



Smart Farming Hub

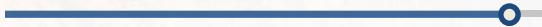
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MAIZE FARMING INVESTMENT OPPORTUNITY

INVESTMENT



#350,000 which covers Management, land, input, and Labour cost for an hectare



GET FUNDED

Smart Farming Hub in Collaboration with the Central Bank of Nigeria is providing loan facility of #290,000 to finance one hectare for each subscriber



Condition: Pay 10% equity of #29,000

Total Investment: #79,000/hectare



RETURN ON INVESTMENT



Expected yield per hectare: From 5 tons
Selling Price: From #100,000/ton
Gross income: From #500,000/hectare
Duration: 6 months



INSURANCE COVER



In case of disaster, there is insurance cover that guarantees you get your money back



UPDATES



Get updates on your smart devices about all the farming activities from planting to harvesting.

- **How do I invest in a farm?**
 - Register and indicate the number of hectares you are interested in funding
 - Make payment into our account
 - Get updates about the farm (you can also visit the farm any time)
 - At the end of the harvest, the farm produce is sold and you are paid the total revenue which covers capital and profit
- **How is the farm managed**
 - Our team of Agric professionals and technical partners manage the farm on your Behalf. We employ standard farm management practices whilst employing the most modern farming techniques, improved seedlings and modern farm equipment; to ensure that you have the best farm yields.
- **How is the Hub paid for their service?**
 - The Total cost of investment covers management fee. It is made up of
 - Inputs and Labour Cost for production: #290,000
 - Land and management: #60,000
- **How long does the farm cycle run for?**
 - A cycle runs for 6 months
- **How is the Return on farm investment shared?**
 - You take 100% of the profit



FAQ cont'd

- **How is the farm produce sold after harvest?**
 - The market has been sourced even before production starts. The hub is in agreement with renowned factories who are buying the produce after harvest
- **What is the maximum number of hectares I can invest in?**
 - You can subscribe to as many hectares as you can
- **What is the maximum amount of loan I can get from CBN?**
 - CBN provides a loan of #290,000
- **What is the interest rate on the loan and when do I pay back?**
 - Interest rate is 9% which will be paid back together with the principal after harvest.
- **How can I access loan from CBN?**
 - You pay a commitment fee of #29,000 (10% of loan) and management fee of #60,000
 - Total investment per hectare is #79,000



FAQ cont'd

- **What is the return on investment after paying back the loan?**
 - The principal and interest is deducted from the revenue after farm produce has been sold and you get all the profit. i.e.
 - Revenue – Capital – Interest = Return on investment
 - #500,000 - #290,000 - #26,000 = #183,900
- **What happens if the farm is badly run or if the harvest is lost?**
 - Our team of professionals adapt standard practices to ensure the farm runs smoothly.
 - Not ignorant of the peculiarity of the sector in which we operate, we have taken adequate measures by insuring all our farm projects to mitigate against any unforeseen risks that could lead to loss of the your capital.
- **What does the insurance cover?**
 - Insurance cover is provided so that in the event of unforeseen circumstances your capital can be refunded. The insurance covers only the initial capital, it does not cover the return after harvest.

About

- Smart Farming Hub is a 7500 acres commercial farmland that provides a platform where Busy Professionals can access land, modern farming facility, professional management and market for crop farming so they can have a profitable investment.

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Partners



CENTRAL BANK OF NIGERIA



