

MARBIDCO 'MRBIFF' Loan Recipients Honored with DCA Awards for Commitment and Excellence in the Poultry Industry



Farhan “Far” Nasir and his wife, Val, worked long hours back in Connecticut at a grocery store, somedays from 6:30 a.m. to 9:00 p.m. While there, to keep an eye on their young son Noah, they took him to the store most days. The toddler made many friends as he used his walker to explore the store. Many customers grew accustomed to the young boy being there. When he napped, folks would ask, “where is Noah,” explained Val.

However, the Nasir family decided this was not the way they wanted to live, so eventually they chose a different path. On a chilly day after Christmas in 2012, they packed up their children, Sophia, Ean, and Noah, and their vehicles and headed to Maryland. Not knowing anyone, they found a Pakistani community on the Eastern Shore that basically took them in.

“They took us under their wing, and the whole community helped. We had made a big sacrifice to start over,” said Far. He and his wife wanted to make a go at owning a farm and raising chickens.

The Nasir’s did their homework when choosing Maryland as their next home. They liked the idea that the Eastern Shore had five poultry companies, which means competition, he said. “It keeps the competition honest,” said Far. They then engaged in training to raise chickens from Perdue Farms.

“I had to learn the basics. I was a city boy and didn’t know what to do. My wife was much better at it than I was. The first time I was in a chicken house I got lost, I didn’t know where I had come in the door,” he joked. “We didn’t have any other option. We were never going back to the grocery store.”

Thirteen years ago, they bought their first poultry farm and discovered that caring for a flock of chickens was just as much work as the grocery business.

The days could be 14-16 hours long, but, said Far, “I had time to spend with my children”.

“It’s been really good for the family and for us. I am glad it worked out, because we had no back up plan,” said Far. “I feel we have enough knowledge and resources now that we know what to do and that there is a good path forward.”

“Owning a poultry farm is much like running a hotel,” explained Val. “We just take care of the occupants. We feed them, care for them, then Perdue comes and picks them up.”

In 2024, the Nasir family decided it was time to expand their business. As luck would have it, a farm went up for sale not far from their home.

With financial support from MARBIDCO through a Maryland Resource-Based Industry Financing Fund (MRBIFF) participation loan, the couple purchased a second poultry farm, adding 120,000 chickens to the 170,000 they already raise.

The Participation Loan option of the MRBIFF program launched in this fiscal year as an alternative to the Direct Loan option to allow lenders to fully service all the loans and help get to a loan closing faster.

Instead of the borrower having a loan with the primary lender and another loan with MARBIDCO, MARBIDCO provides between 30-49% of the financing needed at a lower interest rate than the commercial lender can provide.

Both the MRBIFF direct loan and the participation loan programs offer lower cost loans to agricultural/RBI-industry enterprises to purchase land and capital equipment for production and processing activities.

Under the participation loan option, the partnering bank originates the loan and handles the loan closing process after it receives approval from MARBIDCO. MARBIDCO can finance between 30-49% of the loan up to \$700,000 for real estate and renewable energy projects; up to \$350,000 for equipment and fixed assets and \$1,000,000 for large-scale food/fiber processing projects.

When the Nasir family is not farming, they turn their attention to other farmers. Far’s personality is as “a very giving person”, said his wife. When the Pakistani community took them in, “it became the reason we feel obligated to help others including strangers,” she said. His altruistic persona and caring ways show in the many hats he has worn since arriving on the Eastern Shore and his dedication to the local poultry industry.

Regarded as one of Perdue's top growers, the Nasirs have built a reputation for excellence and expect to continue this trend due to their dedication and past achievements.

The couple has an impressive footprint in the poultry industry, including the ownership now of two poultry farms. Far and Val are not just farm operators but passionate members of the local poultry community.

This year, Far was honored by Delmarva Chicken Association (DCA) with the prestigious J. Frank Gordy Delmarva Distinguished Citizen Award, celebrated during the fifth annual Booster BBQ on June 4th at the Delaware State Fairgrounds—a major gathering for DCA members and agricultural service providers.

Far's roles include being a Maryland Farm Bureau board member, serving as a member on the Maryland Agriculture Council, and he is a past president of the Delmarva Chicken Association.

Since joining DCA's board in 2019 and stepping in as board president in 2022, Far has significantly contributed to developing a five-year strategic plan and diversifying revenue streams, reports DCA. Currently, he is active on the Grower Committee and is chair of the Government Relations Committee. Service to Maryland agriculture is not limited to Far, as Val holds a position on the USDA FSA State Committee and is a grower ambassador for Perdue.

The award, said Val, shows that Far cares and he wants to help people. "I was not surprised; he is very deserving," she added. On the other hand, Far is more modest about accepting accolades. "It was a nice honor, but it feels like it is kind of the end of the story. But I am not done yet," he said.

The family supports new farmers but recognizes that there can be roadblocks, such as the cost of land, and the basic economic realities of farming. They would like to see another generation of farmers come along. They believe more apprenticeships should be offered and other avenues to farming should be explored. Far stated, "When those in their 60's and 70's leave, the pool of farmers gets smaller and smaller. I'd like to see a way to make farming more profitable."

"MARBIDCO really wants to help people get into farming," said Far. "They have good programs. Other states don't do what MARBIDCO does (including in Virginia or Delaware). MARBIDCO helps to make the funding opportunities go farther".

"We feel blessed. Hopefully, we will be able to expand. We will see how the kids do and if they want to get into farming," said Far, whose oldest son, Ean helps out around the chicken houses. "We made the sacrifice, took a huge risk, and it has really paid off."

MARBIDCO was pleased it could play a role in helping to further the success of this Eastern Shore farm family.