COCOWEALTH
PLANTAIN ESTATE

APPLICATION FORM &

FREQUENTLY ASKED QUESTIONS

FAQ

Your questions. Answered clearly

OBAFEMI OWODE, OGUN STATE

DEVELOPED BY

COCOWEALTH AGRO INVESTMENT LTD.

FINEBRICKS PROPERTIES & INVESTMENT LTD

COCOWEALTH
PLANTAIN ESTATE

APPLICATION FORM

PERSONAL DETAILS

TITLE: SURNAME

FIRSTNAME

OTHER NAMES

RESIDENTIAL ADDRESS

PHONE NUMBER

EMAIL

AFFIX PASSPORT PHOTO HERE

DATE OF BIRTH

NATIONALITY

MARITAL STATUS

OCCUPATION

PLACE OF WORK

WORK ADDRESS

MEANS OF IDENTIFICATION

NATIONAL IDENTITY CARD ☐ DRIVER'S LICENCE PERMIT ☐
INTERNATIONAL PASSPORT ☐ VOTER'S CARD ☐ IDENTIFICATION NO. ☐

Are you (related to) a Politically Exposed Person (PEP)? Yes ☐ No ☐

If yes, please state the name of PEP and position held.

NEXT OF KIN INFORMATION

NAME OF NEXT OF KIN

RELATIONSHIP: PHONE NUMBER

ADDRESS EMAIL

COCOWEALTH
PLANTAIN ESTATE

FAQ

FREQUENTLY ASKED QUESTIONS
COCO WEALTH PLANTAIN ESTATE

Q WHAT IS COCOWEALTH PLANTAIN ESTATE?

A CocoWealth Plantain Estate is a Plantain Farm Ownership Programme under CocoWealth Agro Investment Ltd. The programme allows individuals to own agricultural land and a productive plantain farm while CocoWealth handles the farming operations on their behalf.

Q WHAT EXACTLY AM I BUYING?

A You are acquiring a defined agricultural farmland unit and the plantain farm developed on it, subject to the ownership and contractual documentation provided by the company. CocoWealth then manages the agricultural operations.

Q DO I HAVE TO BE A FARMER?

A No. You don't need farming experience or to personally manage the farm. CocoWealth handles the agricultural operations, including planting, maintenance, monitoring, labour coordination and harvesting.

Q WHO MANAGES MY FARM?

A CocoWealth Agro Investment Ltd. will oversee the farm-management process with the support of qualified agricultural professionals and farm personnel.
The agricultural team will guide areas such as:

- Soil requirements
- Planting
- Fertilisation
- Pest and disease management
- Farm maintenance
- Production monitoring
- Harvest planning

Q WHAT ARE THE AVAILABLE PAYMENT PLANS?

A Subscribers can choose from the following payment plans:

0-3 months – 4M **3-6 months – 4.5M**	**ACRE**	**0-3 months – 10M** **3-6 months – 11M**	**HECTARE**

› Subscribers are expected to adhere to their chosen payment plan to avoid late payment charges

---

Q CAN I GET A REFUND, AND IF SO, ON WHAT TERMS? IS REFUND DEPENDENT ON RESALE/TRANSFER?

A Yes, however, refunds are processed within the first seven (7) days of payment. Funds are utilized immediately for the development of the project. Any refund request after seven days will be processed upon the successful sale of the land to another buyer.

COCOWEALTH
PLANTAIN ESTATE

FAQ

FREQUENTLY ASKED QUESTIONS
COCO WEALTH PLANTAIN ESTATE

Q CAN I TRANSFER OR RESELL MY PLOT TO ANOTHER PERSON?

A Yes, however, the company shall be offered first right of refusal to purchase the land. Where the company opts out of this, the sale offer can go to another party. The subscriber shall notify the company of the new sale and the details of the new buyer.
There shall be a onetime transfer of ownership fee to cover transfer/documentation costs of the new buyer. Parties may decide amongst themselves who to pay the fee.
Plots can only be sold once fully paid.

Q WHAT EXACTLY DOES 'ALL-INCLUSIVE' MEAN?

A All inclusive means that the amount you pay shall cover for your land acquisition, farm establishment, planting and management costs.

Q WHEN DOES MY FARM MANAGEMENT START?

A Your farm management starts after payment has been completed and allocation has been done.

Q WHAT EXACTLY DOES COCOWEALTH'S FARM MANAGEMENT COVER?

A It covers Land preparation; planting, pest and disease management, maintenance, labour, monitoring, harvesting, produce aggregation, marketing/sales coordination, and reporting.

Q WHAT HAPPENS IF THE FARM PRODUCES LESS THAN PROJECTED?

A The income figures are projections, not guaranteed returns. Actual proceeds may be lower or higher depending on harvest quantity, crop performance, weather, disease, farm losses, market prices and operating conditions. The subscriber would not bear any agricultural production and market risk as Cocowealth iinsured by.....

Q CAN I VISIT MY FARM AT ANY TIME?

A No. Due to distance to the farm, subscribers are encouraged to make use of group inspections that would be announced from time to time. Subscribers who intend to visit their plot separately should notify the company at least 1 week ahead of time. Logistics/security charges apply where a subscriber intends to visit their plot independently from established company inspection schedule.

COCOWEALTH
PLANTAIN ESTATE

FAQ

FREQUENTLY ASKED QUESTIONS
COCO WEALTH PLANTAIN ESTATE

Q HOW CAN I MAKE PAYMENTS AND HOW WILL PAYMENTS BE ACKNOWLEDGED?

A Payments should be made only to the company's designated account/payment channel on this FAQ. Payment should be made to the bank account below and receipt shared via established whatsapp or email channels;

ACCOUNT NAME	**COCOWEALTH AND AGRO INVESTMENTS LTD**
ACCOUNT NUMBER	**TATUM BANK – 3010012528**

Q ANTI-MONEY LAUNDERING POLICY

A Finebricks Properties - Declaration relating to the combat against money laundering (AML) and Combating the Financing of Terrorism (CFT).

_____

("the subscriber") (please insert the natural or corporate name of the Client above)

Hereby confirms that:

- The money paid by the Subscriber to Finebricks Properties Account is not a proceed of crime.
- Both the Subscriber and Finebricks Properties are subject to and obliged to comply with all relevant laws, regulations, lawful orders or directives relating to the combat against money laundering (AML) and terrorism financing.
- The subscriber has implemented written procedures and control mechanisms to ensure compliance with anti-money laundering laws and regulations regarding the source of funds for the transactions with Finebricks Properties.

The subscriber shall indemnify Finebricks Properties for any loss or injury suffered by Finebricks Properties Limited or its employee arising from actions of law enforcement agencies including the judiciary.

Subscriber's Name & Signature:

_____

(The subscriber declares that He/She has read and that He/She has understood the T&C's above)

Q WHY PLANTAIN?

A Plantain is an important food crop with established demand. It is consumed by households and also supplied to markets, restaurants, food businesses, processors and other commercial buyers. The relatively shorter production cycle compared with some perennial crops also makes it suitable as an entry point for CocoWealth's agricultural asset model.

COCOWEALTH
PLANTAIN ESTATE

FAQ

FREQUENTLY ASKED QUESTIONS
COCO WEALTH PLANTAIN ESTATE

Q HOW LONG BEFORE THE FIRST HARVEST?

A Under suitable conditions and proper farm management, plantain can begin producing within approximately 12 months, although actual timing can vary depending on planting material, location, weather, soil conditions and farm management.

Q HOW MUCH DOES A FARM COST?

A Our current approved packages are:

PRE - LAUNCH PRICE

PACKAGE	AMOUNT	SUCKERS	INITIAL DEPOSIT
1 Acre	₦4,000,000 All-inclusive	450 Suckers	₦1,000,000
1 Hectare	₦10,000,000 All-inclusive	1,130 Suckers	₦2,500,000
2 Hectares	₦20,000,000 All-inclusive	2,260 Suckers	₦5,000,000

Q WHAT IS THE EXPECTED INCOME?

A The current project projections are:

1 ACRE: ~~₦~~1M–~~₦~~4M ANNUALLY
1 HECTARE: ~~₦~~2.5M–~~₦~~8M ANNUALLY
2 HECTARES: ~~₦~~5M–~~₦~~15M ANNUALLY

These are projections, not guaranteed returns. Actual proceeds can vary based on production, weather, farm performance, losses and market prices.

Q WHAT HAPPENS AFTER THE PLANTAIN IS HARVESTED?

A CocoWealth coordinates the harvesting and sale of the produce.
Proper records should be maintained showing relevant details such as:

- Quantity harvested
- Harvest date
- Selling price
- Buyer
- Gross proceeds
- Applicable approved expenses
- Owner's share
- CocoWealth's share

COCOWEALTH
PLANTAIN ESTATE

FAQ

FREQUENTLY ASKED QUESTIONS
COCO WEALTH PLANTAIN ESTATE

Q WILL COCOWEALTH HELP SELL THE PLANTAIN?

A Yes. **The plan is to develop relationships with potential buyers such as:**

- Plantain wholesalers
- Major markets
- Restaurants
- Hotels
- Food distributors
- Food processors
- Supermarkets
- Other commercially viable off-takers

The aim is to build the route from **farm → harvest → market.**

Q WHAT TITLE IS ON THE LAND?

A The land is a freehold land with a deed & registered survey.

Q CAN I VISIT THE FARM?

A Yes, where appropriate, farm/location visits can be arranged.

Q WHAT HAPPENS AFTER THE PLANTAIN IS HARVESTED?

A **The intended customer experience includes regular updates such as:**

- Farm development
- Planting
- Growth
- Farm photographs/videos
- Maintenance activities
- Harvest updates

Q WHAT HAPPENS IF I DON'T LIVE NEAR THE FARM?

A That's one of the reasons the farm-management model exists. You can own the agricultural asset while CocoWealth handles the day-to-day farming responsibilities, subject to the terms of the farm-management agreement.

Q WHO ARE YOU WORKING WITH FOR THE AGRICULTURAL ASPECT?

A CocoWealth is engaging agricultural professionals to provide technical guidance for the farm development and management process.

Q CAN I MANAGE MY FARM MYSELF?

A Yes, you are at a liberty to manage the farm yourself, however you will be responsible for incurring whatever cost may arise on your allocated plot.

COCOWEALTH
PLANTAIN ESTATE

FAQ

FREQUENTLY ASKED QUESTIONS
COCO WEALTH PLANTAIN ESTATE

Q **WHAT HAPPENS IF SOME PLANTS DIE?**

A Plantain farms require continuous monitoring and maintenance. Where necessary, weak or dead plants can be replaced as part of farm management, subject to the agreed farm-management terms.

Q **HOW LONG CAN THE FARM PRODUCE?**

A Plantain is a semi-perennial crop. Under the consultant's guidance, the economic production lifespan is expected to be around 6-10 years, after which production may decline and the farm may require re-establishment. Actual farm performance will depend on management and environmental conditions.

Q **WILL I LOSE MY PLOT OF LAND AFTER 6-10 YRS?**

A No, Once a subscriber has completed payment, complete legal ownership of the plot belongs to the subscribers subject to all terms and conditions present at the time...

Q **WHY SHOULD I CHOOSE COCOWEALTH?**

A **The idea is simple:** You don't have to choose between owning land and farming. CocoWealth combines the two by giving you an opportunity to own agricultural land and have the farm professionally managed on your behalf.

REALTOR DETAILS

Name: _____

Email _____

Phone No:. _____

CID Number: _____

Are you (related to) a Politically Exposed Person (PEP)? Yes ☐ No ☐

_____

If yes, please state the name of PEP and position held.