



ABC Capital

RC:1697323

The background features a low-angle shot of several modern glass skyscrapers reaching towards a clear blue sky. In the foreground, a large, stylized graphic element in red and blue shapes, resembling a rising line or a stylized 'A', is positioned on the left side, partially overlapping the white space where the title is located.

INVESTMENT POLICY

ABC INVESTMENT POLICY



ABC Capital Limited is a Training, Consultancy and Finance Institute, that empowers people through training, renders topnotch consultation to companies and organizations, finance projects, bid and execute diverse business and developmental projects. We have been a trusted and able partner to business owners for years, as we join in the building and expansion of their businesses. We are known for our professional services and quality deliveries, which we do with Integrity.

ABC Capital Limited has various arms which include; ABC Autos, ABC Homes, ABC Oil and Gas, Real Estate, ABC Loans, ABC Farms, Vatorg and FLYPS.

The purpose of this Investment policy is to establish guidelines for all ABC Investment Portfolios. Giving insights on the available sectors, what is required of the investors and what their expectations should be.

Investment Objectives

The Company's investment objectives are:

- a) To seek and provide a stable and reasonable return on investment opportunities
- b) To preserve capital and limit downside risk while achieving a reasonable rate of return by focusing on opportunities with attractive risk to reward profiles.

Investment Strategy

In light of the numerous investment opportunities across the entire sectors, the Company aims to adopt a flexible approach to investment targets without placing

unnecessary limits on potential returns on its investment. Also, ABC CAPITAL LIMITED will not offer exorbitant and unrealistic percentages as returns on Investment (ROI).

Composition of Investment Portfolio

The Company intends to create a diversified portfolio of investments, giving the potential investors the opportunity to choose where to invest their fund per time.

OUR PORTFOLIO

- **ABC OIL & GAS:** Gives you the best possible maintenance, supply, transportation and delivery of all products in oil and gas sector.
- **VATORG:** To help all investors gain more wealth through investment into profitable and legitimate ventures. We provide HR services like Hiring and Training of Staffs on behalf of our clients. This sector also writes professional Business Plan and Proposal for our clients.
- **ABC TRAVEL AND TOURS:** Here is the best travel agency to entrust with your travels, tours and vacations across the world. Our brand is known for its quality and most secure system of operations globally.
- **ABC FARMS:** Provision of healthy and organic food supplies for everybody at an accessible venue and affordable price. Ranging from diaries, crop produce and animal husbandry.
- **ABC REAL ESTATE:** Offers you the best sales when it comes to building plots for your estates and buying beautiful homes. We have one of the widest selections of properties to your best possible view, as we offer the best property deal in major and renowned global spots.

This has two types of investment plan;

- a) Direct investment: Invest a minimum of 10million naira with ABC Capital Ltd and get paid ROI on annual basis.
 - b) Indirect Investment: Contact ABC Capital Ltd to help you purchase either land/building and get you every necessary documents as required for the said property.
- **ABC LOANS:** Giving out soft loans to individuals and businesses with bankable collateral for a fixed duration.
- **ABC AUTOS:** This is the arm of ABC Capital limited that deals in all kinds of quality automobiles. Here we sell good, nice and beautiful cars at affordable prices, based on the preference and specifications of our clients.

This has two types of investment plan;

- a) Direct investment: Invest a minimum of three million, five hundred thousand naira with ABC Capital Ltd and get paid ROI either semi-annually or on annual basis.
 - b) Indirect Investment: Partner with ABC Capital Ltd by sending down cars to be sold.
- **ABC HOMES:** This arm has a range of service apartments to provide you with a comfortable and luxurious shelter at your request.
- **FLYPS:** An e-hailing ride company poised with the task of transporting individuals in a professional manner from their choice location to their preferred destination in comfort, safety and at affordable rates.

INVESTMENT PACKAGES

PORTFOLIO	MINIMUM INVESTMENT (₹)	INTEREST RATE SEMI-ANNUALLY	ANNUAL (YEAR 1)	(YEAR 2)	(YEAR 3)
ABC REAL ESTATE	10,000,000	-	13%	15%	23%
ABC OIL AND GAS	5,000,000	9%	20%	23%	25%
ABC AUTOS	3,500,000	6%	13%	19%	21%
FLYPS	a) 2,000,000	7%	15%	15%	15%
	<p>b) Fully handover a car or cars for an agreed duration.</p> <p>c) Release your car for a specific number of hours daily.</p>	<p>You will be paid 70% on all trips the car goes. You will also take full responsibility for the fueling and maintenance of the car.</p>			

NOTE: Any investment capital above 10million naira is expected to roll over to a minimum of 2years.

RISK ANALYSIS

- **ABC REAL ESTATE:** There is no risk to this investment, all precautions are taken and necessary documents acquired.
- **ABC OIL AND GAS:** This sector is exposed to a little risk because the product moves through the distribution channel to the final point of sale.
- **ABC AUTOS:** This sector has no major risk.
- **ABC LOANS:** The money is exposed to risk, as it is in the hand of a third party, specifically business owners, which is used to purchase goods and sales is subject to the economical state of the country. To curtail the risk factor, Collaterals are always demanded before loan is offered.
- **FLYPS:** Possibility of the car being involved in accidents set the risk level of this sector.

Terms and Conditions for all Investment packages

- I. Minimum duration of investment is one (1) year, and maximum duration is 5years per time.
- II. Return on investment (ROI) can be paid either quarterly, semi-annually, or annually, depending on the Investor's preference.
- III. Invested capital is paid back at the end of the agreed investment duration.
- IV. ABC CAPITAL LIMITED will not offer exorbitant and unrealistic percentages as returns on Investment (ROI).
- V. A processing period of Seven (7) days is added to the day the Investor sends in his Investment. For instance; If **Mr. A** decides to invest NGN4,000,000 in ABC AUTOS (to receive interest semi-annually) and sends the money on the 1st of January, his next ROI date will be 8th July.

- VI. In a situation where the investor needs to withdraw his/her investment before the stated due date filled on the investment form, the investor will have to give the company a minimum of sixty (60) days' notice. He/she is to send a letter to the company (physically or through E-mail) stating his personal details and investment details, and also the reason for cancellation. The 60-days' notice starts counting from the day the company receives the letter.
- VII. An investor has the right to increase his/ her existing investment. For instance; if an individual invests NGN 5,000,000 with the company, and during the course of this agreement he gets extra fund of NGN 2,000,000 that he will also like to invest, he is free to top up his previous investment. From that period onward till the agreed duration elapses, he will be receiving ROI on the total sum of NGN 7,000,000.



We wish to inform all our active investors and potential investors of our commitment to the growth, protection and sustainability of all investments.

For further clarifications and enquiries;

Website: www.abccapitallimited.com

Email: info@abccapitallimited.com

Hotlines

+2349152466737

+2439152466740

Office Address

No. 156, Beside Internal Revenue.

Opposite Technology Incubation Centre,

Old Technical College Ikere Road,

Ajilosun, Ado-Ekiti,

Ekiti state.



Thank you.

Signed

Management, ABC Capital Limited.

ABC CAPITAL LIMITED...
...your partner in progress!!