

INVESTMENT CONTRACT

BETWEEN:

CIRCUM FARMS

(OWNERS OF THE CIRCUM INTEGRATED FARMING SCHEME)

AND

POTENTIAL INVESTOR

FRANKED BY:
MARTIN ODEY ESQ.
BEHAKONG ODEY & ASSOCIATES,
SUITE C3, 2ND FLOOR REAL TOWER CENTRE UTAKO- ABUJA.
behakongodey@nigerianbar.ng 08033902007.

This Investment Agreement entered into this day of (Month) 2022.

BETWEEN

CIRCUM FARMS LIMITED (owners of Circum Integrated Farming Scheme) of 12, Ebitu Ukiwe Street Jabi FCT-Abuja (which expression shall where the context so admits, include his heirs, assigns, proxies or legal representatives) hereinafter referred to as “The Investment Company” of the one part.

AND

Investor
named _____ with
address location of _____

(which expression shall where the context so admits, include investor’s, heirs, assigns, proxies or legal representatives) hereinafter referred to as “The Investor” of the other part.

WHEREAS:

The Investment company is a duly registered company in Nigeria and the owner of the Circum Integrated Farming Scheme; which is designed to enable investors take advantage of harvest-time investment in Agricultural produce (in this agreement rice and maize farming). The company creates an enabling platform allowing investors to reap maximal profits from short term investments ranging from Three months, five months, six months and Twelve months as the case may be and a maximum investment sum of **Twenty-Five Million Naira (25,000,000.00)** under the terms and conditions stated herein:

TERMS & CONDITION:

- a. The Investment company welcomes interested investors to key into its highly profitable CIRCUM INTEGRATED FARMING SCHEME by investing in the 36% flat per annum return scheme, that translates to 15% flat return for the 5months’ investment tenure of this investment scheme.
- b. The maximum investment per block is capped at **Twenty-Five Million Naira (25,000,000.00)** and the minimum investment amount is **One Million Naira (1,000,000.00)** only.
- c. Minimum age of investor is Eighteen years (18 years)

- d. The Investment company warrants that its product is fully insured against farm disasters/floods, pests, willful damage and goods in transit perils etc. and as such, investors' funds are secured.
- e. The Investor is expected to execute an investment package application form and state in it clearly the quantum of investment applied for.
- f. The investment is NOT subject to liquidation until the maturity of the investment tenure
- g. The investment CAN be rolled over at maturity subject to availability and approval from CIRCUM FARMS.
- h. Every investment period shall be clearly stated in the investment package completed by the investor. In this instance FOUR MONTHS from the 1st of August 2022 to the 31st December 2022.
- i. At maturity of the scheme, investment sum as well as the accrued interest will be paid into the designated bank details filled out in the application form ONLY. There will be no room to make changes once payment along with signed application has been submitted.
- j. The intention of the parties under this agreement is to state that the investment and the investor are in consensus with the terms stated herein, with their rights being secured and preserved.

NOW IT IS AGREED AS FOLLOWS:

1. Pursuant to this agreement and in consideration of paragraph (a) and (b) above, which entitles the investors to remuneration, the investment company covenants to discharge all her duties in furtherance of the agreement.
2. Any breach in the duty of either party shall be taken as a breach of this agreement and the party in default shall be given 7 days notice to remedy; of which failure to do so shall be deemed a dispute.

DISPUTE RESOLUTION:

- That in an event of a dispute between the parties in respect to the fulfilment of this agreement; parties shall employ all possible means for an amicable settlement through the use of independent arbitrators. Resort to litigation shall be the last option.

This Memorandum of Understanding is to take full effect as soon as the parties set their hands on it

IN WITNESS WHEREOF THE PARTIES HAVE PUT THEIR HAND AND SEAL BY THE DATE AND YEAR ABOVE WRITTEN: The common seal of the above COMPANY (CIRCUM FARMS).

DIRECTOR:

SECRETARY:

SIGN, SEALED AND DELIVERED BY THE WITHIN NAMED INVESTOR:

INVESTOR:

WITNESS:

NAME OF WITNESS:.....

PHONE NO: **DATE:**



CIRCUM INTEGRATED FARMING SCHEME

APPLICATION FORM

Please fill and sign form below. ALL ASTERIXED fields are MANDATORY

INDIVIDUALS		
APPLICANT DETAILS *	SURNAME	
	FIRST NAME	
	OTHER NAME	
NEXT OF KIN DETAILS *	SURNAME	
	FIRST NAME	
	OTHER NAME	
NEXT OF KIN (PHONE NUMBER)*		
PHONE NUMBER*		
E-MAIL ADDRESS*		
ROLLOVER AMOUNT (FOR EXISTING INVESTORS ONLY)		
ADDITIONAL INVESTMENT AMOUNT		
TOTAL INVESTMENT AMOUNT (IN FIGURES)*		
INVESTMENT AMOUNT (IN WORDS) *		
INVESTMENT RETURNS (BANK) DETAILS*	NAME OF BANK	
	ACCOUNT NUMBER	
	ACCOUNT NAME	
ATTESTATION *	I, the undersigned, being the above named OR authorized representative of the above named, hereby declare that all assertions and claims in respect of above application details are true and accurate, and that I will be responsible for ALL liabilities and consequences that may result on the basis of any inaccurate or false claims during the entire life of this investment scheme.	
SIGNATURE*		

BANK PAYMENT DETAILS

BANK NAME:

ACCESS BANK

BANK ACCOUNT NUMBER:

0729083737

ACCOUNT NAME:

CIRCUM FARMS



CIRCUM INTEGRATED FARMING SCHEME (CIFS)

CIFS pays!!

FAQ

1. WHAT IS THE CIRCUM INTEGRATED FARMING SCHEME ALL ABOUT?
 - The Circum Integrated Farming Scheme is designed to enable investors benefit from the current boom in local rice and maize production, sufficiently, by offering investors the opportunity to share in the returns from the production and sale of rice paddies and maize grains by Circum Farms, without actually owning a farm or being concerned with the crop production process.
2. IS THERE AN ACTUAL FARM FOR THE CIFS?
 - Yes, Circum Farms has over 2200 hectares of farmland in Makurdi, Benue state, dedicated to the cultivation of cash crops and economic trees.
3. WHAT IS THE TENURE OF THE SCHEME?
 - The scheme is designed for a 5-month tenure starting from the 1st of August 2022 to the 31st of December 2022.
4. WHAT IS THE INTEREST RATE ON THE INVESTMENT?
 - The interest rate on the investment is 36% flat per annum. This translates to 15% flat return for the 5 months investment window.
5. HOW MUCH IS THE MAXIMUM INVESTMENT?
 - The maximum investment per block is capped at ₦25 million only
6. HOW MUCH IS THE MINIMUM INVESTMENT?
 - The minimum investment amount is ₦1 million only
7. CAN WE INVEST AS A GROUP?
 - Unfortunately, the CIFS is only allows for individual investments
8. HOW DO I REGISTER FOR THE SCHEME?
 - Call to pick up an investment package containing the application form, bank details and agreement. Equally, you can visit the official website of Circum Farms at <http://circumfarms.com.ng/cifs/>
 - Fill the form, make payment for your investment amount to the designated bank account, submit your application with proof of payment and a valid ID, collect your receipt and sign the agreement.
9. WHAT MEASURES ARE IN PLACE TO REDUCE THE RISK
 - The farm is insured against burglary/theft, fire and similar risks
 - The farm is insured by good in transit insurance at all times.



- This farm is insured against farm disasters/ floods, pests, wilful damage etc
- The farm in itself is always of value in the last resort
- We have our rice brand with a very good market share

10. CAN I RECEIVE MY INVESTMENT PROCEEDS AS PRODUCTS?

- Yes, you can, subject to the market price of products at the end of the investment window

11. IS THIS INVESTMENT SCHEME ONE-OFF OR REPEATED ALL YEAR ROUND?

- The Circum Integrated Farming Scheme is restricted to this period only. However, we do have other offerings captured under other schemes

12. WHEN IS THE DEADLINE TO APPLY FOR THIS OFFER?

- Investment opportunity is open from 6th of July to the 25th of July 2022 on a first come, first serve basis. Investment opportunities may become unavailable even before the investment deadline.

13. WHEN DOES THE INVESTMENT WINDOW START RUNNING?

- 1st of August 2022 to the 31st of December 2022. No further investment will be accepted after the application ends on the 25th of July 2022. Investment opportunities may become unavailable even before the investment deadline.

14. WHERE DO I PAY TO?

- Payment details of our designated bank accounts are attached to your application form.

15. WHAT DOCUMENTS ARE REQUIRED TO COMPLETE THE PROCESS?

- A valid Identity card is required to be attached to the filled application form

16. HOW DO I CONFIRM AN APPLICATION HAS BEEN SUCCESSFULLY PROCESSED?

- A duly signed agreement and your receipt of payment are the confirmation for a successful application.