**TERMS AND CONDITIONS**

 The investment shall have three categories of investors named as follows

The gold category

The silver category

The bronze category

The minimum investment shall be #5m on each category

Investment in the gold category which has returns on investment of 62% and which shall be paid at the expiration of 24 months from the date of investment

The silver category shall attract 30% of investment as returns on investment and same shall be paid at the expiration of 12 months from the date of investment

The bronze category shall attract 10% of the invested sum as returns on investment and same shall be paid at the expiration of 6months from the date of the investment

The investor shall reserves the right to re\_ invest whatever sum that was invested and enjoy the benefits accruing to such category of investment

The invested capital shall only be paid at the expiration of the category of investment and not earlier

The investor has the right to invest above the minimum investment sum on each category of the investment but shall only be entitled to the percentage accruing to such category

The investor shall not transfer or alienate any of his rights in the investment to a 3rd party during the pendency of the investment agreement

The terms and conditions may be varied in relation to the payment of returns on investment should there be any natural disaster that may likely affects the smooth operation of the investment

Payment of money due may be reschedule in a way and manner that allows the investment to pick up

All disputes relating to the investment shall first be resolved amicably before any further action is taking in the event there's failure to reach amicable resolution of the dispute

The investment sum on each category shall not be accepted in piece meal but shall be fully paid at the commencement of the investment

A grace of 4 months shall be granted for the payment of returns on investment in the event the payment of same cannot effected as and when due

There shall be confidentiality of every privileged information that parties may come across in the course of this agreement, and no such privileged information shall be divulged to a 3rd party during and after the commencement of this agreement