for fertilizer subsidies, to develop infrastructure and farming communities instead.

The bio-fertilizers will enable The People's Republic of Bangladesh to increase the yield and quality of crops; ensure food security and nutritious, chemical-free food production; and help to mitigate the effects of climate change, while also developing 100% organic food exports and a 100% organic food processing industry. 100% organic, chemical-free food production is the direction all countries will take and will have to take.

Thank you very much for considering the proposal.

My warmest regards,

Mr. Peter McAlpine
Chief Marketing Officer

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Wednesday, February 25, 2026

Subject: 0% Interest Credit Fund Proposal for US$25 million upwards each year (US$100 million over 4 years) in the form of Two Liquid, 100% Organic Bio-Fertilizers (Bio-Plant and Pro-Plant) to Make The People's Republic of Bangladesh's Agriculture 100% Organic and to Ensure Food Security.

1. The Purpose of the Proposal

- The purpose of the Credit Fund, which we are offering the government of The People's Republic of Bangladesh, is to provide two advanced bio-technology, 100% organic, liquid, microbial bio-fertilizers (Bio-Plant and Pro-Plant) on generous credit terms to enable The People's Republic of Bangladesh to phase out chemical farming completely; to replace it with 100% organic farming; to free up resources, which will assist the social and economic development of farming communities; and to help the government to achieve its goals regarding nutrition, health, environmental protection, poverty alleviation, self-sufficiency, and food security. It will also enable the government to become a major exporter of 100% organic food and develop a 100% organic food processing industry.
- The Credit Fund will enable farmers to replace harmful chemical fertilizers and sprays with 100% organic bio-fertilizers and ensure that all farmers can obtain bio-fertilizers for their crops on credit with no price increase over 4 years. Their efficacy has already been demonstrated in Benin, Cameroon, Ghana, Guinea, Kenya, Malawi, Nigeria, Sierra Leone, Thailand, and Vietnam. *(Click here for photographs and details.)*

2. Manpower Development

- After a sale we will:
  - Conduct workshops for agriculture extension workers so that they can train farmers around the country in 100% organic farming using the bio-fertilizers. This will increase their crop yields, crop immunity to disease, and crop quality; increase their standard of living and alleviate rural poverty; improve the health of the population and people's feelings of well-being; and free The People's Republic of Bangladesh from the harmful social, health, economic, and environmental effects of chemical agriculture. With planning, The People's Republic of Bangladesh could become Asia's first 100% organic agriculture country.
  - Train young people how to make a good living from 100% organic farming. This will enable them many people to leave the capital and to return to the rural areas where unused land can be developed for the benefit of the country's economy in various ways.

3. The Terms

- We will provide the bio-fertilizers to the value of US$25 million each year (US$100 million over 4 years) on 0% credit over each 12-month period with no price increase.
- A 30% deposit will be paid on Day 1 of each 12-month period. The remaining 70% will be paid on Day 365 and guaranteed to the Seller by a Letter of Credit supported by an international bank that corresponds with the Thai bank, Kasikorn Bank.
- ***The amount can be doubled, trebled, or quadrupled to US$100 million per year x 4 years.***

4. The Approach

- The People's Republic of Bangladesh has farmers who are using chemicals; various kinds of organic fertilizers; and many who do not use any fertilizer.
- **100% Chemical Farmers:** The bio-fertilizers will enable commercial and other chemical farmers to change gradually to bio-chemical farming, if they prefer a phased approach, and thereby halve in Year 1 the amount of chemical fertilizer they use while still increasing their production, and reducing their costs significantly. They can phase out the remaining 50% of their chemical fertilizer in Years 2 and 3 until they will be farming 100% organically with higher yields, much superior crop quality, and lower costs than at present.
- **100% Organic Farmers:** They will be able to use very effective bio-fertilizers, which will increase their crop yields and quality significantly.
- **Farmers Not Using Fertilizer:** Farmers who do not use any fertilizer will be able to restore their soil's fertility and farm 100% organically with much higher yields and crop quality.

5. The Main Benefits

The bio-fertilizers will enable the government of The People's Republic of Bangladesh:

1. To phase out completely agrochemical inputs and make the country Asia's first 100% organic farming country.
2. To free up funds, which the government would have spent on subsidizing fertilizer, for infrastructure projects, rice mills, food processing factories, farming community development, opening up new land to agriculture, etc.
3. To ensure the country's food security. They will increase food production significantly beyond what chemical agriculture can achieve, and for a much lower cost. Chemical agriculture cannot because of its harmful effects on the soil and environment. The bio-fertilizers are effective with all crops and trees, including all of The People's Republic of Bangladesh's main crops.
4. To reduce food production costs significantly. In 100% organic farming the cost savings compared to chemicals are much higher, especially now that chemical inputs are so expensive.
5. To restore and improve the soil's fertility. The soil can be cleaned of chemicals while hard, chemical soil and poor soil can be changed to a crumbly, fertile state that is rich in micro-organisms and beneficial insect life.
6. To increase the quality of crops, eg. fruit and vegetables become sweeter, crispier, and keep longer; grains have an improved taste; flowers are larger, fresher-looking, keep longer, and have a stronger scent; etc. A longer shelf life means that crops will not be spoiled before they reach the market at home or abroad.
7. To ensure that the country's food exports will not be rejected because of chemical content. The European Union and Japan, for example, are becoming stricter about Maximum Residue Levels.
8. The People's Republic of Bangladesh can become known for exporting 100% organic food. This will increase exports and provide more money for the farmers and the economy.
9. To develop commercial agriculture, particularly, in a 100% organic direction.
10. To reduce poverty as farmers will earn more from higher crop yields and quality. Also, because there will be no increase in price over the 4 years the farmers will become wealthier.
11. To protect water sources from chemical agriculture contamination.

- **Please see pp. 5-8 for the social, food security, and economic benefits for The People's Republic of Bangladesh in more detail.**

6. Introduction to Artemis & Angel Co. Ltd.

- Artemis & Angel Co. Ltd. is located in Bangkok and was founded in 1986 by the President, Somkiet Panjanapongchai. Aside from Bio-Plant and Pro-Plant, the company produces a wide range of bio-technology products for prawn and fish farms; a liquid probiotic product to increase the rate of growth and health of animals and poultry; and a microbial waste water treatment product.

7. Further Information About the Bio-Fertilizers

- The bio-fertilizers are a combination of USA bio-technology and the company founder's bio-technology research over 30 years. They are free of toxins and pathogens.
- Bio-Plant can be used effectively to turn rubbish and desert into arable soil, as well as to treat municipal, sugar mill, and distillery waste water.
- A lot of information is provided at www.artemisthai.com.
- Evidence of the efficacy of the bio-fertilisers with crops can be found here.

Thank you very much for considering our proposal.

My warmest regards,

Mr. Peter McAlpine
Chief Marketing Officer

The Benefits of the Bio-fertilisers, Bio-Plant and Pro-Plant During Climate Change

1. Our Vision and a Summary of the Benefits

- Our vision for The People's Republic of Bangladesh is, by means of a process of farmer training, to regenerate the life of the soil throughout The People's Republic of Bangladesh; and to make 100% organic farming with regenerative farming techniques the "New Normal" in agriculture with the result that there is food security at family, village, and national levels; and that The People's Republic of Bangladesh becomes known for the production and export of 100% organic food that is high in nutritional value as well as for the export of 100% organic processed food.
- The bio-fertilizers, together with regenerative organic farming techniques, will enable The People's Republic of Bangladesh to increase the yield and quality of all crops; increase the income of farmers; ensure food security; mitigate the worsening effects of climate change on agriculture and the population; phase out chemical food production; and make your country a major producer and exporter of 100% organic food. This could lead to the creation of a 100% organic food processing industry and a 100% organic greenhouse industry producing 100% organic niche crops and ordinary crops.
- Regenerative organic, chemical-free food production is the direction all countries have to take for the sake of food security as the climate changes.

2. Efficacy of the Bio-fertilisers

- Bio-Plant and Pro-Plant are very concentrated, 100% organic, microbial, liquid bio-fertilisers made with advanced bio-technology techniques. They are free of toxins and pathogens, and are safe to use.
- Their efficacy has been demonstrated with a wide variety of field and plantation crops many times over the years. The company website shows evidence of field test results in various countries as well as presentations about the nature and benefits of the bio-fertilisers. Click here.

3a. General Benefits

1. ***Soil Transformation & Restoration of the Soil's Microbial Life:*** By means of the bio-fertilisers and regenerative, organic farming techniques, poor and compacted soil will be changed into a crumbly, fertile condition rich in beneficial, microbial insect life. Crop disease problems cannot be solved until the Soil Food Web and the soil's fertility have been restored. Fertile soil with an abundance of microbial life sequesters more carbon; increases agricultural productivity and quality; and helps plants tolerate hot temperatures and drought conditions brought about by climate change.
2. ***Food Security:*** The bio-fertilisers will enable your country to achieve its food security goals because they are microbial and because we will implement a process of teaching farmers how to restore their soil with the bio-fertilisers and regenerative farming techniques.
3. ***Crop Yield Increase:*** Because they restore the soil's food web and fertility, the bio-fertilisers will increase crop production beyond what chemical agriculture can produce.
4. ***Reduction of Crop Production Costs:*** The use of these organic bio-fertilisers will reduce crop production costs. Moreover, agrochemical sprays are not needed.
5. ***The End of Chemical Farming:*** The bio-fertilisers will eradicate chemical agriculture from your country. This will help to protect ecosystems and the water supply.
6. ***Removal of Harmful Chemicals:*** Toxic agrochemicals in the soil can be made harmless through microbial bioremediation by means of Bio-Plant. Bio-Plant can also be used to transform the polluted soil in mining areas into soil that can be used for farming.
7. ***Mitigation of the Effects of Climate Change****:* Using regenerative, 100% organic, climate-smart practices when farming with the bio-fertilisers will mitigate the increasing effects of climate change. These effects include less soil fertility, pest and disease problems, soil moisture evaporation, and lower crop yields and crop quality.
8. ***Protection of the Food Production System:*** Regenerative, 100% organic farming helps to protect the food system. The current pandemic, climate change, the increasing recurrence of droughts,

floods, forest fires, and new pests and diseases are a constant reminder that the food system is under threat and must become more sustainable and resilient. Regenerative, microbial, organic farming provides the required sustainability and resilience by ensuring that food production will continue in spite of the threats.

9. ***Water Conservation:*** Regenerative, 100% organic farming techniques and the improvement of the soil's microbial life will help farmers to conserve water. This will become very important as droughts increase and the effects of climate change worsen. Regenerative, organic farming techniques make the soil cooler; improve soil structure so that moisture can be held and made accessible; and also increase fungi networks that supply moisture to the roots.
10. ***Ecosystem Protection:*** Unlike 100% organic farming, chemical agriculture damages the environment and pollutes underground water and waterways. This is especially important nowadays because consumers are increasingly no longer supporting products produced in countries that do not protect the land, forests, and ecosystems.
11. ***Deforestation Reduction:*** Deforestation disrupts local weather patterns and causes carbon emissions that contribute to global climate change. As weather patterns change and higher temperatures and droughts become more common, farmers are not able to grow as much, and so they expand into new areas. Regenerative, 100% organic farming can reduce the practice of deforestation to grow crops.
12. ***Regenerating Pasture Land:*** Degraded pasture land can be restored using Bio-Plant with regenerative pasture techniques, and this will improve the growth, nourishment, and health of livestock.
13. ***Desertification:*** The bio-fertilisers can reverse the desertification of farm land through regenerative agriculture.

3b. Economic Benefits

1. ***Global Demand for Healthy Food Products:*** Covid-19 has made consumers more health-conscious and want to eat healthy, chemical-free food products. The bio-fertilisers will enable your country to produce chemical-free, 100% organic food for the growing global, 100% organic consumer market. This is a golden opportunity to increase exports.
2. ***100% Organic Food Exports:*** By restoring the soil biology and by farming organically, each community will produce a large surplus of various organic crops that can be marketed in towns around the country and exported as "100% Organic" or "Chemical-Free". There is a growing demand in the European Union (EU), for example, for 100% organic produce. Indeed, the EU Commission in Brussels has given each member country a goal of making 25% of food production 100% organic by 2030 to start with. In short, it will become harder to export chemically grown food over coming years. The bio-fertilisers produce 100% organic and chemical-free food products for which there is unlimited demand.
3. ***Reduction in Chemical Residues in Food:*** There will be no problem with chemical residue levels in the food products. This will ensure that western and African markets will not reject exported food produce owing to chemical content.
4. ***Greenhouse Operations***: The bio-fertilisers make it possible for 100% organic farming greenhouse operations to be developed. The operations can produce exportable, sometimes niche, 100% organic crops, and create new industries, such as 100% organic floriculture to compete with the chemically grown flowers in Rwanda and Kenya, which dominate the European Union's flower market. Profitable hydroponically grown products can also be grown in the greenhouses.
5. ***Youth Employment:*** Agriculture will provide young people with a profitable way of making a living from 100% organic farming. This will enable many unemployed young people to leave the capital and to return to the rural areas.
6. ***Poverty Alleviation:*** The organic crop produce of your country will be in demand in the country as well as abroad. This will mean that the farmers can be guaranteed a market and good prices for their crops and that they will become wealthier.

4. Phasing Out Chemical Farming

- The bio-fertilisers will enable chemical farmers to change to bio-chemical farming, if they prefer

a phased approach, and thereby halve in Year 1 the amount of chemical fertiliser they use while still increasing their production, and reducing their costs significantly.
- They can phase out the remaining 50% of their chemical fertiliser in Years 2 and 3 until they will be farming 100% organically with higher yields, and superior crop quality.

The People's Republic of Bangladesh-Related Information About Bio-Plant and Pro-Plant

1. The Need to Eradicate Chemical Farming in The People's Republic of Bangladesh

- You will be aware that The People's Republic of Bangladesh has to phase out chemical farming for a variety of reasons, eg. macroeconomic effects, public health, environmental damage, soil degradation, food security, and food nutrition. We are offering a way to do this with bio-technology so that the country's farming can change to being 100% organic.
- Without going into the details, chemical farming in The People's Republic of Bangladesh has several problems, including:
  - Declining crop yields.
  - The rising cost of chemical fertilisers and sprays.
  - Environmental problems, such as, soil salinity, heavy metal accumulation; water eutrophication; and nitrate accumulation.
  - Health problems in Farmers, such as, skin disease, eye problems, respiratory problems, cancers, and gastrointestinal tract problems. The impact of pesticides on farmer health includes poor vision of eye (35.5%), respiratory tract problem (35.2%) and skin problems (63.2%).
  - Highly hazardous pesticides. (Carbofuran insecticide is widely used in The People's Republic of Bangladesh and is classified as "highly hazardous" by the World Health Organization.)
  - Pesticide overuse. (Over 47% of farmers in The People's Republic of Bangladesh overuse pesticides, and only 4% are formally trained in pesticide use.)
  - Pesticide contamination. (More than 29% of vegetable samples in The People's Republic of Bangladesh were contaminated with pesticide residues, and 73% of samples exceeded the maximum residue limits.)
  - Export markets abroad want 100% organic food more and more and chemical agriculture is limiting what agricultural produce the country can export. For example:
    - The People's Republic of Bangladesh could have a 100% organic cocoa (plantation and processing) industry because the main cocoa markets want 100% organic cocoa products including chocolate. We now have the funding to set up such an industry in Kenya and next in Uganda.
    - The country could have a 100% organic flower industry that would compete nicely with Kenya's and Rwanda's chemical flower exports to the EU.
    - The People's Republic of Bangladesh could become known for exporting 100% organic fruits and vegetables.

2. The Main Benefits of Bio-Plant and Pro-Plant for the Soil

- Bio-Plant and Pro-Plant can solve all of the problems listed above as well as the various soil problems below that include:
  - Soil degradation e.g. soil fertility, Soil Food Web problems, and soil compaction problems.
  - Nutrient deficiency (due to chemical farming and poor farming practices).
  - Soil erosion.
  - Soil salinity.
- Bio-Plant is a very concentrated microbial bio-fertiliser that restores the Soil Food Web, especially when combined with 100% organic farming techniques. It restores the Soil Food Web

and soil's fertility and increases crop yields and crop quality microbially. A detailed description of how Bio-Plant and Pro-Plant benefit farming can be found by here.

- Pro-Plant is a foliar spray made from tilapia fish. Ocean tilapia fish contain a huge range of major, minor, and trace nutrients, far more than the 42 nutrients that agronomy nowadays recognises are needed for good crop yields and crop health. Farmers provide far fewer that this number with the inevitable results.
- Click here for more information about how Bio-Plant and Pro-Plant protect plants from insect pests.
- Click here for how Bio-Plant and Pro-Plant protect plants from fungal diseases.
- Both bio-fertilisers are made with advanced bio-technology and are very concentrated. They are not like the watered-down liquid organic fertilisers that proliferate in the fertiliser market.

3. Finally – The Decline in GDP Revenue from Agriculture

- In 2022, agriculture contributed 11.22% to The People's Republic of Bangladesh's GDP. Agriculture is a vital part of The People's Republic of Bangladesh's economy, and a large portion of the population depends on it directly or indirectly. The sector is important for food security and poverty reduction. However, the contribution of agriculture to the economy has decreased over the past decade.

The extensive use of the bio-technology of Bio-Plant and Pro-Plant in conjunction with the Credit Fund can play a major role in transforming agriculture and people's lives in The People's Republic of Bangladesh.

My warmest regards,

Peter McAlpine
Chief Marketing Officer