

INVESTMENT CONTRACT AGREEMENT

This Investment Contract Agreement (“Agreement”) is made on this day of that the form is submitted on our website between **ENI & HOPE LTD**, a duly registered company operating as a crowdfunding and investment platform under Nigerian law (hereinafter referred to as “the Company”), and you (hereinafter referred to as “the Lender”).

Both parties hereby agree as follows:

1. Purpose of Agreement

The Lender agrees to provide investment capital to the Company, and the Company agrees to manage and deploy the funds for profit-generating activities in accordance with the terms of this Agreement.

2. Investment Amount

The Lender shall invest the sum of amount filled on the website, during the submission of the application.

3. Investment Term

The investment shall run for a fixed period of **years** filled on the website, during the submission of the application.

4. Return on Investment (ROI)

The Company agrees to pay the Lender an annual return between **20% - 22%**, with an agreed average of **21% per annum**.

5. Payment Details

All ROI payments shall be made quarterly into the following account submitted by the lender during the submission of the application which match with his/her details.

6. Capital Guarantee

The Company guarantees the full return of the Lender’s principal investment of at the end of the investment term, subject to the terms of this Agreement.

7. Early Withdrawal

The Lender may withdraw the investment before maturity by giving the Company **fourteen (14) days’ written notice**.

However, any ROI for the month in which the early withdrawal occurs shall be forfeited.

8. Use of Funds

The Company shall deploy the invested funds into income-generating sectors including but not limited to: Agro-business, Cattle farming, Real estate, Small and Medium Enterprises (SMEs) and Transportation businesses.

9. Risk Disclosure

While the Company undertakes prudent fund management, the Lender acknowledges that all investments involve business risks. However, the Company commits to safeguarding capital through diversification and professional management.

10. Conflict Resolution

Any dispute arising from this Agreement shall be resolved amicably between both parties.

Where amicable resolution fails, the matter shall be referred to **mediation or arbitration in accordance with Nigerian Arbitration Law.**

11. Governing Law

This Agreement shall be governed and interpreted in accordance with the laws of the **Federal Republic of Nigeria.**

12. Binding Agreement

This Agreement is binding on both parties and shall remain in force throughout the investment term unless lawfully terminated.

13. Signature

By signing below (**with use of your full name as seen on your ID**), both parties confirm their acceptance of all terms and conditions in this Agreement.